



Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

Share Margin

May 2024

<p>This product is an overdraft facility for retail banking customers only.</p> <p>This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please refer to Application Form for the final terms of your overdraft facility.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	Prime Rate - 1% p.a. (For Prestige Private) Prime Rate (For Prestige Banking) Prime Rate + 1% p.a. (For Others)
Annualised Overdue / Default Interest Rate	Not Applicable
Overlimit Interest Rate (i.e. Interest Rate for Unauthorised Overdraft)	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.
Fees and Charges	
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / 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.