



## Key Facts Statement (KFS) for Overdraft Facility

Standard Chartered Bank (Hong Kong) Limited

Overdraft Facility Secured by Insurance Plan

April 2025

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.

### Interest Rates and Interest Charges

#### Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	<b><u>HKD Loan currency</u></b> 1-month HIBOR <sup>1</sup> +1.3%  <b><u>USD Loan currency</u></b> Reference rate <sup>2</sup> +1.3% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 5,000 and up to HK\$ 20,000	<b><u>HKD Loan currency</u></b> 1-month HIBOR <sup>1</sup> +1.3%  <b><u>USD Loan currency</u></b> Reference rate <sup>2</sup> +1.3% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

Above HK\$ 20,000 and up to HK\$ 100,000	<p><b><u>HKD Loan currency</u></b> 1-month HIBOR<sup>1</sup>+1.3%</p> <p><b><u>USD Loan currency</u></b> Reference rate<sup>2</sup>+1.3%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
Above HK\$ 100,000	<p><b><u>HKD Loan currency</u></b> 1-month HIBOR<sup>1</sup>+1.3%</p> <p><b><u>USD Loan currency</u></b> Reference rate<sup>2</sup>+1.3%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
	<p>The interest rate in our offer letter of your loan may change during the tenor of this loan.</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.</p> <p>Interest rate re-fixing for this loan takes place daily.</p> <p>Latest rate and other details are published on our website: <a href="https://www.sc.com/hk/investment/wealth-lending/premium-financing/">https://www.sc.com/hk/investment/wealth-lending/premium-financing/</a></p>
<b>Annualised Overdue / Default Interest Rate</b>	Not Applicable
<b>Overlimit Interest Rate</b>	HKD Prime <sup>3</sup> + 8% per annum for HKD overdraft / USD Prime <sup>4</sup> + 8% per annum for USD overdraft will be applied to your amount in excess under the Facility, if your current loan balance exceeds the credit limit of the loan.
<b>Repayment</b>	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	<p>Assumptions below are used to calculate the Total Repayment Amount:</p> <ul style="list-style-type: none"> <li>• Average Annualised Interest Rate is 5%.</li> <li>• Repayment period is 12 months (365 days).</li> <li>• Loan interest will be repaid in monthly basis and principal loan amount will be repaid at the end of the repayment period.</li> </ul>

Loan Currency	Loan Amount	Total repayment amount
HKD	HKD 5,000	HKD 5,250.00
	HKD 20,000	HKD 21,000.00
	HKD 100,000	HKD 105,000.00
USD	USD 5,000	USD 5,253.47
	USD 20,000	USD 21,013.89
	USD 100,000	USD 105,069.44

**Remark:** To calculate total repayment amount information applicable to your specific case, please contact your relationship manager or visit the Bank's branches.

### Fees and Charges

<b>Annual Fee / Fee</b>	Not Applicable
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Overlimit Handling Fee</b>	Not Applicable.
<b>Returned Cheque Charge / Rejected Autopay Charge<sup>8</sup></b>	HK\$150/US\$19 per cheque / payment due to insufficient funds HK\$100/US\$13 per cheque / payment due to technical errors

### Additional Information

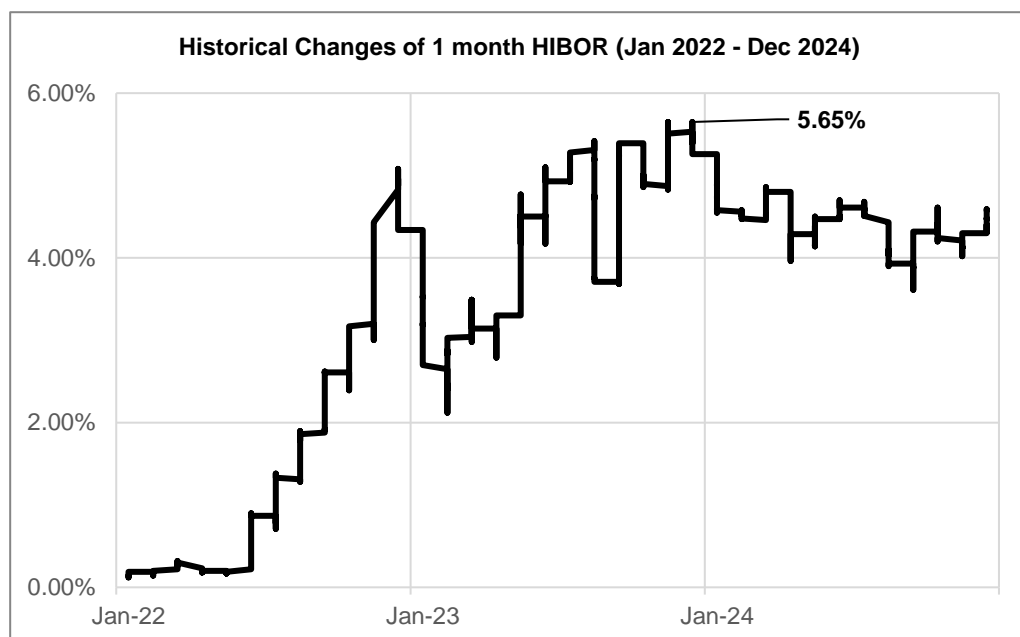
1. HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.
2. Reference rate is a daily interest rate set by the Bank based on respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or website.
3. HKD Prime rate means the HKD Prime Lending Rate quoted by the Bank from time to time.
4. USD Prime rate means the USD Prime Lending Rate quoted by the Bank from time to time.
5. Interest shall accrue on a daily basis at the rate or rates from time to time determined by the Bank and charged on the outstanding debit balance drawn under the Facility.
6. Interest is variable, not fixed, and without cap.
7. Interest accrues daily based on the outstanding loan amount and is calculated on the basis of 365 days a year (or 366 days a year in the case of a leap year) for loan in HKD and 360 days a year for loan in USD.
8. The Returned Cheque Charge / Rejected Autopay Charge may be subject to change from time to time. For latest service charges, please refer to the Service Charges – An easy guide to banking fees on the Bank's website.

## Reference Information

### Historical Changes of Interest Rate Benchmark

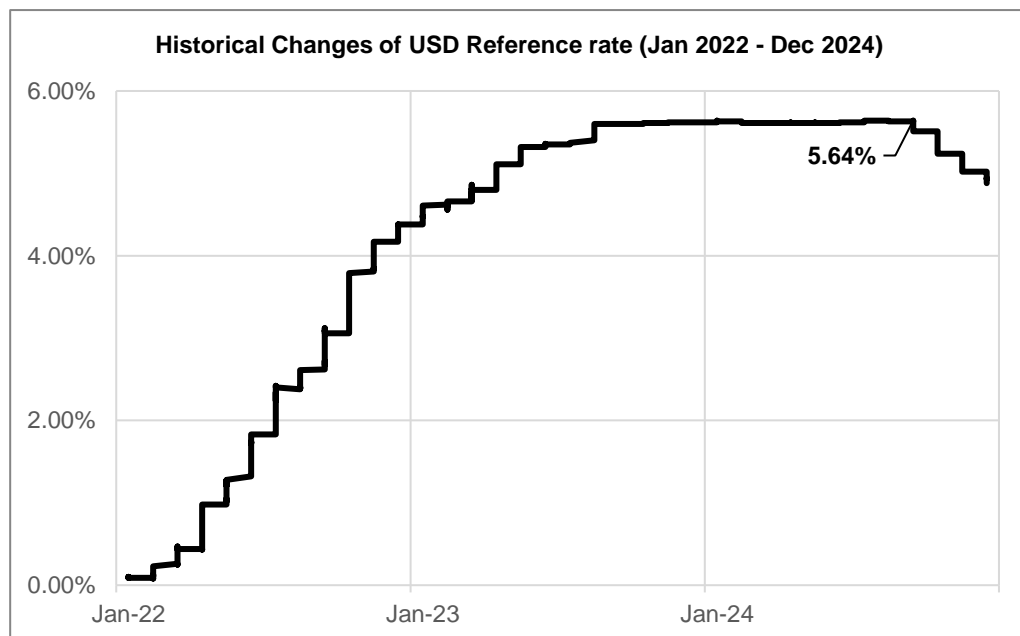
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

#### For HKD loan currency



The highest 1-month HIBOR<sup>1</sup> noted in the past 3 years is 5.65%.

#### For USD loan currency



The highest Reference rate<sup>2</sup> noted in the past 3 years is 5.64%.

### Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

### Total Repayment Amount (Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

	Assumptions below are used to calculate the Total Repayment Amount:	
	• Average Annualised Interest Rate:	
	HKD	USD
	6.45%	6.44%
	• Repayment period is 12 months (365 days).	
	• Loan interest will be repaid in monthly basis and principal loan amount will be repaid at the end of the repayment period.	
	Loan Currency	Loan Amount
	Total repayment amount	
	HKD	HKD 5,000
		HKD 20,000
		HKD 100,000
	USD	USD 5,000
		USD 20,000
		USD 100,000

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 versions.

# 透支服務產品資料概要

渣打銀行(香港)有限公司

壽險計劃抵押透支服務  
2025年4月

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。

## 利率及利息支出

### 年化利率

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：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 1.3%  <u>美元貸款貨幣</u> 參考利率 <sup>2</sup> + 1.3%  本貸款的利率並無上限，可能面對較高的利率風險。
港幣\$ 5,000以上至港幣\$ 20,000	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 1.3%  <u>美元貸款貨幣</u> 參考利率 <sup>2</sup> + 1.3%  本貸款的利率並無上限，可能面對較高的利率風險。
港幣\$ 20,000以上至港幣\$ 100,000	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 1.3%  <u>美元貸款貨幣</u> 參考利率 <sup>2</sup> + 1.3%

	<table><tr><td></td><td>本貸款的利率並無上限，可能面對較高的利率風險。</td></tr><tr><td>港幣\$ 100,000以上</td><td><u>港元貸款貨幣</u> 1個月HIBOR<sup>1</sup> + 1.3%  <u>美元貸款貨幣</u> 參考利率<sup>2</sup> + 1.3%  本貸款的利率並無上限，可能面對較高的利率風險。</td></tr></table>		本貸款的利率並無上限，可能面對較高的利率風險。	港幣\$ 100,000以上	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 1.3%  <u>美元貸款貨幣</u> 參考利率 <sup>2</sup> + 1.3%  本貸款的利率並無上限，可能面對較高的利率風險。											
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	<p>本行貸款確認書中的利率可能會在貸款期內變動。</p> <p>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>本貸款的利率於每日重設。</p> <p>有關最新利率及其他詳情，請查閱本行網站: <a href="https://www.sc.com/hk/zh/investment/wealth-lending/premium-financing/">https://www.sc.com/hk/zh/investment/wealth-lending/premium-financing/</a></p>															
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用															
超出信用限額利率	如客戶現有的貸款餘額超出其透支額度，本行將就超出港元透支額度部份收取年利率為港元最優惠利率 <sup>3</sup> +8%／超出美元透支額度部份收取年利率為美元最優惠利率 <sup>4</sup> +8%。															
還款																
還款頻率	此貸款無需分期償還固定金額。															
分期還款金額	此貸款無需分期償還固定金額。															
總還款金額	<p>以下假設用於計算總還款金額：</p> <ul style="list-style-type: none"><li>• 平均年化利率為5%。</li><li>• 還款期為12個月(365日)。</li><li>• 利息按月償還並於還款期末償還貸款本金。</li></ul> <table><tr><td>貸款貨幣</td><td>貸款金額</td><td>總還款金額</td></tr><tr><td rowspan="3">港元</td><td>港元 5,000</td><td>港元 5,250.00</td></tr><tr><td>港元 20,000</td><td>港元 21,000.00</td></tr><tr><td>港元 100,000</td><td>港元 105,000.00</td></tr><tr><td rowspan="2">美元</td><td>美元 5,000</td><td>美元 5,253.47</td></tr><tr><td>美元 20,000</td><td>美元 21,013.89</td></tr></table>	貸款貨幣	貸款金額	總還款金額	港元	港元 5,000	港元 5,250.00	港元 20,000	港元 21,000.00	港元 100,000	港元 105,000.00	美元	美元 5,000	美元 5,253.47	美元 20,000	美元 21,013.89
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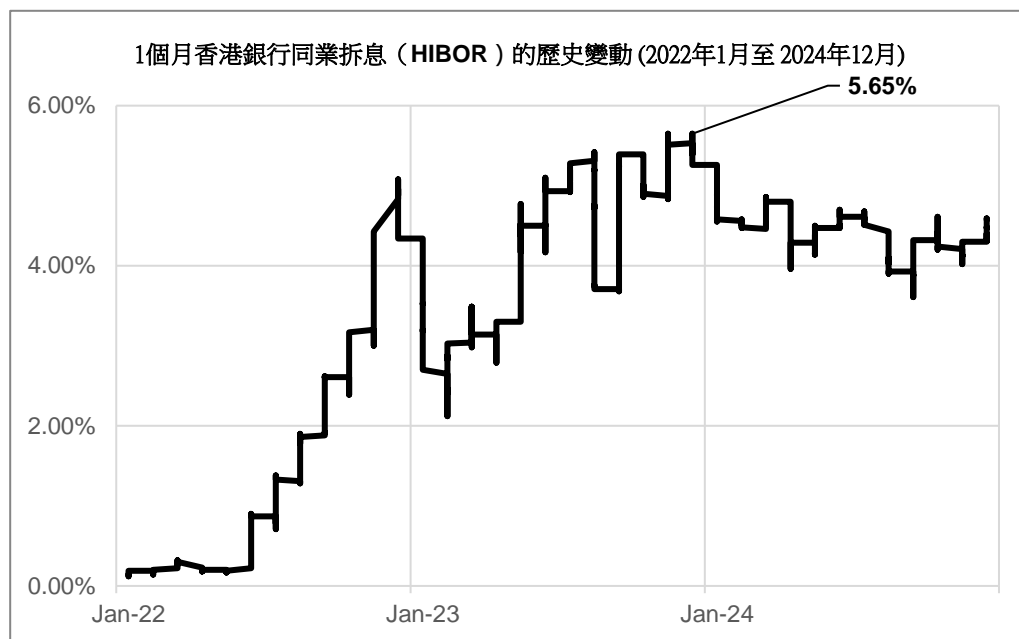
		美元 100,000	美元 105,069.44
		註：如要計算適用於閣下特定情況的總還款金額，您可聯絡您的客戶服務經理或親臨本行的分行。	
費用及收費			
年費 / 費用	不適用		
逾期還款費用及收費	不適用		
超出信用額度手續費	不適用		
退票 / 退回自動轉帳授權指示的費用 <sup>8</sup>	如由於存款不足，每張支票／每項付款150港元／19美元。 如由於其他原因，每張支票／每項付款100港元／13美元。		
其他資料			
1. HIBOR指香港銀行同業拆息，乃銀行與銀行間的港元貸款利率。			
2. 參考利率是由本行根據各貨幣的基準利率指數所釐定的即日利率。參考利率可能每日改動。詳情請親臨本行的分行或瀏覽銀行網頁。			
3. 港元最優惠利率是指本行不時所報之港元最優惠貸款利率。			
4. 美元最優惠利率是指本行不時所報之美元最優惠貸款利率。			
5. 利息應以融資服務下之每日未償還貸款按照本行不時決定之利率計算。			
6. 利息是可變動的，不是固定的，也沒有上限。			
7. 利息將基於未償還貸款逐日累算，港元之貸款按一年365日基準計算（如屬閏年則為一年366日），而美元之貸款按一年360日基準計算。			
8. 退票 / 退回自動轉帳授權指示的費用或會不時改變。有關最新服務收費，請參考於本行網頁上的服務收費 - 銀行服務收費一覽表。			



利率基準的歷史變動

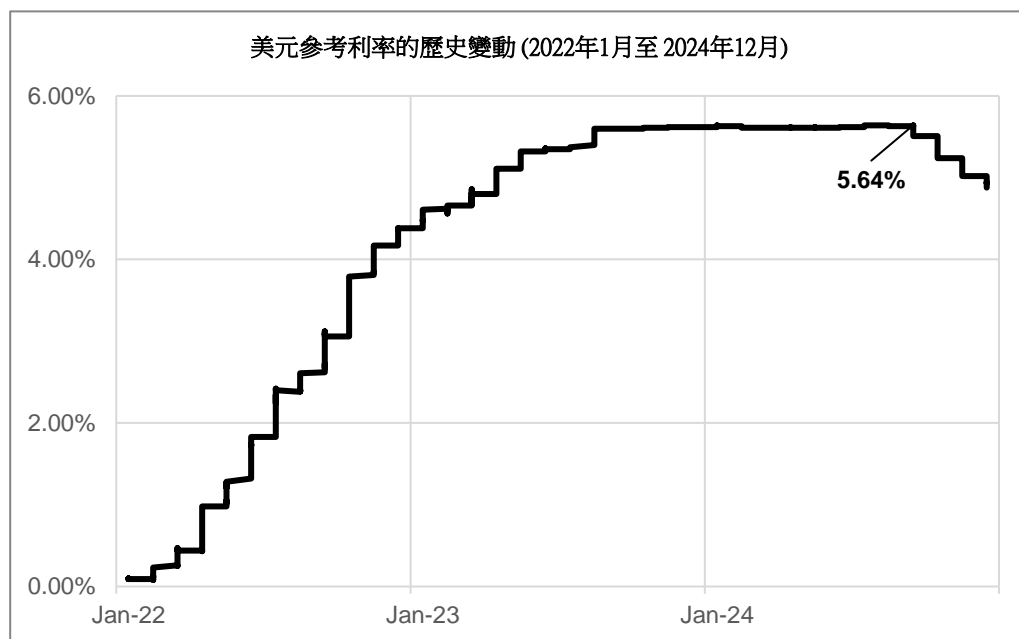
下表僅供參考，顯示過去三年內利率基準的歷史變動。

港元貸款貨幣



過去三年內，最高的1個月香港銀行同業拆息（HIBOR）<sup>1</sup> 利率為 5.65%。

美元貸款貨幣



過去三年內，最高的美元參考利率<sup>2</sup>為 5.64%。

分期還款金額  
(示例說明)

此貸款無需分期償還固定金額。

總還款金額  
(示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)  
以下假設用於計算總還款金額：  
• 平均年化利率為:

	港元	美元																	
	6.45%	6.44%																	
<ul style="list-style-type: none"> <li>還款期為12個月(365日)。</li> <li>利息按月償還並於還款期末償還貸款本金。</li> </ul>																			
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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。