

# Key Facts Statement (KFS) for Overdraft Facility

## 透支服務產品資料概要

Fubon Bank (Hong Kong) Limited

富邦銀行(香港)有限公司

To borrow or not to borrow? Borrow only if you can repay!  
借定唔借？還得到先好借！

### Overdraft Facility Secured by Pledge of Fixed Deposit(s)/ Callable Certificate of Deposit(s)

固定存款 / 可贖回存款證抵押透支

11 July 2024

2024年7月11日

**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.**

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貸款確認書為準。

#### Interest Rates and Interest Charges 利率及利息支出

<b>Annualised Interest Rate</b> 年化利率	For HKD facility – The annualised interest rate is 1 month HIBOR + 3% / Fubon Bank HKD Prime rate 港元的信用額度—本產品之年利率為一個月香港銀行同業拆息 + 3% / 富邦銀行港元最優惠利率 For USD facility – The annualized interest rate is Fubon Bank USD Prime rate 美元的信用額度—本產品之年利率為富邦銀行美元最優惠利率
<b>Annualised Overdue / Default Interest Rate</b> 逾期還款年化利率 / 就違約貸款收取的年化利率	Prime rate + 10% If there is any amount not paid when due, an overdue / default interest rate of Prime rate + 10% will be applied to such amount not paid when due. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears on monthly basis. (There is no minimum amount of overdue / default interest.) 最優惠利率 + 10% 如客戶有逾期未付之金額，本行將向其逾期未付之金額收取最優惠利率 + 10%的逾期還款/違約貸款的年化利率。此等逾期還款/違約貸款利息將會以每日累計方式複息計算及每月收取。（逾期還款/違約貸款利息並沒有最低數額。）
<b>Overlimit Interest Rate</b> 超出信用額度利率	Prime rate + 10% An overlimit interest rate of Prime rate + 10% will be applied to amounts in excess of the facility limit if your current loan balance exceeds the credit limit of the loan. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears on monthly basis. (There is no minimum amount of overlimit interest.) 最優惠利率 + 10% 如客戶現有的貸款結餘超出其貸款的信用額度，本行將向其超出貸款信用額度之結餘收取最優惠利率 + 10% 的超出信用額度利率。此等超出信用額度利息將會以每日累計方式複息計算及每月收取。（超出信用額度利息並沒有最低數額。）

**Fees and Charges 費用及收費**

<b>Annual Fee / Fee</b> 年費 / 收費	HK\$1,500 per item 每項港幣 1,500 元
<b>Late Payment Fee and Charge</b> 逾期還款費用及收費	Nil 無
<b>Overlimit Handling Fee</b> 超出信用額度手續費	According to the facility currency, HK\$120 / US\$15 will be charged for each time if your overdraft balance exceeds the facility limit. 如客戶現有的貸款結餘超出其貸款的信用額度，本行每次將根據貸款貨幣收取港幣 120 元 / 15 美元
<b>Returned Cheque / Rejected Autopay Charge</b> 退票/退回自動轉帳授權指示的收費	According to the facility currency, HK\$150 / US\$20 will be charged per returned cheque. 每項退票，將根據貸款貨幣收取港幣 150 元 / 20 美元 HK\$150 will be charged per returned autopay. 每項退回自動轉帳授權指示將收取港幣 150 元

**Additional Information 其他資料**

- The Bank's current HKD and USD prime rates quoted by the Bank is subject to variation from time to time at its absolute discretion.  
最新銀行的港元及美元最優惠利率為銀行自行決定，本行有絕對酌情權不時作出更改。
- The basis of a 365-day year is used for the calculation of loan interest for HKD, regardless of leap year applicable to the relevant year, while for USD the basis of a 360-day year is used.  
港元的貸款利息將以每年365日為基礎計算，(不論相關年度為閏年與否)，而美元的貸款利息則採用每年360日為基礎計算。
- Hong Kong Interbank Offered Rate ("HIBOR") is the rate of interest offered on Hong Kong dollar loans by banks in the interbank market for a specified period ranging from overnight to one year.  
香港銀行同業拆息指銀行在銀行同業市場提供期限由隔夜至1年不等的港元貸款的利率。
- If the HIBOR is below zero at the time of fixing, the HIBOR will be deemed to be zero.  
如果香港銀行同業拆息在定息時低於零，則香港銀行同業拆息將被視為零。
- Minimum facility amount will be HK\$500,000.  
最低之信用額度為港幣500,000元。
- Charges on change of loan terms will be HK\$1,500 per item.  
更改貸款條款收費為每項港幣1,500元。