



## Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

IPO Financing

Jan 2025

<p><b>This product is an overdraft facility for retail banking customers only.</b></p> <p><b>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.</b></p> <p><b>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.</b></p>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	<p>All-in-fee or n% p.a. below the Prime Rate (Rate details please refers to relevant IPO financing information)</p> <p>If 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.</p> <p>Latest rate and other details of the Prime Rate is published on our website [<a href="https://www.hangseng.com/en-hk/personal/banking/rates/prime-rates/">https://www.hangseng.com/en-hk/personal/banking/rates/prime-rates/</a>].</p>
<b>Annualised Overdue / Default Interest Rate</b>	<p>Prime Rate + 6% p.a. (For Prestige and Preferred Banking)</p> <p>Prime Rate + 8% p.a. (For Others)</p> <p>The default interest at the rate of default interest for the period from (and includes) the Payment Due Day to (but excludes) the date of actual payment.</p>
<b>Overlimit Interest Rate</b>	Not Applicable
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	Not Applicable
<b>Fees and Charges</b>	

<b>Annual Fee / Fee</b>	Not Applicable
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Overlimit Handling Fee</b>	Not Applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	Not Applicable
<b>Additional Information</b>	
1.	Prime Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited from time to time.
2.	The interest accrued and paid on the Loan will not be refunded irrespective of the allotment result or whether the Company is successfully listed or not.
3.	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