

**Key Facts Statement (KFS) for Overdraft Facility
OCBC Bank (Hong Kong) Limited (“Bank”)**

**Overdraft Facility
Secured by Paper Gold
January 2024**

<p>This product is an overdraft facility. This statement 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.</p>	
Interest Rates and Interest Charges	
Annualized Interest Rate (This refers to Interest as stated in the facility letter)	The annualised interest rate is OCBC (Hong Kong) Bank Limited ("the Bank")'s Best Lending Rate +1% or the Bank's HIBOR +1%, (whichever is higher)
Annualized Overdue / Default Interest Rate	N/A
Overlimit Interest Rate	0.25% over the approved annualised interest rate on the overdraft facility will be applied to your overlimit usage, if your current loan balance exceeds the credit limit of the loan.
Fees and Charges	
Annual Fee / Fee (This refers to Annual Review Fee as stated in the facility letter)	0.25% of overdraft limit with a minimum of HK\$1,000 per year
Late Payment Fee and Charge	N/A
Overlimit Handling Fee	HK\$120 per cheque and electronic payment respectively will be charged if your current loan balance exceeds the credit limit of the loan.
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque due to insufficient funds HK\$100 per returned cheque due to other technical error (except post-dated cheque) HK\$150 per rejected autopay payment.

Additional Information	
1.	The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 14 Sept 2023, the Bank's P is 6.375%.
2.	"HIBOR" means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 8 Dec 2023, the Bank's 1-month H is 5.47%. For example: - Annualized interest rate based on the Bank's SLR is P+1 % = 7.375%; - Annualized interest rate based on the Bank's H is H+1 % = 6.47%.
3.	The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank. The Annualised Interest Rate applicable to a customer is subject to his or her financial condition and the Bank's sole discretion.
4.	A commitment fee of 0.25% per annum on the undrawn portion of overdraft facility will be payable by you and be charged to your account on a monthly basis.
5.	If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.

Reminder: “To borrow or not to borrow? Borrow only if you can repay!”

透支服務產品資料概要

華僑銀行 (香港) 有限公司「本行」

透支服務產品 (紙黃金作為抵押品) 2024年1月

此乃透支服務產品
本概要所提供的利息、費用及收費等資料僅供參考，
透支服務的最終條款以貸款確認書為準。

利率及利息支出	
年化利率 (此為貸款通知書中所指的利息)	本產品之年化利率為按華僑銀行(香港)有限公司(“本行”)港元最優惠利率加1厘或本行香港銀行同業拆息加1厘，以較高者為準
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	如客戶現有的貸款餘額超出其貸款的信用額度本行將就超出信用額度的部份收取本行已批核之年化利率加0.25%
費用及收費	
年費/收費 (此為貸款通知書中所指的中所指的年度審查費)	將收取信用額度之0.25%，最低收費為HK\$1,000為年度審查費
逾期還款費用及收費	不適用
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度本行將收取每張港元支票或每項電子繳費收取手續費HK\$120
退票/ 退回自動轉帳授權指示的收費	每張因存款不足而退票，將收取HK\$150收費每張因其他理由(期票除外)而退票，將收取HK\$100 每次退回自動轉帳授權指示時，將收取HK\$150

其他資料

1. 本行不時全權及絕對酌情決定公佈或應用，及更改港元最優惠貸款利率。於2023年9月14日，本行之港元最優惠貸款利率為6.375%。
2. 香港銀行同業拆息為本行報價之香港銀行同業港元拆息(參考香港銀行公會公佈的相關利率並進位至小數點後兩位)。於2023年12月8日，本行之一個月香港銀行同業拆息為5.47%。
例子：
- 按本行之港元最優惠利率所釐訂的年化利率為本行之港元最優惠貸款利率加1厘 = 7.375厘；
- 按本行香港銀行同業隔夜拆息所釐訂的年化利率為本行香港銀行同業拆息加1厘 = 6.47厘。
3. 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。本行會因應客戶之財務狀況釐訂其適用之年化利率而本行擁有決定利率之最終決定權。
4. 客戶須每年支付透支貸款未提取部份的0.25%之承諾費，該費用以每月為基準從客戶戶口中收取。
5. 若中、英文本之間有任何抵觸或差異，應以英文本為準。

提提你：「借定唔借？還得到先好借！」