

Key Facts Statement (KFS) for Premium Financing & Policy Collateralization

Hang Seng Bank

Hang Seng Premium Financing & Policy Collateralization
October 2023

This product is a Premium Financing & Policy Collateralization for retail banking customers only. This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the Confirmation Letter for the final terms of your Premium Financing & Policy Collateralization.

Interest Rates and Interest Charges

Annualised Percentage Rate	For HIBOR-based						
	<table border="1"> <thead> <tr> <th></th> <th>Premium Financing & Policy Collateralization</th> </tr> </thead> <tbody> <tr> <td>Prestige Banking</td> <td>H+1.4% to H+2.1%</td> </tr> <tr> <td>Prestige Private</td> <td>H+1.2% to H+1.8%</td> </tr> </tbody> </table> <p>Remark: above refer to 1 month HIBOR</p>		Premium Financing & Policy Collateralization	Prestige Banking	H+1.4% to H+2.1%	Prestige Private	H+1.2% to H+1.8%
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Prestige Banking	H+1.4% to H+2.1%						
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Prestige Banking	P-0.25% to P+0.5%						
Prestige Private	P-0.75% to P%						
Annualised Overdue / Default Interest Rate	Overnight HIBOR + 5% or P + 4.75% per annum, calculated on simple basis from next day after the date of default until the date of full repayment of default sum, charging on daily basis.						
Overlimit Interest Rate	Not Applicable						
Minimum Payment	<ul style="list-style-type: none"> for Interest-only Repayment Not applicable for Principal and Interest Repayment 4% of original loan amount per annum, plus interest on monthly basis 						

Fees and Charges

Handling Fee	<table border="1"> <thead> <tr> <th>Service</th> <th>Charge</th> </tr> </thead> <tbody> <tr> <td>Change of Loan Terms Handling Fee</td> <td>HK\$1,000 per request</td> </tr> <tr> <td>Prepayment Handling Fee</td> <td>HK\$1,000 for each prepayment (For prepayment in full or in part, any prepayment shall be in a minimum amount of HK\$50,000) The prepayment Handling Fee would not be charged if the Policy is cancelled within cooling off period.</td> </tr> </tbody> </table>	Service	Charge	Change of Loan Terms Handling Fee	HK\$1,000 per request	Prepayment Handling Fee	HK\$1,000 for each prepayment (For prepayment in full or in part, any prepayment shall be in a minimum amount of HK\$50,000) The prepayment Handling Fee would not be charged if the Policy is cancelled within cooling off period.
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Annual Fee / Monthly Fee	Not Applicable						
Withdrawal Fee / Transaction Fee							
Late Payment Fee and Charge							
Overlimit Handling Fee							
Returned Cheque Charge / Rejected Autopay Charge							
Lost Card Replacement Fee							

Additional Information

Not Applicable

Note:

“HIBOR” means the Hong Kong InterBank Offered Rate.

“P” means the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank from time to time.

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

保費融資及保單抵押貸款產品資料概要

恒生銀行

恒生保費融資及保單抵押貸款
2023年10月

此乃保費融資及保單抵押貸款產品，並只適用於零售銀行之客戶。
本概要所提供的利息、費用及收費等資料僅供參考，
您的保費融資及保單抵押貸款的最終條款以貸款確認信為準。

利率及利息支出

實際年利率

以香港銀行同業拆息為基礎

	保費融資及保單抵押貸款
優越理財	H+1.4% 至 H+2.1%
優越私人理財	H+1.2% 至 H+1.8%

註: 上述意指一個月之香港銀行同業拆息。

以最優惠利率為基礎

	保費融資及保單抵押貸款
優越理財	P-0.25% 至 P+0.5%
優越私人理財	P-0.75% 至 P%

逾期還款年化利率/就違約貸款收取的年化利率

按隔夜HIBOR另加5%或恒生港元最優惠利率另加4.75%年息，違約利息由違約日後一日以單息計算直至違約總數全數償還。違約利息將按每日收取。

超出信用額度利率

不適用

最低還款額

- 利息還款計劃
不適用於利息還款計劃
- 本金及利息還款計劃
每年償還至少原貸款額之4%及每月償還利息

費用及收費

手續費

項目	收費
更改條款手續費	每次HK\$1,000
提前償還貸款手續費	每次HK\$1,000 (不論全數償還或部份償還，償還金額最少須為港幣50,000元) 倘若保單於冷靜期內取消，借款人則毋須繳付該費用。

年費/月費

提款收費/交易收費

逾期還款費用及收費

超出信用額度手續費

退票/退回自動轉帳授權指示的收費

替換遺失卡的收費

不適用

其他資料

不適用

註：

“HIBOR”即「香港銀行同業拆息」。

“P”即「最優惠利率」為恒生銀行有限公司不時公佈之港元最優惠貸款利率。

借定唔借？還得到先好借！

恒生銀行有限公司

滙豐集團成員