



## Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Asset Link Property Secured Overdraft Facility  
March 2016

<p>This product is an overdraft facility for retail banking customers only. This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please refer to the <u>letter of offer</u> for the final terms of your overdraft facility.</p>		
<b>Interest Rates and Interest Charges</b>		
<b>Annualised Interest Rate</b>	<b>First 6 months</b>	<b>Starting from 7<sup>th</sup> month</b>
	<b>P-1%</b>	<b>P+1%</b>
<b>Annualised Overdue / Default Interest Rate</b>	Not Applicable	
<b>Overlimit Interest Rate</b> (i.e. Interest Rate for Unauthorised Overdraft)	The overlimit interest is accrued daily in compound interest. The overlimit interest rate of <b>P+6%</b> (for Prestige/ Preferred Banking)/ <b>P+8%</b> (for Integrated Account) applies on that outstanding balance exceeds the credit limit of the facility.	
<b>Fees and Charges</b>		
<b>Annual Fee / Fee</b>	<b>Monthly Fee</b>	<b>0.02%</b> of the facility amount
	<b>Cancellation Fee</b>	<b>1%</b> on facility amount will be charged if the facility is cancelled within 1st year
<b>Late Payment Fee and Charge</b>	Not Applicable	
<b>Overlimit Handling Fee</b>	Not Applicable	
<b>Returned Cheque / Rejected Autopay Charge</b>	Not Applicable	
<b>Additional Information</b>		
Not Applicable		

Note:

P means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.



## 透支服務產品資料概要

恒生銀行

Asset Link 物業抵押透支

2016年3月

<p>此乃透支服務產品，並只適用於零售銀行之客戶。 本概要所提供的利息、費用及收費等資料僅供參考， 您的透支服務的最終條款以貸款確認書為準。</p>		
<b>利率及利息支出</b>		
年化利率	首 6 個月	第 7 個月起
	P-1%	P+1%
逾期還款年化利率/就違約貸款收取的年化利率	不適用	
超出信用額度利率 (即臨時透支息率)	超出信用額之利息將以每日複息累積計算。若該戶口之結欠超出批准之信用額，超出之差額將被收取過額利息。優越理財/優進理財之過額利息為 <b>P+6%</b> ，綜合戶口之過額利息為 <b>P+8%</b> 。	
<b>費用及收費</b>		
年費 / 收費	月費	抵押透支額之 <b>0.02%</b>
	取消透支額手續費	若在落額後一年內取消透支額，本行將收取抵押透支限額之 <b>1%</b> 作為取消費用
逾期還款費用及收費	不適用	
超出信用額度手續費	不適用	
退票/退回自動轉帳授權指示的收費	不適用	
<b>其他資料</b>		
不適用		

註：

「最優惠利率」為恒生銀行有限公司不時公佈之港元最優惠貸款利率。