

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， 循環貸款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隔夜拆息加 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 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	
<ol style="list-style-type: none">港元最優惠利率相等於本行透過本行網頁或其他途徑不時公佈及更改之港元最優惠貸款利率。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 1 月 31 日，本行之一個月香港銀行同業拆息為 4.59%。於 2024 年 1 月 31 日，本行之港元最優惠貸款利率為 6.375%，而本行之一個月香港銀行同業拆息為 4.59%。 例子：<ul style="list-style-type: none">- 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拆息所釐訂的年化利率為本行一個月香港銀行同業拆息加 1 厘=5.59 厘。可接受作為抵押品的股份清單及放款的百分率由本行決定，該清單及其百分率本行可不時全權酌情決定修訂，毋須事先通知。若於任何時間，作為抵押品的股份之市價低於有關貸款通知書所載的金額或本行不時絕對酌情決定由本行釐定並認為合適的任何其他金額，本行可絕對酌情決定作出修訂、削減或調整客戶之貸款可用金額，毋須事先通知客戶，而客戶須應本行要求立即：(i) 提供本行要求的附加抵押品及/或 (ii) 償還本行要求的全部或有關部分未清償總額之貸款。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。若中、英文本之間有任何抵觸或差異，應以英文本為準。	

<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>	
<p>Interest Rates and Interest Charges</p>	
<p>Annualised Interest Rate (This refers to Interest as stated in the facility letter)</p>	<p>The annualised interest rate is OCBC Bank (Hong Kong) Limited ("the Bank")'s Best Lending Rate+1% or the Bank's overnight HIBOR+1%, (whichever is higher)</p>
<p>Annualised Overdue / Default Interest Rate</p>	<p>N/A</p>
<p>Overlimit Interest Rate</p>	<p>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.</p>
<p>Fees and Charges</p>	
<p>Annual Fee / Fee (This refers to Annual Review Fee as stated in the facility letter)</p>	<p>0.25% of overdraft limit with a minimum of HK\$1,000 per year</p>
<p>Late Payment Fee and Charge</p>	<p>N/A</p>
<p>Overlimit Handling Fee</p>	<p>HK\$120 per cheque and electronic payment respectively will be charged if your current loan balance exceeds the credit limit of the loan.</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>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.</p>
<p>Additional Information</p>	
<ol style="list-style-type: none"> 1. Best Lending Rate ("BLR") is equal to the Bank's Hong Kong Dollar Prime Lending Rate ("P") as announced in the Bank's website or by other means from time to time and subject to change. "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 31 January 2024, the Bank's 1-month H is 4.59%. 2. As at 31st January 2024, the Bank's P is 6.375% and the Bank's 1-month HIBOR ("H") is 4.59% For example: <ul style="list-style-type: none"> - Annualized interest rate based on the Bank's BLR is P+1% = 7.375%; - Annualized interest rate based on the Bank's 1-month H is H+1% = 5.59%. 3. The list of shares acceptable as collateral and the percentage of advance is determined by the Bank and subject to change by the Bank from time to time without prior notice. If at any time the market value of the shares pledged with the Bank as collateral is less than the amount as required in the relevant facility letter or any other amount as determined by the Bank from time to time at our absolute discretion, the amount available to you under the approved overdraft facility shall be revised, reduced or adjusted at the Bank's absolute discretion without any prior notice to you, and you shall upon demand by the Bank immediately: (i) provide such addition collateral as required by the Bank and/or (ii) repay the whole or such portion of the total amount outstanding under the facility as required by the Bank. 4. 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. 5. If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail. 	