

# 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 Facilities Secured by Insurance Policy

人壽保單抵押透支

12 May 2025

2025年5月12日

This product is an overdraft facility.

This KFS 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.

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.

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

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

<b>Annualised Interest Rate</b> 年化利率	The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:	
	以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：	
	Loan Amount 貸款金額	Annualised interest rate (or range of annualised interest rate) 年化利率（或年化利率範圍）
	Up to HK\$5,000 港幣\$5,000或以下	Not applicable 不適用
	Above HK\$5,000 and up to HK\$20,000 港幣\$5,000以上至港幣\$20,000	
Above HK\$20,000 and up to HK\$100,000 港幣\$20,000以上至港幣\$100,000		
Above HK\$100,000 港幣\$100,000以上		
	Above HK\$100,000 and below HK\$500,000 港幣\$100,000以上至港幣\$500,000以下	
	HK\$500,000 or above 港幣\$500,000或以上	For HKD facility – 1 month HIBOR + 3% / Fubon Bank HKD Prime rate 港元的信用額度 – 1個月香港銀行同業拆息 + 3% / 富邦銀行港元最優惠利率

	<p>For USD facility – Fubon Bank USD Prime rate 美元的信用額度－富邦銀行美元最優惠利率</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. 本貸款的利率並無上限，可能面對較高的利率風險。</p> <p>The interest rate in our offer letter of your loan may change during the tenor of this loan. 本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. 年利率是基本利率，以一年內借款金額的百分比表示。</p> <p>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. 本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。</p> <p>There is no Interest rate re-fixing for this loan. 本貸款的利率並沒有利率重設的機制。</p> <p>Latest rate and other details of the Prime rate is published on our website <a href="http://www.fubonbank.com.hk">www.fubonbank.com.hk</a>. HK Dollar Interbank Offered Rate (“HIBOR”) per annum is displayed on the Reuters Screen Page “HIBOR” (or on the screens/websites of any equivalent successor to such page) at or about 11:00 a.m. (HK time) on the fixing day of each interest period or, at the Bank's discretion, the prevailing market rate. 有關最優惠利率的最新利率及其他詳情，請查閱本行網站： <a href="http://www.fubonbank.com.hk">www.fubonbank.com.hk</a>。香港銀行同業拆息年利率泛指在每個息率期的定息日上午11:00(香港時間)於路透社同業拆息的頁面(或在該頁面的任何等效後續畫面/網站)上顯示的每個定息期的利率或在銀行的酌情考慮後決定的盛行市場利率。</p>
<p><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</p>	<p>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.)</p> <p>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。)</p>
<p><b>Overlimit Interest Rate</b> 超出信用限額利率</p>	<p>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.)</p>

	<p>最優惠利率 + 10%</p> <p>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。）</p>
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### Repayment 還款

<p><b>Repayment Frequency</b></p> <p>還款頻率</p>	<p>This loan does not require periodic repayment in regular amount.</p> <p>此貸款無需分期償還固定金額。</p>
<p><b>Periodic Repayment Amount</b></p> <p>分期還款金額</p>	<p>This loan does not require periodic repayment in regular amount.</p> <p>此貸款無需分期償還固定金額。</p>
<p><b>Total Repayment Amount</b></p> <p>總還款金額</p>	<p>This loan does not have specific total repayment amount, on the facility expiry date (usually 12 months) customer can fully repay the loan or apply for renewal of the facility.</p> <p>此貸款並無特定總還款金額，在貸款額度到期日(通常為12個月)客戶可決定將貸款清還或申請續期。</p>

### Fees and Charges 費用及收費

<p><b>Annual Fee / Fee</b></p> <p>年費 / 費用</p>	<p>HK\$1,500 per item</p> <p>每項港幣\$1,500</p>
<p><b>Late Payment Fee and Charge</b></p> <p>逾期還款費用及收費</p>	<p>Nil</p> <p>沒有</p>
<p><b>Overlimit Handling Fee</b></p> <p>超出信用額度手續費</p>	<p>According to the facility currency, HK\$120 / US\$15 will be charged for each time if your overdraft balance exceeds the facility limit.</p> <p>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 / 美金\$15</p>
<p><b>Returned Cheque Charge / Rejected Autopay Charge</b></p> <p>退票 / 退回自動轉帳授權指示的費用</p>	<p>According to the facility currency, HK\$150 / US\$20 will be charged per returned cheque.</p> <p>每次退票時，將根據貸款貨幣收取港幣\$150 / 美金\$20</p> <p>HK\$150 will be charged per rejected autopay payment.</p> <p>每次退回自動轉帳授權指示時，將收取港幣\$150</p>

### Additional Information 其他資料

- The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars and Sterling Pounds, regardless of leap year applicable to the relevant year, while for other currencies the basis of a 360-day year is used.  
港元和英鎊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)，而其他貨幣的貸款利息則採用每年360日為基礎計算。
- Latest rate and other details of the Prime rate is published on our website [www.fubonbank.com.hk](http://www.fubonbank.com.hk). HK Dollar Interbank Offered Rate ("HIBOR") per annum is displayed on the Reuters Screen Page "HIBOR" (or on the screens/websites of any equivalent successor to such page) at or about 11:00 a.m. (HK time) on the fixing day of each interest period or, at the Bank's discretion, the prevailing market rate.

有關最優惠利率的最新利率及其他詳情，請查閱本行網站: [www.fubonbank.com.hk](http://www.fubonbank.com.hk)。香港銀行同業拆息年率泛指在每個息率期的定息日上午11:00(香港時間)於路透社同業拆息的頁面(或在該頁面的任何等效後續畫面(網站)上顯示的每個定息期的利率或在銀行的酌情考慮後決定的盛行市場利率。

- If the HIBOR is below zero at the time of fixing, the HIBOR will be deemed to be zero. The Bank's cost of funding, at any time, shall be the higher of (1) ZERO or (2) such figure as the Bank in its absolute discretion determine as its cost of funding at that time, such determination shall be conclusive and binding on the Borrower.

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。本行在任何時候的融資成本應為(1)零或(2)本行在其絕對酌情權下確定的當時融資成本的數字中的較高者，該決定應具有最終決定性並對借款人具約束力。

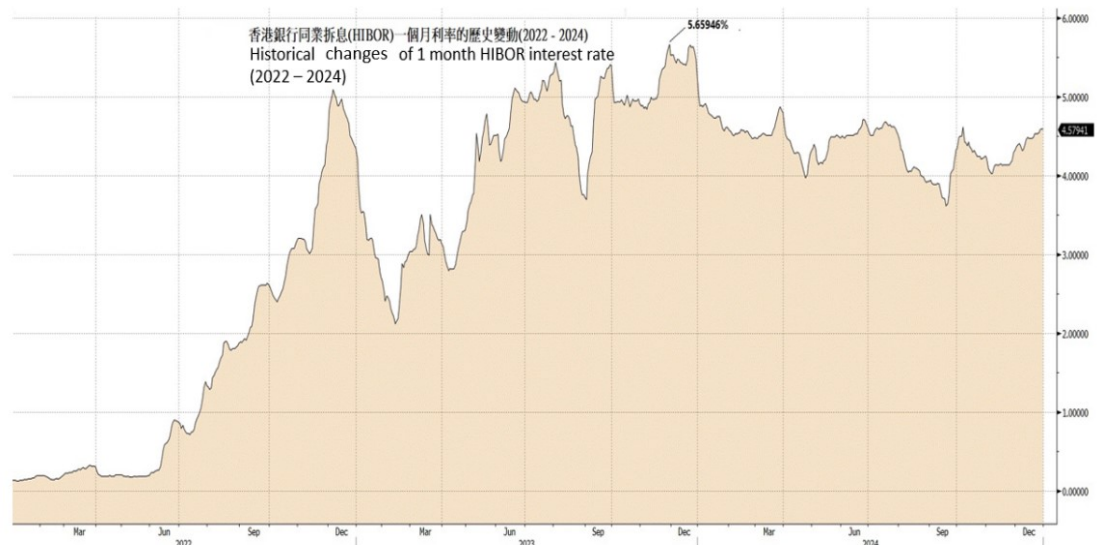
- Minimum facility amount will be HK\$500,000.  
最低之信用額度為港幣\$500,000。
- Charges on change of loan terms will be HK\$1,500 per item.  
更改貸款條款收費為每項港幣\$1,500。

## Reference Information 參考資料

### Historical Changes of Interest Rate Benchmark 利率基準的歷史變動

The chart below is provided for illustrative purposes only and shows the historical movement of 1 month HIBOR interest rate benchmark in the past 3 years.

下表僅供參考，顯示過去三年內香港銀行同業拆息一個月利率基準的歷史變動。



The highest 1 month HIBOR interest rate noted in the past 3 years is 5.65946%.

過去三年內，最高的香港銀行同業拆息一個月利率為 5.65946%。

The chart below is provided for illustrative purposes only and shows the historical movement of Fubon Bank HKD Prime and USD Prime interest rate benchmark in the past 3 years.

下表僅供參考，顯示過去三年內富邦銀行港元及美元最優惠貸款利率的歷史變動。

	<p style="text-align: center;"><b>Historical changes of Fubon Bank HKD Prime and USD Prime interest rate (2022 – 2024)</b> <b>富邦銀行港元及美元最優惠貸款利率的歷史變動 (2022 - 2024)</b></p> <table border="1"> <caption>Data points from the interest rate chart</caption> <thead> <tr> <th>Date</th> <th>HKD Prime Rate</th> <th>USD Prime Rate</th> </tr> </thead> <tbody> <tr><td>01/01/2022</td><td>5.375%</td><td>4.750%</td></tr> <tr><td>28/09/2022</td><td>5.500%</td><td>5.375%</td></tr> <tr><td>08/11/2022</td><td>5.750%</td><td>6.000%</td></tr> <tr><td>20/12/2022</td><td>6.000%</td><td>6.750%</td></tr> <tr><td>14/02/2023</td><td>6.000%</td><td>7.750%</td></tr> <tr><td>24/03/2023</td><td>6.000%</td><td>8.000%</td></tr> <tr><td>08/05/2023</td><td>6.125%</td><td>8.250%</td></tr> <tr><td>02/08/2023</td><td>6.250%</td><td>8.250%</td></tr> <tr><td>23/09/2024</td><td>6.000%</td><td>7.750%</td></tr> <tr><td>11/11/2024</td><td>5.750%</td><td>7.500%</td></tr> <tr><td>23/12/2024</td><td>5.625%</td><td>7.250%</td></tr> <tr><td>31/12/2024</td><td>5.625%</td><td>7.250%</td></tr> </tbody> </table> <p>The highest Fubon Bank HKD Prime and USD Prime interest rate noted in the past 3 years is 6.25% and 8.25% respectively. 過去三年內，富邦銀行最高的港元及美元最優惠貸款利率分別為6.25%及8.25%。</p>	Date	HKD Prime Rate	USD Prime Rate	01/01/2022	5.375%	4.750%	28/09/2022	5.500%	5.375%	08/11/2022	5.750%	6.000%	20/12/2022	6.000%	6.750%	14/02/2023	6.000%	7.750%	24/03/2023	6.000%	8.000%	08/05/2023	6.125%	8.250%	02/08/2023	6.250%	8.250%	23/09/2024	6.000%	7.750%	11/11/2024	5.750%	7.500%	23/12/2024	5.625%	7.250%	31/12/2024	5.625%	7.250%
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<p><b>Total Repayment Amount</b> (Illustrative Example) 總還款金額 (示例說明)</p>	<p>Not applicable 不適用</p>																																							

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 version.  
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。