

# Key Facts Statement (KFS) for Overdraft Facility

**Overdraft**

**Chong Hing Bank Limited (the “Bank”)**

May 2018

**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 facility letter for the final terms of your overdraft facility.**

## Interest Rates and Interest Charges

### Annualised Interest Rate<sup>1</sup>

For overdraft facility of HK\$1,000,000:

Type of Plan	Prime Rate Plan
Range of annualized interest rates based on the Chong Hing Bank Ltd's Hong Kong Dollars Prime Rate (BLR) <sup>2</sup>	P+1% to P-1%

### Annualised Overdue / Default Interest Rate

Default interest will accrue at 10% p.a. above the Prime Rate as the Bank may charge from time to time and be calculated daily on any amount due but not paid (including without limitation any amount of unpaid interest, costs, expenses and any other amounts payable by the Borrower in respect of or in connection with the facility). Such default interest shall accrue on the unpaid amount from the date on which it is due or demanded up to and including the date on which the Bank receives payment in full. Default interest shall be payable on the dates as the Bank may specify by the Borrower both before and after judgment and may be compounded at monthly or other intervals as the Bank may determine in its absolute discretion. No minimum amount of default interest will be applied<sup>3</sup>.

### Overlimit Interest Rate

If any amount in excess of any Facility limit is drawn, the Bank shall be entitled to charge interest on such excess amount at 10% p.a. above the Prime Rate as the Bank may charge from time to time and in such manner as it may determine in its absolute discretion. Such interest will be payable by the Borrower both before and after judgment and may be compounded at monthly or other intervals as the Bank may determine in its absolute discretion.

## Fees and Charges

### Annual Fee / Fee

A non-refundable bank charge of HK\$5,000 per year.

### Late Payment Fee and Charge

Not applicable

### Overlimit Handling Fee

HK\$200 per transaction will be charged if your current overdraft balance exceeds the credit limit of the overdraft facility.

### Returned Cheque / Rejected Autopay Charge

HK\$200 will be charged for each returned cheque or rejected autopay.

## Additional Information

### 1. Interest Calculation

- (a) Overdraft interest is calculated daily and charged monthly at the Bank's prevailing interest rate.
- (b) "P" is Chong Hing Bank Ltd's Hong Kong Dollars Prime Rate.

### 2. Interest

- (a) If the interest rate applicable to an overdraft facility changes due to a change in the Bank's BLR, the new interest rate shall apply immediately upon the change of the Bank's BLR.
- (b) Interest on an overdraft facility shall be calculated on the daily debit balance and payable monthly in arrears and debited to the Borrower's current account with the Bank on such date as may be determined by the Bank. Interest so debited shall become part of the principal due from the Borrower and shall bear interest accordingly.

### 3. Bank Service Charge

An overdraft facility is subject to the Bank's fees and charges that from time to time apply. These are shown in the Bank's charges schedule, copies and details of which are attached.

### 4. Chinese Translation and Definitions

The Chinese version of this KFS is for reference purposes only. If there is any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail for all purposes. Terms used in this KFS which are not defined here have the meanings as defined in our facility letter or General Terms and Conditions for General Banking Facilities.

此乃透支服務產品。

本概要所提供的利息、費用及收費等資料僅供參考，透支服務的最終條款以本行發出之授信函為準。

#### 利率及利息支出

年化利率<sup>1</sup>

透支貸款金額 HK\$1,000,000：

計劃類別	最優惠利率計劃
按本行港元最優惠利率 <sup>2</sup> 所釐訂的年化利率範圍	P+1% 至 P-1%

逾期還款年化利率 / 就  
違約貸款收取的年化利率

違約利息將按本行可不時釐定的最優惠利率加年利率 10% 累計，並就任何到期應付但未付的金額逐日計算（包括但不限於任何欠付的利息、成本、開支及借款人就貸款應繳的其他金額）。該等違約利息應就欠款金額由其到期日或被要求還款日起累計直至並包括本行收到全數還款當日為止。違約利息須由借款人在本行指定的日子繳付，不論在判決之前或之後，並可以每月或按本行酌情決定的其他時段以複息累計。違約利息並不設最低金額<sup>3</sup>。

超出信用額度利率

如提取超出任何授信額度的金額，本行有權按本行可不時釐定的最優惠利率加年利率 10% 並以本行酌情決定的方式就超出授信額度的金額收取利息。該等利息須由借款人繳付（不論在判決之前或之後），並可以每月或按本行酌情決定的其他時段以複息累計。

#### 費用及收費

年費

每年收取銀行費用 HK\$5,000（不設退款）。

逾期還款費用及收費

不適用

超出信用額度手續費

如客戶現有的透支結餘超出透支貸款的信用額度，本行每次交易將收取 HK\$200。

退票/退回自動轉帳授權  
指示的收費

就客戶遭退票/退回自動轉帳授權指示，本行每次將收取 HK\$200。

#### 其他資料

##### 1. 利息計算

- (a) 利息以本行當時之利率每日計算，並每月收取利息。
- (b) “P” 乃本指本行之最優惠利率 (Prime Lending Rate)。

##### 2. 利息

- (a) 如適用於透支服務的利率因本行的港元最優惠利率變動而變動，新利率會於本行的港元最優惠利率變動時立即生效。
- (b) 透支服務的利息將就每日的欠款結餘計算，並需每個月在期末支付，應支付的利息金額會在本行指定的日子入賬至借款人在本行開立的往來戶口。已入賬的利息會成為借款人欠款本金的一部份，並會累算利息。

##### 3. 銀行收費

本銀行可收取不時適用的收費和費用，該等收費及費用列於銀行收費表，其複印本和詳情附在本函。

##### 4. 中文譯本

本概要之中文譯本僅供參考，如中英文本有任何抵觸之處，就該抵觸而言，概以英文版本為準。