

Key Facts Statement (KFS) for Overdraft Facility
 OCBC Bank (Hong Kong) Limited ("Bank")

Overdraft Facility
 Secured by Unit Trust
 December 2023

<p>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.</p>	
<p>Interest Rates and Interest Charges</p>	
<p>Annualized Interest Rate</p>	<p>Overdraft facility in HKD 3-month HIBOR + 1.6% (Calculated on the basis of 365 days in a year (or 366 days in a leap year))</p> <p>Overdraft facility in USD USD Prime rate - 2% (Calculated on the basis of 360 days in a year)</p>
<p>Annualized Overdue / Default Interest Rate</p>	N/A
<p>Overlimit Interest Rate</p>	N/A
<p>Fees and Charges</p>	
<p>Annual Fee</p>	Waived
<p>Late Payment Fee and Charge</p>	N/A
<p>Overlimit Handling Fee</p>	Waived
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>HKD150 per returned cheque due to insufficient funds</p> <p>HKD100 per returned cheque due to other technical error (except post-dated cheque)</p> <p>HKD150 per rejected autopay payment</p>

<p>Additional Information</p>	
<p>1.</p>	<p>"HIBOR" means the Hong Kong Interbank Offered Rate (with reference to the relevant rate published by The Hong Kong Association of Banks rounded up to the nearest 2 decimal places) for Hong Kong Dollars quoted by the Bank. As at 22 Dec 2023, the Bank's 3-month HIBOR is 5.37%.</p>
<p>2.</p>	<p>USD Prime rate is the prime lending rate for United State Dollars determined by the Bank at its reasonable discretion. As at 22 Dec 2023, the Bank's USD Prime rate is 7.75%.</p>
<p>3.</p>	<p>The interest rates, terms and conditions above-mentioned are for reference only and may subject to change from time to time by the Bank. The Annualized Interest Rate applicable to a customer is subject to his or her financial condition and the Bank's sole discretion.</p>
<p>4.</p>	<p>The Bank may seek security from you for the overdraft facility. You may be required to, among others, charge all your securities (including all units of the unit trusts) and investment products in the Investment Account to the Bank.</p>
<p>5.</p>	<p>The amount of overdraft available to you is the lower of the facility amount as stated in the facility letter and the ceiling limit. The ceiling limit shall be determined by the Bank by reference to a percentage of the market value of such units of the unit trusts on the Bank's approved list (i.e. Acceptable List of Unit Trust) all of which are subject to be changed by the Bank from time to time at the Bank's sole discretion without prior notice. If at any time the ceiling limit is less than the last applicable overdraft limit or any other amount as determined by the Bank from time to time at the Bank's absolute discretion, the facility amount available to you shall be revised, reduced or adjusted at the Bank's absolute discretion without any prior notice to you, and you shall upon demand by the Bank immediately: (i) provide such additional collateral as required by the Bank and/or (ii) repay the whole or such portion of the total amount outstanding under the overdraft facility as required by the Bank.</p>
<p>6.</p>	<p>For the avoidance of doubt, this statement does not form part of the offer letter of your overdraft facility.</p>
<p>7.</p>	<p>If there is any conflict or discrepancy between the Chinese and the English versions, the English version shall prevail.</p>

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

透支服務產品資料概要

華僑銀行(香港)有限公司「本行」

透支服務產品
單位信託基金作為抵押品
2023年12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>	
利率及利息支出	
年化利率	<p>港元透支服務 三個月香港銀行同業拆息+ 1.6% (以每年365日為基礎計算(或閏年366日))</p> <p>美元透支服務 美元最優惠利率 - 2% (以每年 360 日為基礎計算)</p>
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	不適用
費用及收費	
年費	豁免
逾期還款費用及收費	不適用
超出信用額度手續費	豁免
退票/ 退回自動轉帳授權指示的收費	<p>每張因存款不足而退票，將收取 HK\$150</p> <p>每張因其他理由(期票除外) 而退票，將收取 HK\$100</p> <p>每次退回自動轉帳授權指示時，將收取 HK\$150</p>

其他資料

- 香港銀行同業拆息為本行報價之香港銀行同業港元拆息(參考香港銀行公會公佈的相關利率並進位至小數點後兩位)。於2023年12月22日，本行之三個月香港銀行同業拆息為5.37%。
- 美元最優惠利率為本行行使合理酌情權而釐定之美元最優惠貸款利率。於2023年12月22日，本行之美元最優惠利率為7.75%。
- 以上所述之利率、條款及細則僅作參考之用，本行或不時作出更改。本行會因應客戶之財務狀況釐訂其適用之年化利率而本行擁有決定利率之最終決定權。
- 本行可要求客戶就透支服務提供抵押品。客戶可被要求將客戶所有於投資戶口內之證券(包括但不限於所有基金單位)及投資產品交予本行作抵押。
- 客戶之可用透支金額為貸款確認書所列之貸款金額或最高限額(以較低者為準)。本行將根據經本行批核之清單(即單位信託基金清單)所列之單位信託基金之市場價格的特定百分比釐定最高限額，本行就以上所述可不時全權酌情決定修訂，毋須事先通知。若於任何時間，最高限額低於最後適用之透支金額或本行不時絕對酌情決定由本行釐定並認為合適的任何其他金額，本行可絕對酌情決定作出修訂、削減或調整客戶之貸款可用金額，毋須事先通知客戶，而客戶須應本行要求立即：(i) 提供本行要求的附加抵押品及 / 或(ii) 償還本行要求的全部或有關部分未清償總額之透支貸款。
- 為免存疑，此資料概要不構成閣下透支服務貸款確認書之一部分。
- 若中、英文本之間有任何抵觸或差異，應以英文本為準。

提醒你：「借定唔借？還得到先好借！」