

## Key Facts Statement (KFS) for Overdraft Facility

*Personal Overdraft  
August 2017*

<p><b>This product is an overdraft facility.</b></p> <p><b>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.</b></p>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	HSBC's Best Lending Rate + 7%
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable
<b>Overlimit Interest Rate</b>	HSBC's Best Lending Rate + 8% on the amount in excess
<b>Fees and Charges</b>	
<b>Annual Fee</b>	1% of limit (minimum HKD200, maximum HKD700)
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	HKD 120 on each occasion
<b>Returned Cheque / Rejected Autopay Charge</b>	<p>HKD 150 per transaction due to insufficient funds on each occasion</p> <p><b><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGE</u></b></p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, <b>we will treat this as your informal request for an unauthorised overdraft.</b> If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.</p>
<b>Additional Information</b>	
<ul style="list-style-type: none"> <li>• HSBC's Best Lending Rate is the Hong Kong dollar Best Lending Rate quoted by us from time to time.</li> <li>• Interest will be calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year).</li> <li>• For the latest information, please refer to HSBC website (Product information under Borrowing&gt; Overdrafts&gt; Personal Overdraft)</li> <li>• Please note that we do not appoint any third parties to refer Personal Overdraft applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000.</li> </ul>	

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

## 透支服務產品資料概要

「就手錢」私人透支戶口  
2017年8月

<p>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。</p>	
<b>利率及利息支出</b>	
年化利率	滙豐最優惠利率 + 7%
逾期還款年化利率／就違約貸款收取的年化利率	不適用
超出信用額度利率	就超出額度收取滙豐最優惠利率 + 8%
<b>費用及收費</b>	
年費	信用額百分之一（最低港幣 200 元，最高港幣 700 元）
逾期還款費用及收費	不適用
超出信用額度手續費	每次港幣 120 元
退票／退回自動轉賬授權指示的收費	<p>每宗因款項不足而退回的交易將收取港幣 150 元</p> <p><b>未經授權的透支服務及有關收費的重要資訊</b></p> <p>若您發出支票或要求本行於您的戶口設立常行指示，而當本行執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，<b>本行將視該指示為您臨時作出的未經授權透支要求</b>。如本行接納您的指示，將就超出額度收取上列的收費及利率。本行可能拒絕您的要求，每次處理您的要求，本行可能（在不另行通知的情況下）收取手續費。</p>
<b>其他資料</b>	
<ul style="list-style-type: none"> <li>滙豐優惠利率指本行不時公布的港元最優惠利率。</li> <li>私人透支戶口的利息將按實際用款日數並以每年 365 日（或閏年 366 日）為基礎計算。</li> <li>最新資訊可參閱滙豐網頁（借貸 &gt; 透支服務 &gt; 「就手錢」私人透支戶口的產品資訊）</li> <li>請留意本行並沒有委託任何第三方轉介「就手錢」私人透支戶口申請亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線 2233 3000。</li> </ul>	

借定唔借？還得到先好借！