

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Unsecured Overdraft Facility
May 2025

This product is an overdraft facility.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your overdraft facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Customer Type	Annualised interest rate (or range of annualised interest rate)
Up to HK\$5,000	Prestige Private Customers/ Prestige Banking Customers	Prime Rate + 5%
	Preferred Banking Customers/ Professionals/Privileged Customers	Prime Rate + 5%
	General Customers	Prime Rate + 7%
Above HK\$5,000 and up to HK\$20,000	Prestige Private Customers/ Prestige Banking Customers	Prime Rate + 5%
	Preferred Banking Customers/ Professionals/Privileged Customers	Prime Rate + 5%
	General Customers	Prime Rate + 7%
Above HK\$20,000 and up to HK\$100,000	Prestige Private Customers/ Prestige Banking Customers	Prime Rate + 5%
	Preferred Banking Customers/ Professionals/Privileged Customers	Prime Rate + 5%
	General Customers	Prime Rate + 7%
Above HK\$100,000 and below HK\$200,000	Prestige Private Customers/ Prestige Banking Customers	Prime Rate + 5%
	Preferred Banking Customers/ Professionals/Privileged Customers	Prime Rate + 5%
	General Customers	Prime Rate + 7%
HK\$200,000 or above	Prestige Private Customers/ Prestige Banking Customers	Prime Rate + 4%
	Preferred Banking Customers/ Professionals/Privileged Customers	Prime Rate + 4%
	General Customers	Prime Rate + 6%

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited ("Hang Seng") from time to time.

Interest rate re-fixing for this loan takes place daily.

Interest will be calculated on the basis of actual number of days elapsed and a 365/366-day year. Latest rate and other details of the Prime Rate is published on Hang Seng Bank website (Personal Banking > Banking > Reference Rates > Prime Rates).

Annualised Overdue / Default Interest Rate

N.A.

Overlimit Interest Rate

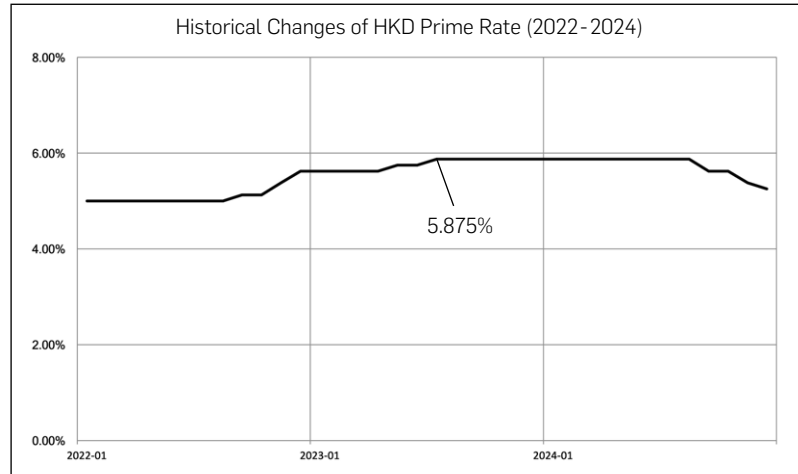
The overlimit interest is accrued daily in compound interest. The overlimit interest rate of P+6% (for Prestige/Preferred Banking)/P+8% (for Integrated Account/all Current Accounts) applies on that outstanding balance exceeds the credit limit of the facility.

Repayment																																							
Repayment Frequency	This loan does not require periodic repayment in regular amount.																																						
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Late Payment Fee and Charge	HK\$100 per occurrence																																						
Overlimit Handling Fee	HK\$120 per item																																						
Returned Cheque Charge/ Rejected Autopay Charge	N.A.																																						
Additional Information																																							
Re-issuance of Approval Advice	HK\$100 per copy																																						
Professionals include: (i) customers with a professional certificate issued by a professional body, including but not limited to doctors, accountants, lawyers, architects, surveyors, engineers and pilots (ii) senior civil servants with Master Pay Scale Point of 34 or above or equivalent. Hang Seng reserves the right of final interpretation to the definition of "Professionals". Privileged customers include Hang Seng Payroll account customers and Hang Seng Mortgage customer. For details, please contact our staff.																																							

Reference Information

Historical Changes of Interest Rate Benchmark

The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.



The highest HKD Prime Rate noted in the past 3 years is 5.875%.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

Total Repayment Amount (Illustrative Example)

Loan Amount	Total repayment amount for the interest rate specified above
Prestige Private Customers/Prestige Banking Customers	
HK\$5,000	HK\$5,484.60
HK\$20,000	HK\$21,938.39
HK\$100,000	HK\$109,691.96
HK\$150,000	HK\$164,537.94
HK\$200,000	HK\$217,525.46
Preferred Banking Customers/Professionals/Privileged Customers	
HK\$5,000	HK\$5,484.60
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HK\$100,000	HK\$109,691.96
HK\$150,000	HK\$164,537.94
HK\$200,000	HK\$217,525.46
General Customers	
HK\$5,000	HK\$5,578.72
HK\$20,000	HK\$22,314.87
HK\$100,000	HK\$111,574.33
HK\$150,000	HK\$167,361.49
HK\$200,000	HK\$221,258.28

Assumptions:

- No extra withdrawals are made from the account throughout the entire loan tenor & interest is fully repaid monthly
- The loan is fully repaid at 12 months (The minimum loan amount has been paid on the first 11 months and the remaining limit has been fully paid on the 12th month)
- 1-year HKD Prime Rate is 5.875% and remains unchanged over the loan period
- No new transactions, annual fees and other charges
- Repayments are made on or before the payment due date of each statement

Remark: To calculate the above information applicable to your specific case, please use our online calculator which provides overdraft facilities at Hang Seng Bank website (Personal Banking > Loans > Loan Calculators).

Note: - For the frequently asked questions relating to Unsecured Overdraft Facility (e.g. Difference between an instalment loan and an overdraft, etc), please refer to Hang Seng Bank website (Personal Banking > Loans > Unsecured Overdraft Facility > FAQ).

- Minimum loan amount of Unsecured Overdraft Facility is HK\$5,000.

- The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.