



## Key Facts Statement (KFS) for Overdraft Facility Secured by Mortgaged Property

Effective Date: 20 Dec 2024

This product is an overdraft facility secured by mortgaged property.  
This KFS 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 secured by mortgaged property.

### Interest Rates and Interest Charges

Annualised Interest Rate  (This refers to Interest as stated in the facility letter)	<p>Annualised interest rate based on the OCBC Bank (Hong Kong) Limited ("the Bank")'s HKD Prime Lending Rate (P) + 1% or the Bank's 3-month HIBOR (H) + 4.25%, whichever is higher.</p> <ul style="list-style-type: none"><li>▪ The Hong Kong Interbank Offered Rate (H) may move up or down, customers should pay attention to the risk caused by the fluctuation of the Interbank Offered Rate.</li><li>▪ "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 18 Dec 2024, the Bank's 3-month H is 4.36%.</li><li>▪ The Bank's P is at its sole and absolute discretion announces or applies from time to time and subject to change. As at 20 Dec 2024, the Bank's P is 5.75%.</li><li>▪ During the period 1 Jan 2017 to 18 Dec 2024, the Bank's lowest 3-month HIBOR is 0.14% as at 24 Sept 2021 and the highest 3-month HIBOR is 5.74% as at 29 Nov 2023. This is for reference purpose only.</li></ul>
Annualised 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 the exceeded amount, 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
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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

Please also refer to the **fees and charges** as set out in the “Personal Customer Bank Service Fees Guide” (available at any of the Bank’s branches and [www.ocbc.com.hk](http://www.ocbc.com.hk)) as amended from time to time.

### Additional Information

1. The credit limit of the overdraft facility shall be at least HK\$500,000 subject to change by the Bank from time to time.
2. 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.
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. Individual mortgage plan or program is subject to related terms and conditions, please refer to the corresponding promotional leaflets or contact our branch staff for details.
4. You have to pay for the legal expenses of both the solicitors who represent yourself and the solicitor who represent the Bank to prepare mortgages on properties. (if applicable)
5. You may appoint same solicitor from the Bank’s approved list to represent both yourself and the Bank or you may employ separate solicitor from the Bank’s approved list to represent yourself but you should be alerted of the cost implications if you have chosen to do so. (if applicable)
6. You may appoint solicitors who are not on the Bank’s approved list to represent yourself. Apart from the legal expenses of your solicitor and the solicitor who represent the Bank, you have to pay them extra fees, including the costs for the additional work for each solicitor in reviewing the other solicitor’s documentation.
7. Mortgaged property provided to secure the overdraft facility shall be adequately insured against fire and extended perils (and loss of rental income, if applicable) for such amount(s) acceptable to the Bank denoting the Bank’s interests as the mortgagee before utilization of the overdraft facility and subsequent annual renewal, failing which the Bank will at the Borrower’s own expenses insure such property on the Borrower’s behalf on such terms and conditions as the Bank thinks fit and the premium thereof shall be paid by the Borrower.
8. You may appoint OCBC Bank (Hong Kong) Limited and/or OCBC Insurance Agency (Hong Kong) Limited or other insurance company to arrange the insurance coverage for you. For insurance not arranged by OCBC Bank (Hong Kong) Limited and/or OCBC Insurance Agency (Hong Kong) Limited, you are required to pay an annual review fee of HK\$200 for each policy.
9. You may choose to adopt the master fire insurance policy arranged by developer/management office if you could provide proper documents acceptable to the Bank evidencing that the mortgaged property is adequately insured for the sum of Fire Insurance Coverage plus extra perils on building excluding contents for the mortgaged property.
10. You may choose to insure the original loan value, the current loan value, the cost of reinstating the property or such other insured amount which is agreed and accepted by the Bank. If you choose to insure based on the cost of reinstating the property, in order

to get the cost of reinstating the property, you have to pay for the valuation report provided by independent external surveyors, before loan disbursement and annual policy renewal ("Valuation Report"). If you choose to insure other amount, for the Bank to consider whether to accept such amount, the Bank may require obtaining Valuation Report to ascertain the cost of reinstating the property and you will have to pay for the valuation fee incurred if any.

11. 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 (樓宇作為抵押品) 產品資料概要

生效日期：2024 年 12 月 20 日

### 透支服務(樓宇作為抵押品)貸款產品

本概要所提供的利息、費用及收費等資料僅供參考，透支服務產品(樓宇作為抵押品)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(P) + 1% 或按本行三個月香港銀行同業拆息(H) + 4.25% 所釐訂的年化利率，以較高者為準。
	<ul style="list-style-type: none"><li>香港銀行同業拆息 (H) 可升可跌，客戶需留意拆息波動而引致之風險。</li><li>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 2024 年 12 月 18 日，本行之三個月香港銀行同業拆息為 4.36%。</li><li>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 2024 年 12 月 20 日，本行之港元最優惠貸款利率為 5.75%。</li><li>於 2017 年 1 月 1 日至 2024 年 12 月 18 日期間，本行之三個月香港銀行同業拆息最低為 2021 年 9 月 24 日的 0.14%，而最高為 2023 年 11 月 29 日的 5.74%。此資料只供參考之用。</li></ul>
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
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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 <b>HK\$120</b>
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 <b>HK\$150</b> 每張因其他理由(期票除外)而退票，將收取 <b>HK\$100</b> 每次退回自動轉帳授權指示時，將收取 <b>HK\$150</b>

有關按揭服務的費用，請查閱「個人客戶銀行服務收費簡介」及不時修訂的文本（亦可於各分行或 [www.ocbc.com.hk](http://www.ocbc.com.hk) 查閱）。

### 其他資料

1. 透支服務產品(樓宇作為抵押品)最低的透支額度為 **HK\$500,000**。最低的透支貸款額度本行或不時作出更改。
2. 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。
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。個別按揭計劃附帶條款及細則，請參閱相關的宣傳單張，或向分行職員查詢詳情。
4. 客戶須支付代表客戶本身及代表本行擬備物業按揭的雙方律師的法律費用。(如適用)
5. 客戶可從本行的認可名單中委任律師，同時代表客戶及本行；客戶亦有權從本行的認可名單中另行聘用律師代表客戶，不過客戶須留意此安排對費用造成的影響。(如適用)
6. 客戶可委任不在本行認可名單上的律師代表客戶，除代表客戶本身及代表本行的雙方律師的法律費用外，客戶須向其支付額外費用，包括一方的律師在查閱對方律師的文件方面所涉及的額外工作的費用。(如適用)
7. 借款人須於透支額度生效前按本行接受的金額，為有關物業投保足夠的保險保障火災及延展的危險（及租金收入損失（如適用）），並列明本行作為承按人之權益及其後每年續期直；否則，本行將以借款人的費用代表借款人按本行認為合適的條款及細則為有關物業投保，而有關保費將由借款人繳付。
8. 客戶可委任華僑銀行（香港）有限公司及/或華僑保險代理（香港）有限公司或其他保險公司安排保單；由客戶自行安排之保單，客戶需要每年支付 **HK\$200** 作每份保單審閱費。
9. 如客戶能提供有關物業已受充足的火災及延展的危險保障（不包括有關物業內之物品）的證明文件並為本行接受，客戶可採用由發展商或管理公司安排有關物業的總火險保單。
10. 客戶可選擇以原貸款額、現時貸款結欠餘額、使物業恢復原狀所需費用或本行同意和接受的其他金額投保。若客戶選擇按照使物業恢復原狀所需費用投保，客戶必須在貸款發放前和每年為保單續保前支付由外間獨立的測量師提供的估值報告（「估值報告」），以獲得使物業恢復原狀所需費用。如客戶選擇投保其他金額，本行於考慮是否接受有關金額時，可能要求索取估值報告，以確定使物業恢復原狀所需費用，而客戶須支付引致的估值費用（如有）。
11. 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！」