



Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank (“Hang Seng”)

Asset Link Secured
Overdraft Facility
Feb 2026

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.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised interest rates apply to overdraft facilities falling within the respective loan amount brackets and customer segment below:

Loan Amount	Annualised interest rate		
	Prestige Private	Prestige Banking	Preferred Banking / Integrated Account
Up to HK\$5,000	HKD P-0.5%	HKD P	HKD P+1%
Above HK\$5,000 and up to HK\$20,000	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 20,000 and up to K\$100,000			
Above HK\$100,000			

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 interest rate risk.

Interest rate re-fixing for this loan takes place daily.

“HKD P” represents the best lending rate as quoted by Hang Seng from time to time. Latest rate and other details of the HKD P is published on Hang Seng’s website www.hangseng.com. As of 31 Dec 2025, HKD P is 5%.

Annualised Overdue / Default Interest Rate

Not Applicable



Overlimit Interest Rate	The following annualised overlimit interest rate (“Unauthorised Overdraft interest rate”) will be applied to your unauthorised overdraft balance within the respective customer segment below, if your current loan balance exceeds the Maximum Limit of the loan:	
	Customer segment	Annualised Overlimit Interest Rate (“Unauthorised Overdraft interest rate”)
	Prestige Private	HKD P+6%
	Prestige Banking	
	Preferred Banking	
Integrated Account	HKD P+8%	
Repayment		
Repayment Frequency	This loan does not require periodic repayment in regular amount. Interest is calculated and accrued daily based on the outstanding loan amount and debited from your designated Overdraft Account monthly in arrears on the 21st day of each month (or, if such day falls on a Sunday or public holiday, on the immediately preceding day which are not Sunday or public holiday).	
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.	
Total Repayment Amount	Loan Amount (Assuming no extra withdrawals are made from the account throughout the entire loan tenor & monthly interest is fully repaid each month on interest deduction date)	Total repayment amount for the interest rate specified above (Assuming the loan is fully repaid at 12 months)
	Prestige Private	
	HK\$ 200,000	HK\$ 209,000
	HK\$ 800,000	HK\$ 836,000
	HK\$ 4,000,000	HK\$ 4,180,000
	Prestige Banking	
	HK\$ 200,000	HK\$ 210,000
	HK\$ 800,000	HK\$ 840,000
	HK\$ 4,000,000	HK\$ 4,200,000
	Preferred Banking / Integrated Account	
	HK\$ 200,000	HK\$ 212,000
	HK\$ 800,000	HK\$ 848,000
	HK\$ 4,000,000	HK\$ 4,240,000
	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 (Loans > Asset Link Secured Overdraft > Rate and Interest Calculator).	



Fees and Charges		
Annual Fee / Fee	Customer segment	Annual Fee / Monthly Handling Fee
	Prestige Private	0.1% of the Approved Ceiling Limit will be charged <u>annually</u> as an annual fee. It would not be charged if the annual utilization rate reaches 30% or above
	Prestige Banking	0.01% of the Approved Ceiling Limit will be charged <u>monthly</u> as a monthly handling fee
	Preferred Banking	
	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		
<ul style="list-style-type: none"> Asset Link Secured Overdraft Facility is where the borrower assigns all the rights of all eligible secured assets (the assets standing 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 Approved Ceiling Limit: 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 Asset Link Secured Overdraft Facility. 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																											
<p>Historical Changes of Interest Rate Benchmark</p>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p> <p>The highest HKD P interest rate noted in the past 3 years is 5.875%.</p>																										
<p>Periodic Repayment Amount (Illustrative Example)</p>	<p>This loan does not require periodic repayment in regular amount. Interest is calculated and accrued daily based on the outstanding loan amount and debited from your designated Overdraft Account monthly in arrears on the 21st day of each month (or, if such day falls on a Sunday or public holiday, on the immediately preceding day which are not Sunday or public holiday).</p>																										
<p>Total Repayment Amount (Illustrative Example)</p>	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <table border="1"> <thead> <tr> <th>Loan Amount (Assuming no extra withdrawals are made from the account throughout the entire loan tenor & monthly interest is fully repaid each month interest deduction date)</th> <th>Total repayment amount based on the highest interest rate noted in the past 3 years (Assuming the loan is fully repaid at 12 months)</th> </tr> </thead> <tbody> <tr> <td colspan="2">Prestige Private</td> </tr> <tr> <td>HK\$ 200,000</td> <td>HK\$ 210,750</td> </tr> <tr> <td>HK\$ 800,000</td> <td>HK\$ 843,000</td> </tr> <tr> <td>HK\$ 4,000,000</td> <td>HK\$ 4,215,000</td> </tr> <tr> <td colspan="2">Prestige Banking</td> </tr> <tr> <td>HK\$ 200,000</td> <td>HK\$ 211,750</td> </tr> <tr> <td>HK\$ 800,000</td> <td>HK\$ 847,000</td> </tr> <tr> <td>HK\$ 4,000,000</td> <td>HK\$ 4,235,000</td> </tr> <tr> <td colspan="2">Preferred Banking / Integrated Account</td> </tr> <tr> <td>HK\$ 200,000</td> <td>HK\$ 213,750</td> </tr> <tr> <td>HK\$ 800,000</td> <td>HK\$ 855,000</td> </tr> <tr> <td>HK\$ 4,000,000</td> <td>HK\$ 4,275,000</td> </tr> </tbody> </table>	Loan Amount (Assuming no extra withdrawals are made from the account throughout the entire loan tenor & monthly interest is fully repaid each month interest deduction date)	Total repayment amount based on the highest interest rate noted in the past 3 years (Assuming the loan is fully repaid at 12 months)	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
Loan Amount (Assuming no extra withdrawals are made from the account throughout the entire loan tenor & monthly interest is fully repaid each month interest deduction date)	Total repayment amount based on the highest interest rate noted in the past 3 years (Assuming the loan is fully repaid at 12 months)																										
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.

To borrow or not to borrow? Borrow only if you can repay!