

Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank ("Hang Seng")

Repayment Frequency

Periodic Repayment

Amount

Asset Link Secured Overdraft Facility Apr 2025

This product is an overdraft facility for Retail Banking customers only.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our SMS confirmation ("confirmation") for the final terms of your overdraft facility.

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.

Annualised Interest Rate	The following interest rates apply to overdraft facilities falling within the respective loan amount brackets and customer segment below:				
	Loan Amount	Customer segment		Annualised interest rate	
				The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk	
	HK\$200,000* or above		e Private e Banking	Hang Seng's Prime Rate-0.5% Hang Seng's Prime Rate	
	*Minimum		ed Banking	Hang Seng's Prime Rate+1%	
	Loan Amount: HK\$ 200,000	Integra	ted Account		
	The interest rate in our confirmation of your loan may change during the tenor of this loan.				
	The interest rate of this loan is calculated based on an interest rate benchmark The major risk of this loan is the <u>interest rate risk</u> .				
	Interest rate re-fixing for this loan takes place daily.				
	Hang Seng's Prime Rate ("HKD P") quoted by Hang Seng from time to time, lates rate and other details of the HKD P is published on our website www.hangseng.com. As of 30 Apr 2025, HKD P is 5.25%.				
Annualised Overdue / Default Interest Rate	Not Applicable				
Overlimit Interest Rate	Overlimit interest rate ("Unauthorised Overdraft") will be applied to unauthorised overdraft balance, if your current loan balance exceeds the available limit of the loan.				
	_	Customer segment		terest Rate ("Unauthorised Overdraft")	
	Prestige Privat	Prestige Private Prestige Banking Hang Seng's Prime Rate+6%			
	Prestige Banki			Hang Seng's Prime Rate+6%	
		Preferred Banking			
	Integrated Acc	Integrated Account Hang Seng's Prime Rate+8%			

This loan does not require periodic repayment in regular amount. The interest is payable on the 21st of each month, if the relevant day is deemed not a business

day, it will be advanced to the immediately preceding business day.

This loan does not require periodic repayment in regular amount.



Total Repayment Amount	Loan Amount	Total repayment amount for the		
	(Assuming no extra withdrawals are made from the account throughout the entire load tenor & interest is fully repaid monthly)			
	Prestige Private			
	HK\$ 200,000	HK\$ 209,500		
	HK\$ 800,000	HK\$ 838,000		
	HK\$ 4,000,000	HK\$ 4,190,000		
	Prestige Banking			
	HK\$ 200,000	HK\$ 210,500		
	HK\$ 800,000	HK\$ 842,000		
	HK\$ 4,000,000	HK\$ 4,210,000		
	Preferred Banking / Integrated Account			
	HK\$ 200,000	HK\$ 212,500		
	HK\$ 800,000	HK\$ 850,000		
	HK\$ 4,000,000	HK\$ 4,250,000		

Remark: To calculate the above information applicable to your specific case, please use our online interest calculator accessible from our website which provides Asset Link Secured Overdraft Facility at www.hangseng.com

Fees and Charges	
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Annual Fee / Fee	Customer segment	Annaul Fee / Monthly Fee	
	Prestige Private	0.1% of the Approved Ceiling Limit will be charged annually as an annual fee. It would not be charged if the annual utilization rate reaches 30% or above	
	Prestige Banking		
	Preferred Banking	0.01% of the Approved Ceiling Limit will be charged monthly as a monthly fee	
	Integrated Account		
Late Payment Fee and Charge	Not Applicable		
Overlimit Handling Fee	HK\$120 per item on Unauthorised Overdraft		
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable		



Additional Information

- Asset Link Secured Overdraft Facility is borrower assigns all the rights of all eligible secured assets (the
 assets stand to the credit of any sub-account of the Integrated Account) to Hang Seng as collateral and
 borrows funds from Hang Seng.
- Please refer to the Asset Link Secured Overdraft Facility Risk Disclosure Statement for Asset Link Secured Overdraft Facility Key Risks.
- Minimum Loan Amount: HK\$ 200,000
- When you terminate your Asset Link Secured Overdraft Facility, debit interest accrued in your account (if applicable) will be deducted from your account immediately on the date termination takes effect.
- The loan is subject to the Terms and Conditions of Secured Overdraft Facility.
- For latest information, please refer to our website www.hangseng.com.
- HKD P quoted by Hang Seng from time to time, latest rate and other details of the HKD P is published on our website www.hangseng.com.
- This Key Facts Statement is for reference only. Interest will be calculated on the basis of actual number of days elapsed and in 365 days (ordinary year) or 366 days (leap year).
- Please note that Hang Seng does not appoint any third parties to refer loan applications to us and will not process
 any application that was referred by a third party under beneficial arrangement.



Reference Information Historical Changes of The chart below is provided for illustrative purposes only and shows the historical **Interest Rate Benchmark** movement of the interest rate benchmark in the past 3 years. Historical Changes of HKD P Interest rate (2022-2024) 6.00% 4.00% 2.00% 0.00% 01-2023 01-2022 The highest HKD P interest rate noted in the past 3 years is 5.875%. This loan does not require periodic repayment in regular amount. The interest is **Periodic Repayment Amount** (Illustrative payable on the 21st of each month, if the relevant day is deemed not a business day, it will be advanced to the immediately preceding business day. Example) **Total Repayment Amount** (The following example illustrates the total repayment amount based on the highest (Illustrative Example) interest rate noted in the past 3 years.) **Loan Amount** Total repayment amount based on the highest interest rate noted in the (Assuming no extra withdrawals are past 3 years made from the account throughout the entire loan tenor & interest is fully (The loan is fully repaid at 12 months) repaid monthly) **Prestige Private** HK\$ 200,000 HK\$ 210,750 HK\$ 800,000 HK\$ 843,000 HK\$ 4,000,000 HK\$ 4,215,000 **Prestige Banking** HK\$ 200,000 HK\$ 211,750 HK\$ 800,000 HK\$ 847,000 HK\$ 4,000,000 HK\$ 4,235,000 **Preferred Banking / Integrated Account** HK\$ 200,000 HK\$ 213,750 HK\$ 800,000 HK\$ 855,000 HK\$ 4,000,000 HK\$ 4,275,000

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.