

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Share Margin

Jan 2025

This product is an overdraft facility for retail banking customers only.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to Application Form 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 maximum Facility Amount: Prime Rate - 1% p.a. (For Prestige Private) Prime Rate (For Prestige Banking) Prime Rate + 1% p.a. (For Others) The interest rate of this overdraft facility is calculated based on an interest rate benchmark. One of the risks of this loan is the interest rate risk. Latest rate and other details of the Prime Rate is published on our website [https://www.hangseng.com/en-hk/personal/banking/rates/prime-rates/].
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate	Prime Rate + 6% p.a. (For Prestige and Preferred Banking) Prime Rate + 8% p.a. (For Others) The overlimit interest rate applies on the outstanding loan amount in excess of the maximum Facility Amount.
Repayment	
Repayment Frequency	This loan does not require periodic repayment in regular amount.
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.
Total Repayment Amount	Not Applicable

Fees and Charges	
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable

Additional Information

- 1. Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited from time to time.
- 2. Interest shall be calculated daily on the actual number of days elapsed and a 365-day or 366-day (in case of leap year) year.

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.