



## Key Facts Statement (KFS) for Overdraft Facility

Standard Chartered Bank (Hong Kong) Limited

InvestPower  
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	<u>HKD Loan currency</u> 1-Month HIBOR <sup>1</sup> + 0.8%  <u>JPY/USD/GBP/EUR/AUD/NZD /CAD/SGD/CHF Loan currency</u> Reference rate <sup>2</sup> + 0.8%  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	<u>HKD Loan currency</u> 1-Month HIBOR <sup>1</sup> + 0.8%  <u>JPY/USD/GBP/EUR/AUD/NZD /CAD/SGD/CHF Loan currency</u> Reference rate <sup>2</sup> + 0.8%

	<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\$ 20,000 and up to HK\$ 100,000	<p><u>HKD Loan currency</u> 1-Month HIBOR<sup>1</sup> + 0.8%</p> <p><u>JPY/USD/GBP/EUR/AUD/NZD /CAD/SGD/CHF Loan currency</u> Reference rate<sup>2</sup> + 0.8%</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><u>HKD Loan currency</u> 1-Month HIBOR<sup>1</sup> + 0.8%</p> <p><u>JPY/USD/GBP/EUR/AUD/NZD /CAD/SGD/CHF Loan currency</u> Reference rate<sup>2</sup> + 0.8%</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/investpower/">https://www.sc.com/hk/investment/wealth-lending/investpower/</a> </p>
<b>Annualised Overdue / Default Interest Rate</b>	same as <b>Annualised Interest Rate</b> .
<b>Overlimit Interest Rate</b>	same as <b>Annualised Interest Rate</b> , 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> <table border="1"> <thead> <tr> <th>Loan Currency</th><th>Loan Amount</th><th>Total repayment amount</th></tr> </thead> <tbody> <tr> <td rowspan="3">HKD</td><td>HKD 5,000</td><td>HKD 5,250.00</td></tr> <tr> <td>HKD 20,000</td><td>HKD 21,000.00</td></tr> <tr> <td>HKD 100,000</td><td>HKD 105,000.00</td></tr> <tr> <td rowspan="3">JPY</td><td>JPY 5,000</td><td>JPY 5,253.00</td></tr> <tr> <td>JPY 20,000</td><td>JPY 21,014.00</td></tr> <tr> <td>JPY 100,000</td><td>JPY 105,069.00</td></tr> <tr> <td rowspan="3">USD</td><td>USD 5,000</td><td>USD 5,253.47</td></tr> <tr> <td>USD 20,000</td><td>USD 21,013.89</td></tr> <tr> <td>USD 100,000</td><td>USD 105,069.44</td></tr> <tr> <td rowspan="3">GBP</td><td>GBP 5,000</td><td>GBP 5,250.00</td></tr> <tr> <td>GBP 20,000</td><td>GBP 21,000.00</td></tr> <tr> <td>GBP 100,000</td><td>GBP 105,000.00</td></tr> <tr> <td rowspan="3">EUR</td><td>EUR 5,000</td><td>EUR 5,253.47</td></tr> <tr> <td>EUR 20,000</td><td>EUR 21,013.89</td></tr> <tr> <td>EUR 100,000</td><td>EUR 105,069.44</td></tr> <tr> <td rowspan="3">AUD</td><td>AUD 5,000</td><td>AUD 5,253.47</td></tr> <tr> <td>AUD 20,000</td><td>AUD 21,013.89</td></tr> <tr> <td>AUD 100,000</td><td>AUD 105,069.44</td></tr> <tr> <td rowspan="3">NZD</td><td>NZD 5,000</td><td>NZD 5,253.47</td></tr> <tr> <td>NZD 20,000</td><td>NZD 21,013.89</td></tr> <tr> <td>NZD 100,000</td><td>NZD 105,069.44</td></tr> <tr> <td rowspan="3">CAD</td><td>CAD 5,000</td><td>CAD 5,253.47</td></tr> <tr> <td>CAD 20,000</td><td>CAD 21,013.89</td></tr> <tr> <td>CAD 100,000</td><td>CAD 105,069.44</td></tr> <tr> <td rowspan="3">SGD</td><td>SGD 5,000</td><td>SGD 5,250.00</td></tr> <tr> <td>SGD 20,000</td><td>SGD 21,000.00</td></tr> <tr> <td>SGD 100,000</td><td>SGD 105,000.00</td></tr> <tr> <td rowspan="3">CHF</td><td>CHF 5,000</td><td>CHF 5,253.47</td></tr> <tr> <td>CHF 20,000</td><td>CHF 21,013.89</td></tr> <tr> <td>CHF 100,000</td><td>CHF 105,069.44</td></tr> </tbody> </table> <p><b>Remark:</b> To calculate total repayment amount information applicable to your specific case, please contact your relationship manager or visit the Bank's branches.</p>		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	JPY	JPY 5,000	JPY 5,253.00	JPY 20,000	JPY 21,014.00	JPY 100,000	JPY 105,069.00	USD	USD 5,000	USD 5,253.47	USD 20,000	USD 21,013.89	USD 100,000	USD 105,069.44	GBP	GBP 5,000	GBP 5,250.00	GBP 20,000	GBP 21,000.00	GBP 100,000	GBP 105,000.00	EUR	EUR 5,000	EUR 5,253.47	EUR 20,000	EUR 21,013.89	EUR 100,000	EUR 105,069.44	AUD	AUD 5,000	AUD 5,253.47	AUD 20,000	AUD 21,013.89	AUD 100,000	AUD 105,069.44	NZD	NZD 5,000	NZD 5,253.47	NZD 20,000	NZD 21,013.89	NZD 100,000	NZD 105,069.44	CAD	CAD 5,000	CAD 5,253.47	CAD 20,000	CAD 21,013.89	CAD 100,000	CAD 105,069.44	SGD	SGD 5,000	SGD 5,250.00	SGD 20,000	SGD 21,000.00	SGD 100,000	SGD 105,000.00	CHF	CHF 5,000	CHF 5,253.47	CHF 20,000	CHF 21,013.89	CHF 100,000	CHF 105,069.44
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## 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>6</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**

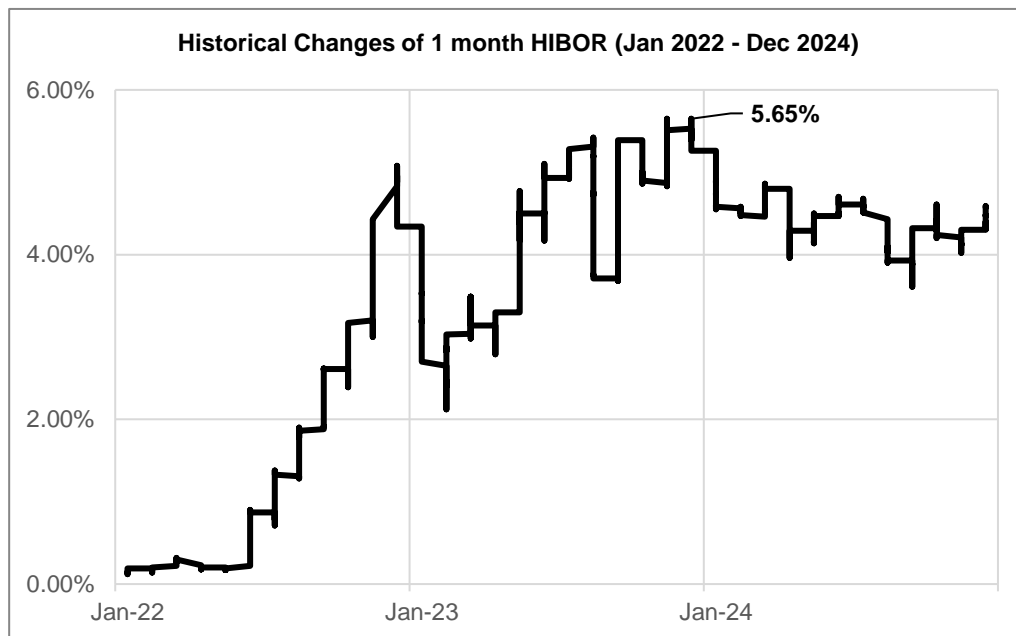
1. HIBOR means the Hong Kong Interbank Offered Rate offered on Hong Kong dollar loans in the interbank market.
2. Reference rate is a daily interest rate set by the Bank based on the respective currency's benchmark interest rate index. The reference rate may vary daily. For details, please visit the Bank's branches or website.
3. 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.
4. Interest accrues daily based on the outstanding loan amount and is calculated on the basis of a 365 day year (or a 366 day year in the case of a leap year) for loan in HKD/GBP/SGD and a 360 day year for loan in USD/EUR/JPY/AUD/NZD/CHF/CAD.
5. For more product details, please refer to application form and product brochure.
6. 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

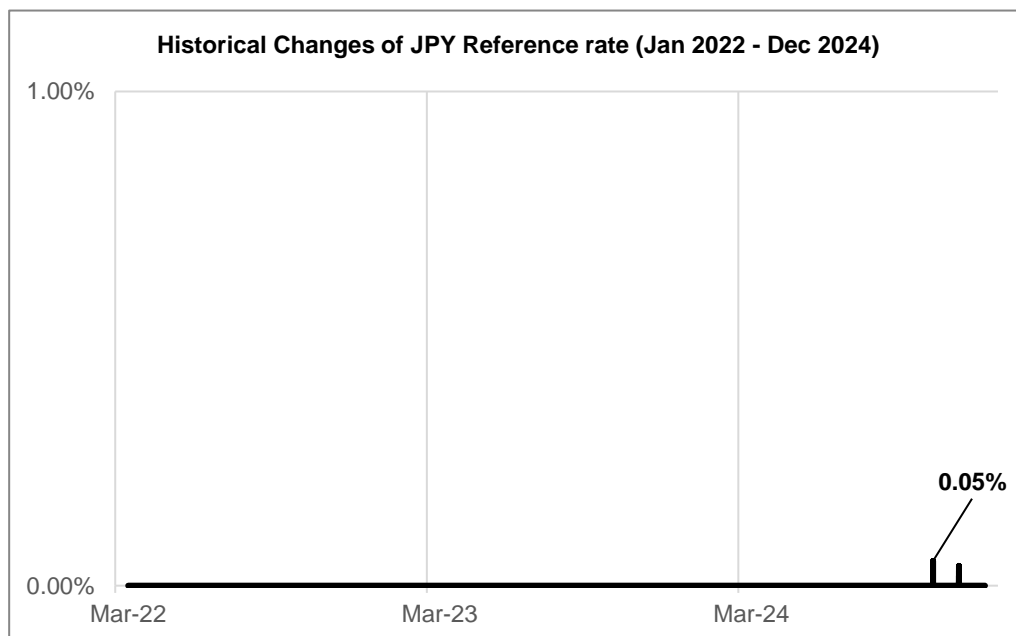
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

#### For HKD Loan currency



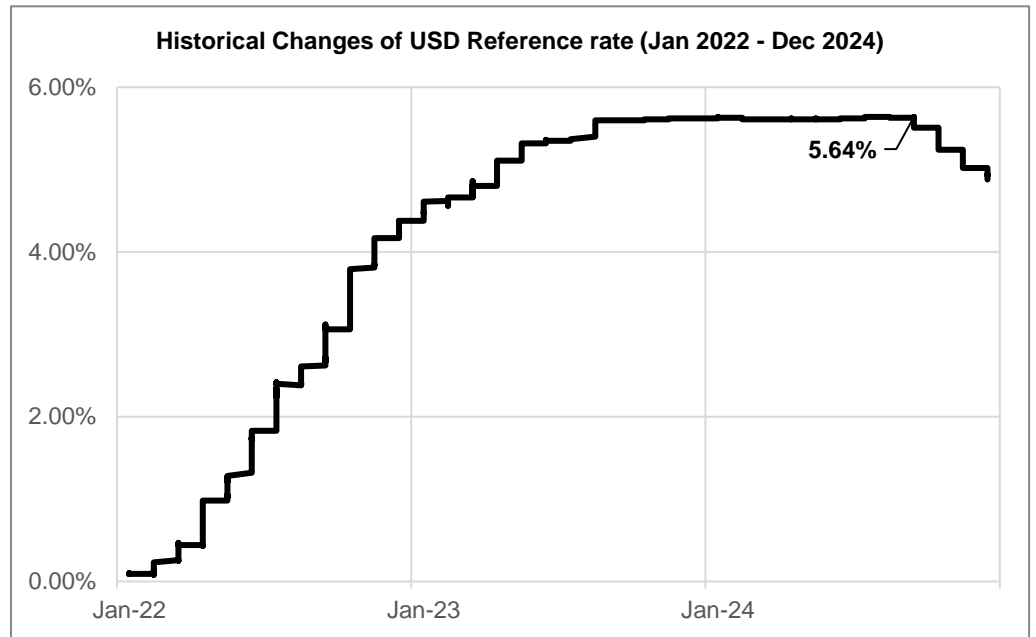
The highest 1-month HIBOR noted in the past 3 years is 5.65%.

#### For JPY Loan currency



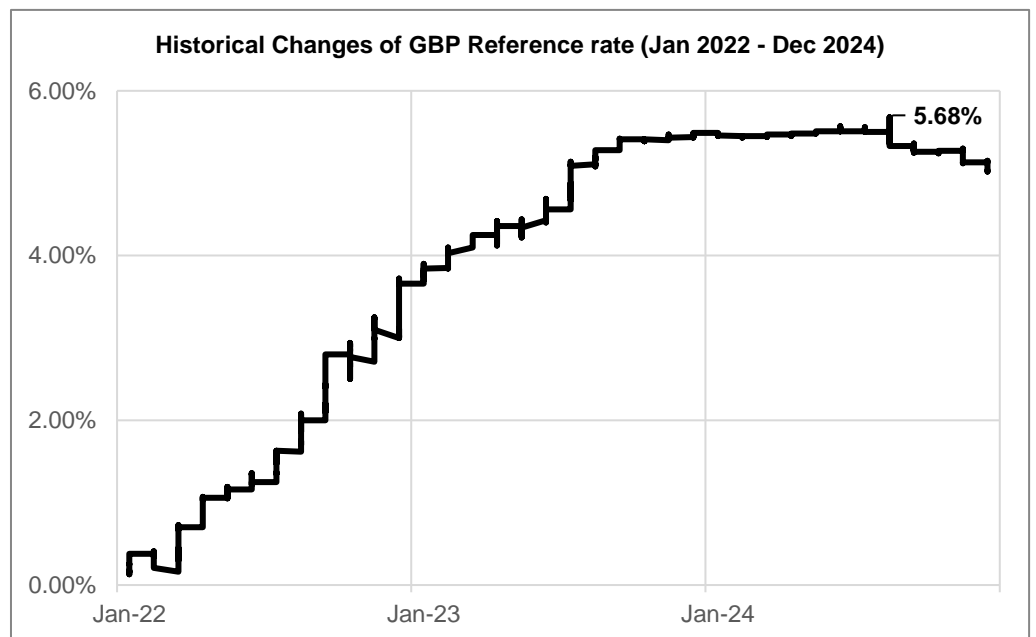
The highest JPY Reference rate noted in the past 3 years is 0.05%.

### For USD Loan currency



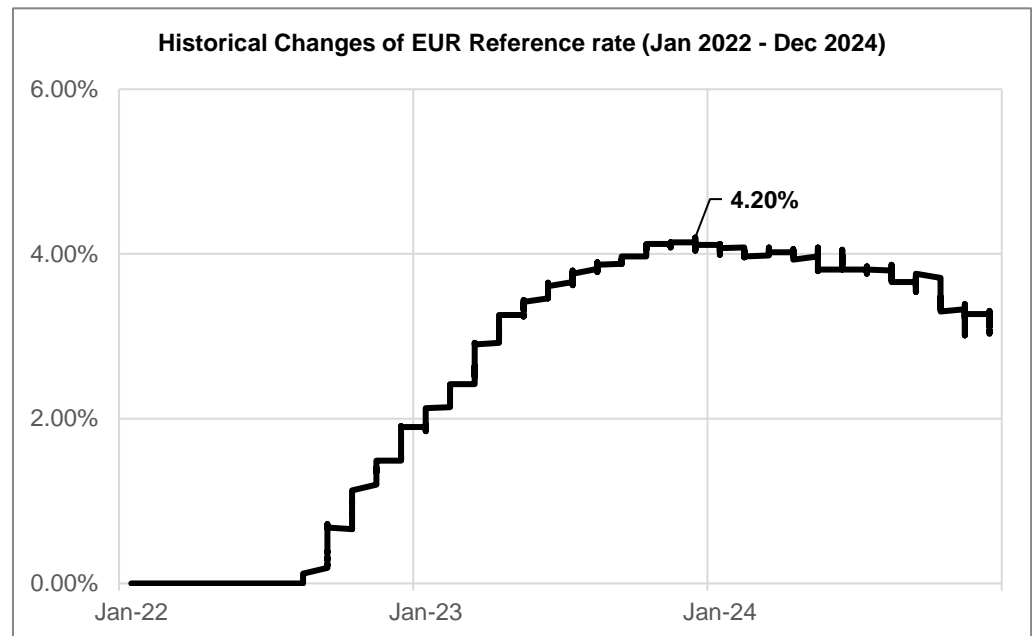
The highest USD Reference rate noted in the past 3 years is 5.64%.

### For GBP Loan currency



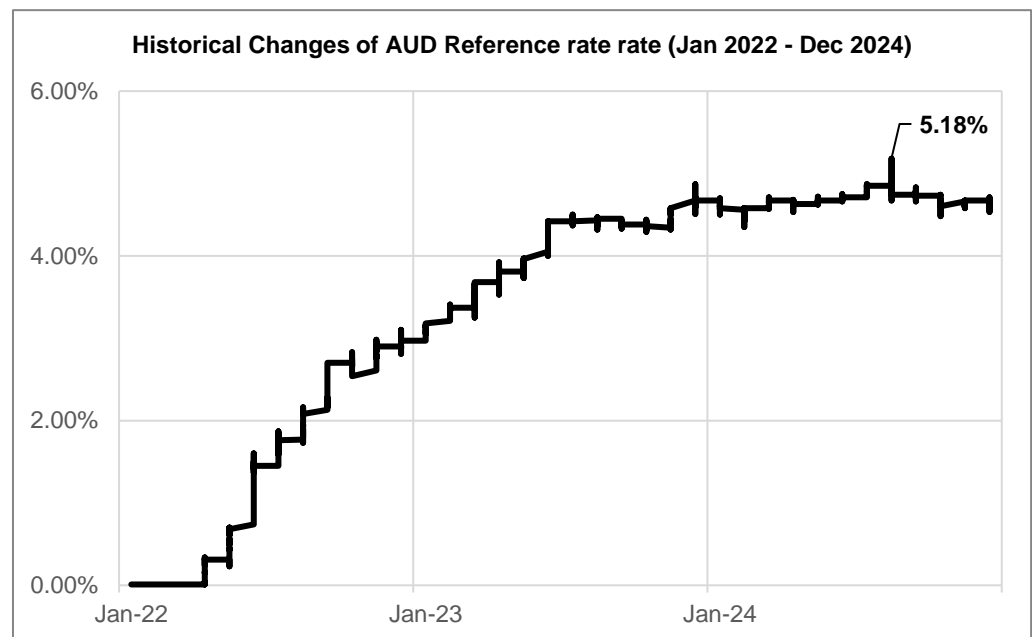
The highest GBP Reference rate noted in the past 3 years is 5.68%.

**For EUR Loan currency**



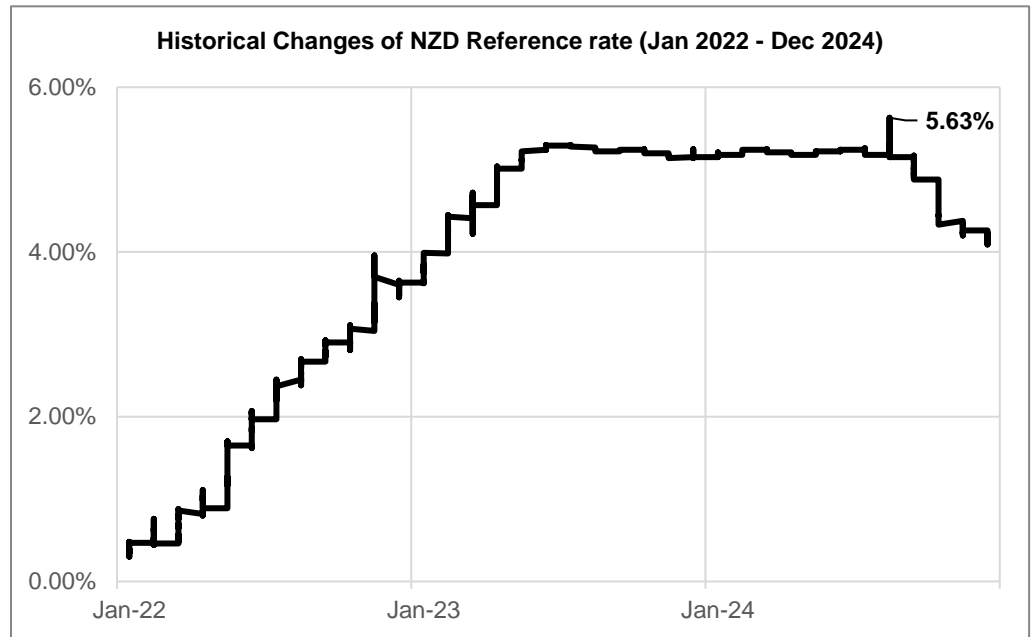
The highest EUR Reference rate noted in the past 3 years is 4.20%.

**For AUD Loan currency**



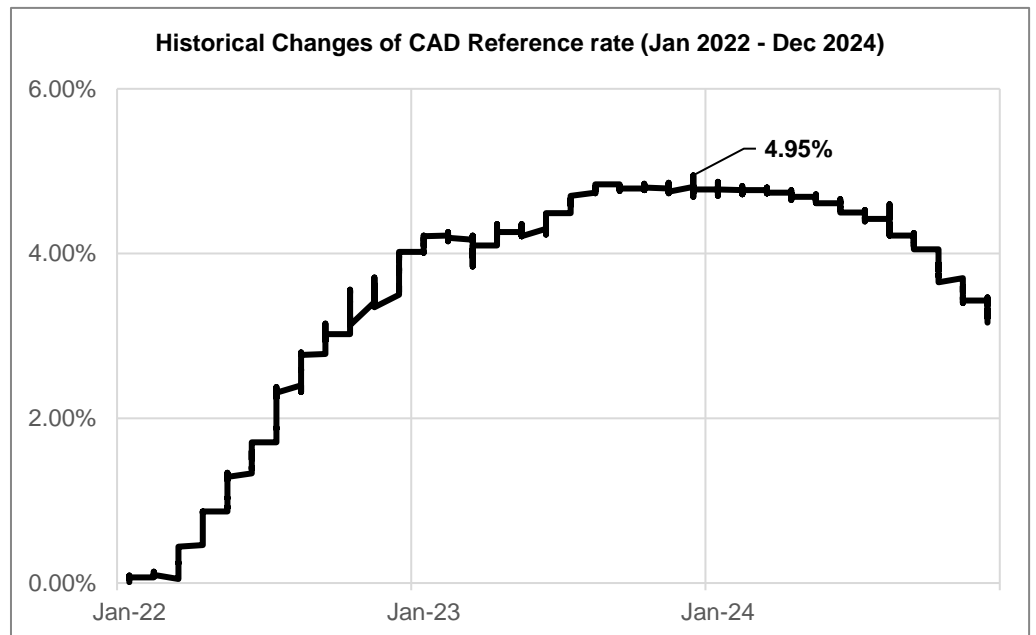
The highest AUD Reference rate noted in the past 3 years is 5.18%.

### For NZD Loan currency



The highest NZD Reference rate noted in the past 3 years is 5.63%.

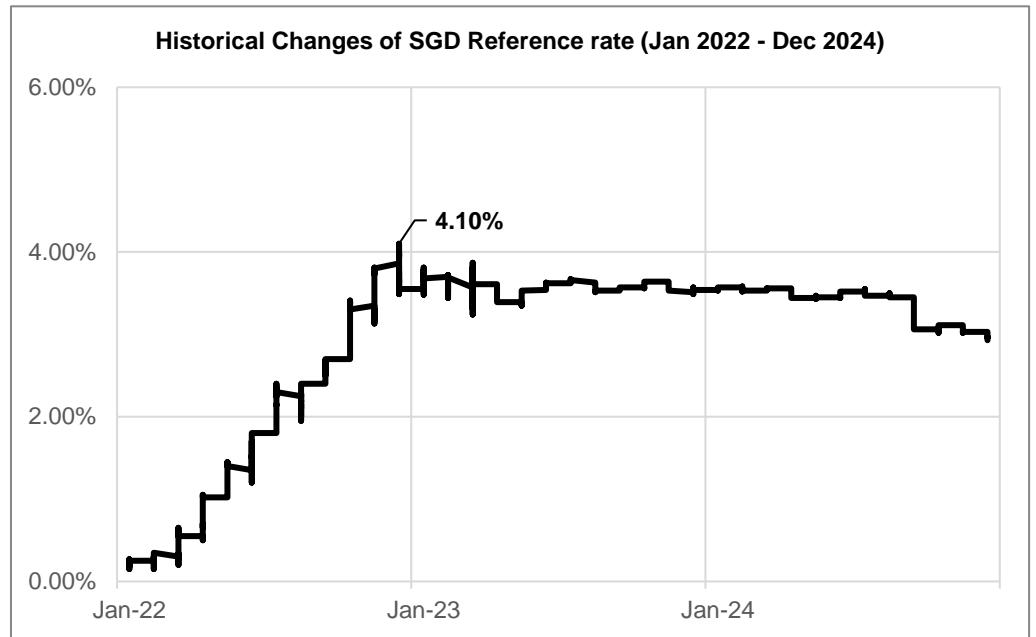
### For CAD Loan currency



The highest CAD Reference rate noted in the past 3 years is 4.95%.

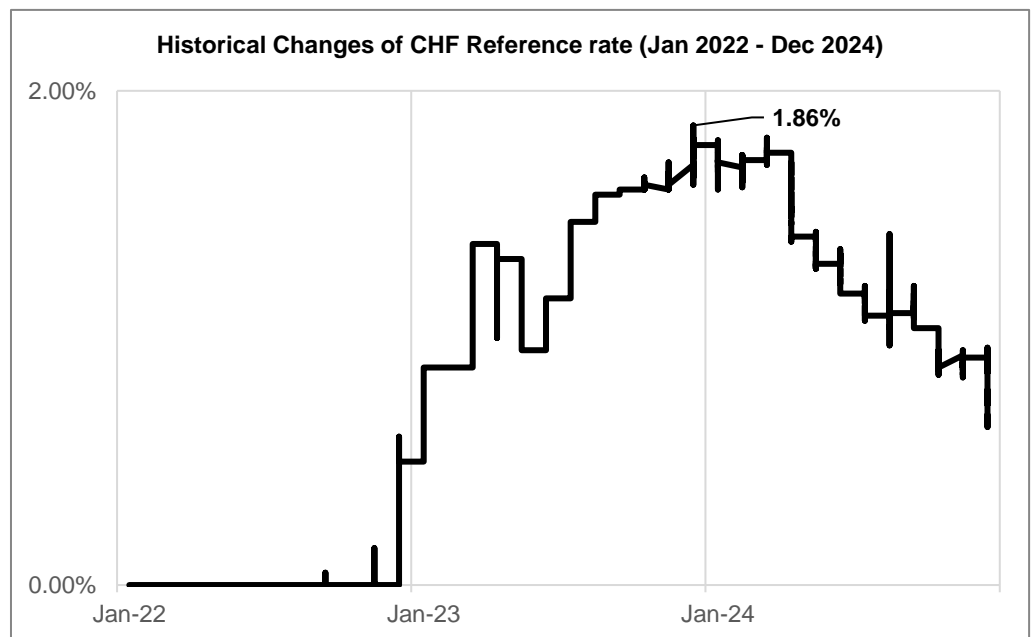


**For SGD Loan currency**



The highest SGD Reference rate noted in the past 3 years is 4.10%.

**For CHF Loan currency**



The highest CHF Reference rate noted in the past 3 years is 1.86%.

**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	JPY	USD	GBP	EUR	AUD	NZD	CAD	SGD	CHF
6.45%	0.85%	6.44%	6.48%	5.00%	5.98%	6.43%	5.75%	4.90%	2.66%

- 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 5,322.50
	HKD 20,000	HKD 21,290.00
	HKD 100,000	HKD 106,450.00
JPY	JPY 5,000	JPY 5,043.00
	JPY 20,000	JPY 20,172.00
	JPY 100,000	JPY 100,862.00
USD	USD 5,000	USD 5,326.47
	USD 20,000	USD 21,305.89
	USD 100,000	USD 106,529.44
GBP	GBP 5,000	GBP 5,324.00
	GBP 20,000	GBP 21,296.00
	GBP 100,000	GBP 106,480.00
EUR	EUR 5,000	EUR 5,253.47
	EUR 20,000	EUR 21,013.89
	EUR 100,000	EUR 105,069.44
AUD	AUD 5,000	AUD 5,303.15
	AUD 20,000	AUD 21,212.61
	AUD 100,000	AUD 106,063.06
NZD	NZD 5,000	NZD 5,325.97
	NZD 20,000	NZD 21,303.86
	NZD 100,000	NZD 106,519.31
CAD	CAD 5,000	CAD 5,291.49
	CAD 20,000	CAD 21,165.97
	CAD 100,000	CAD 105,829.86
SGD	SGD 5,000	SGD 5,245.00
	SGD 20,000	SGD 20,980.00
	SGD 100,000	SGD 104,900.00
CHF	CHF 5,000	CHF 5,134.85
	CHF 20,000	CHF 20,539.39
	CHF 100,000	CHF 102,696.94

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

倍盈投融資服務  
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）
港元 5,000或以下	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 0.8%  <u>日元/美元/英鎊/歐元/澳元/紐西蘭元/加元/新加坡元/瑞士法郎</u> <u>貸款貨幣</u> 參考利率 <sup>2</sup> + 0.8%  本貸款的利率並無上限，可能面對較高的利率風險。
港元 5,000以上至港元 20,000	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 0.8%  <u>日元/美元/英鎊/歐元/澳元/紐西蘭元/加元/新加坡元/瑞士法郎</u> <u>貸款貨幣</u> 參考利率 <sup>2</sup> + 0.8%  本貸款的利率並無上限，可能面對較高的利率風險。
港元 20,000以上至港元 100,000	<u>港元貸款貨幣</u> 1個月HIBOR <sup>1</sup> + 0.8%

	<p><u>日元/美元/英鎊/歐元/澳元/紐西蘭元/加元/新加坡元/瑞士法郎</u> <u>貸款貨幣</u></p> <p>參考利率<sup>2</sup> + 0.8%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>
港元 100,000以上	<p><u>港元貸款貨幣</u></p> <p>1個月HIBOR<sup>1</sup> + 0.8%</p> <p><u>日元/美元/英鎊/歐元/澳元/紐西蘭元/加元/新加坡元/瑞士法郎</u> <u>貸款貨幣</u></p> <p>參考利率<sup>2</sup> + 0.8%</p> <p>本貸款的利率並無上限，可能面對較高的利率風險。</p>
	<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/investpower/">https://www.sc.com/hk/zh/investment/wealth-lending/investpower/</a></p>
逾期還款年化利率 / 就違約貸款收取的年化利率	與年化利率相同
超出信用限額利率	與年化利率相同，如您的貸款餘額超出信用限額。
<b>還款</b>	
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**

以下假設用於計算總還款金額：

- 平均年化利率為5%。
- 還款期為12個月(365日)。
- 利息按月償還並於還款期末償還貸款本金。

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
日元	日元 5,000	日元 5,253.00
	日元 20,000	日元 21,014.00
	日元 100,000	日元 105,069.00
美元	美元 5,000	美元 5,253.47
	美元 20,000	美元 21,013.89
	美元 100,000	美元 105,069.44
英鎊	英鎊 5,000	英鎊 5,250.00
	英鎊 20,000	英鎊 21,000.00
	英鎊 100,000	英鎊 105,000.00
歐元	歐元 5,000	歐元 5,253.47
	歐元 20,000	歐元 21,013.89
	歐元 100,000	歐元 105,069.44
澳元	澳元 5,000	澳元 5,253.47
	澳元 20,000	澳元 21,013.89
	澳元 100,000	澳元 105,069.44
紐西蘭元	紐西蘭元 5,000	紐西蘭元 5,253.47
	紐西蘭元 20,000	紐西蘭元 21,013.89
	紐西蘭元 100,000	紐西蘭元 105,069.44
加元	加元 5,000	加元 5,253.47
	加元 20,000	加元 21,013.89
	加元 100,000	加元 105,069.44
新加坡元	新加坡元 5,000	新加坡元 5,250.00
	新加坡元 20,000	新加坡元 21,000.00
	新加坡元 100,000	新加坡元 105,000.00
瑞士法郎	瑞士法郎 5,000	瑞士法郎 5,253.47
	瑞士法郎 20,000	瑞士法郎 21,013.89
	瑞士法郎 100,000	瑞士法郎 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>6</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。

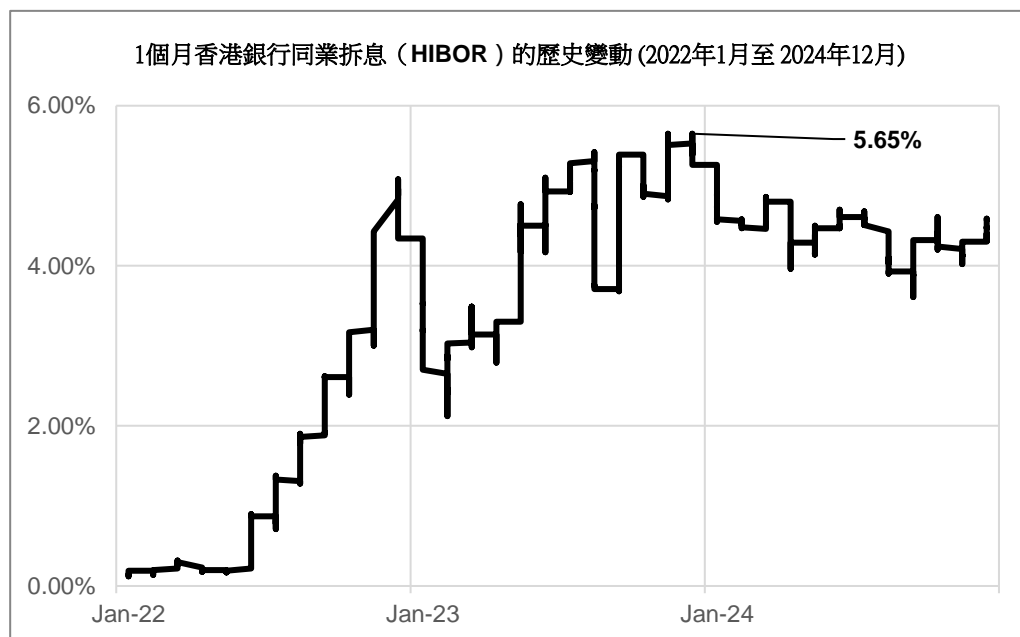
#### 其他資料

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本行網頁。
3. 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。
4. 利息將基於未償還貸款逐日累算，港元／英鎊／新加坡元之貸款按一年365日基準計算（如屬閏年則為一年366日），而美元／歐元／日元／澳元／紐西蘭元／瑞士法郎／加元之貸款按一年360日基準計算。
5. 有關更多產品詳情，請參考服務申請表及產品手冊。
6. 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

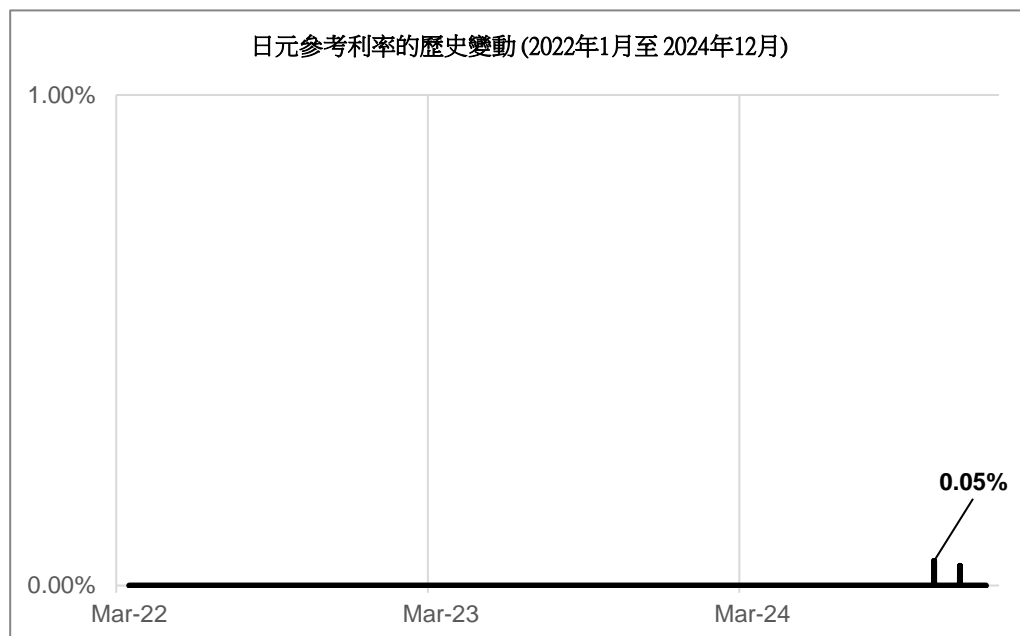
下表僅供參考，顯示過去三年內利率基準的歷史變動。

### 港元貸款貨幣



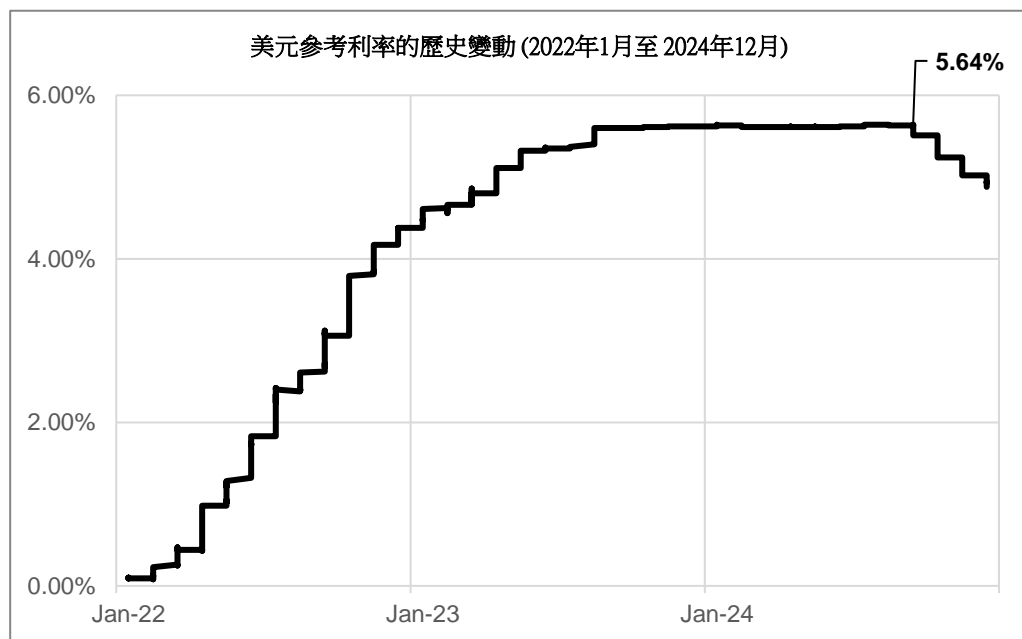
過去三年內，最高的1個月香港銀行同業拆息（HIBOR）利率為 5.65%。

### 日元貸款貨幣



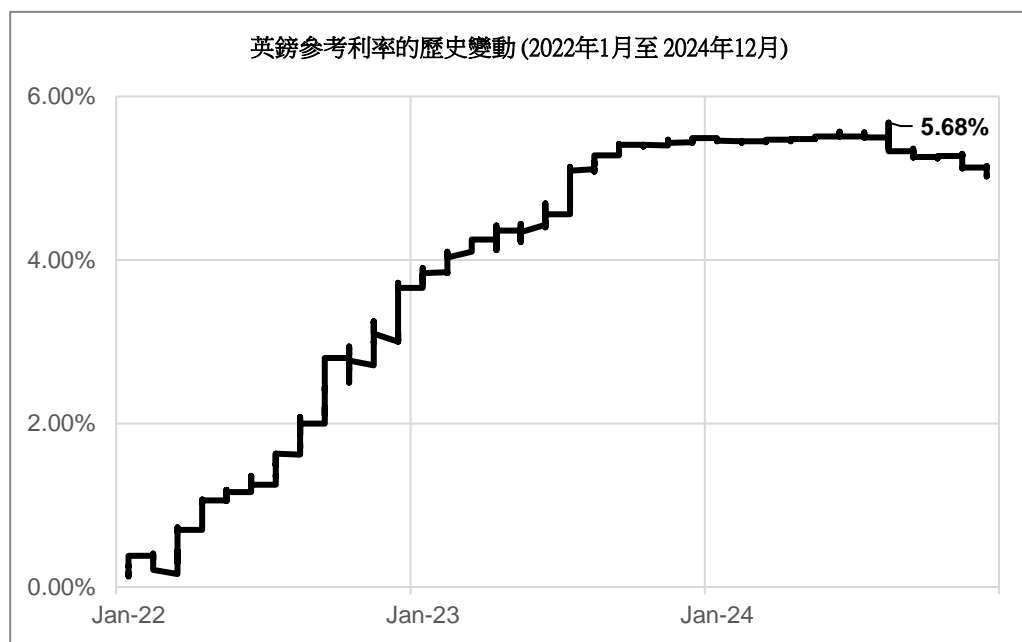
過去三年內，最高的日元參考利率為 0.05%。

## 美元貸款貨幣



過去三年內，最高的美元參考利率為 5.64%。

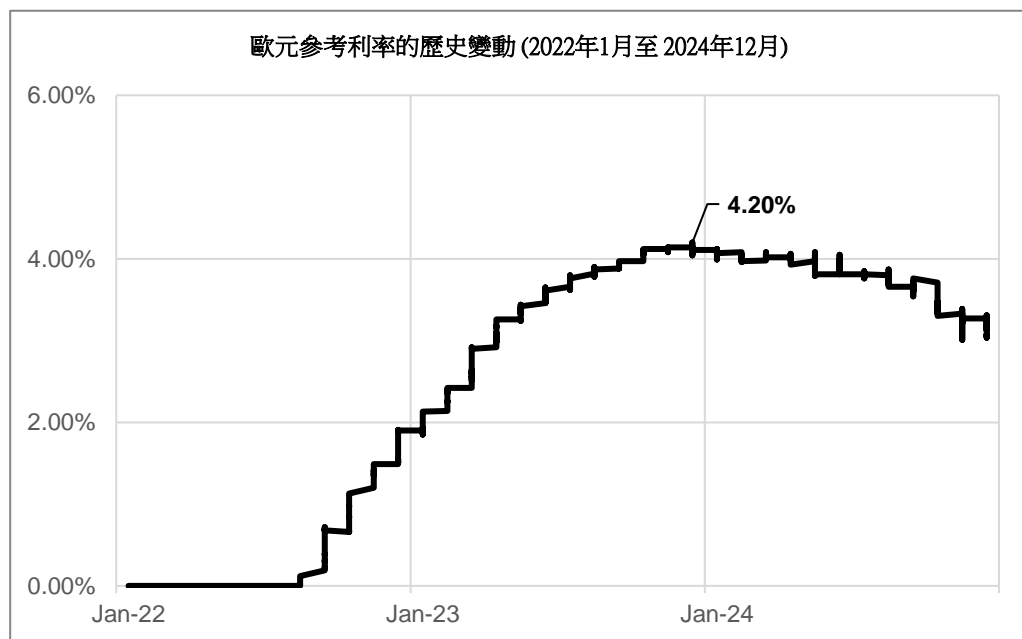
## 英鎊貸款貨幣



過去三年內，最高的英鎊參考利率為 5.68%。

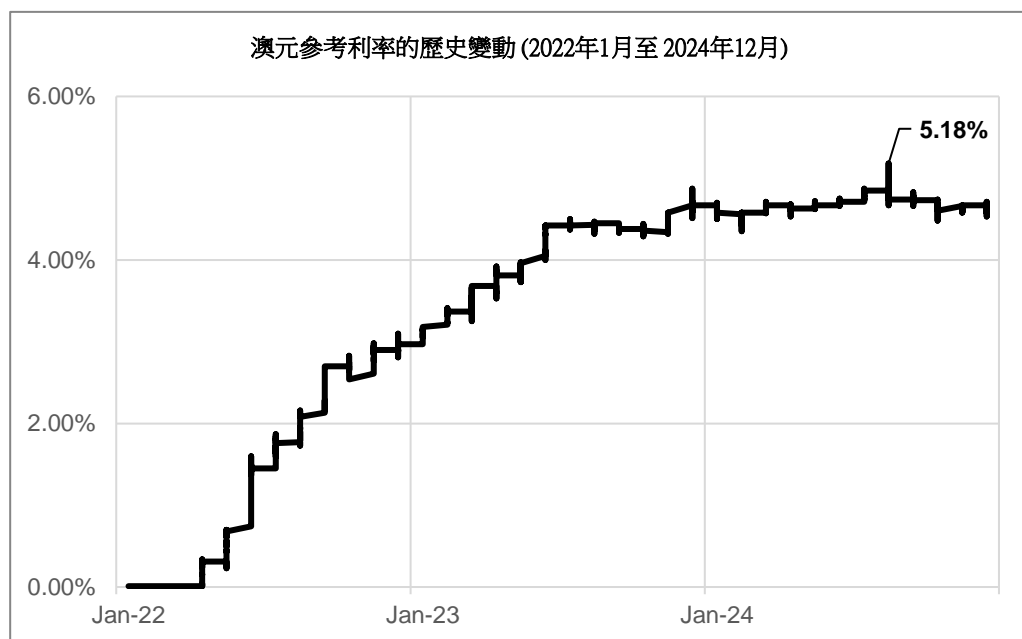


## 歐元貸款貨幣



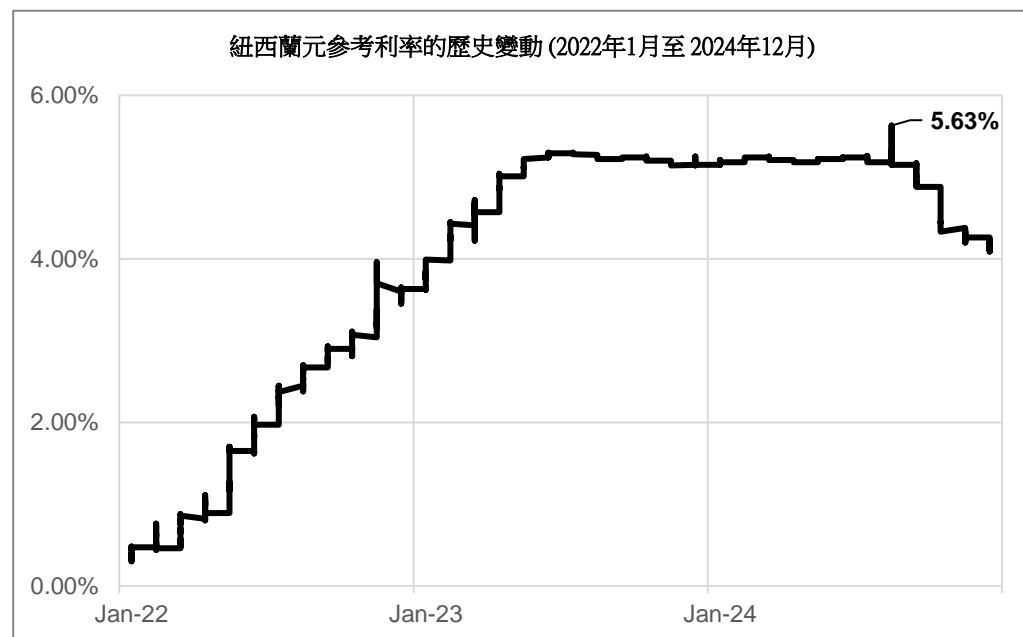
過去三年內，最高的歐元參考利率為 4.2%。

## 澳元貸款貨幣



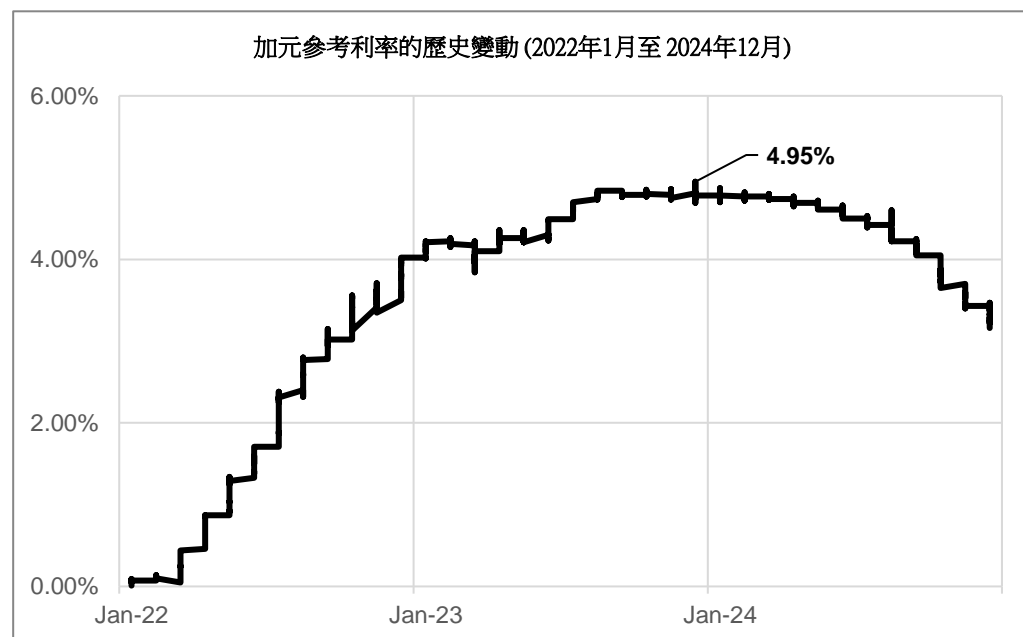
過去三年內，最高的澳元參考利率為 5.18%。

### 紐西蘭元貸款貨幣



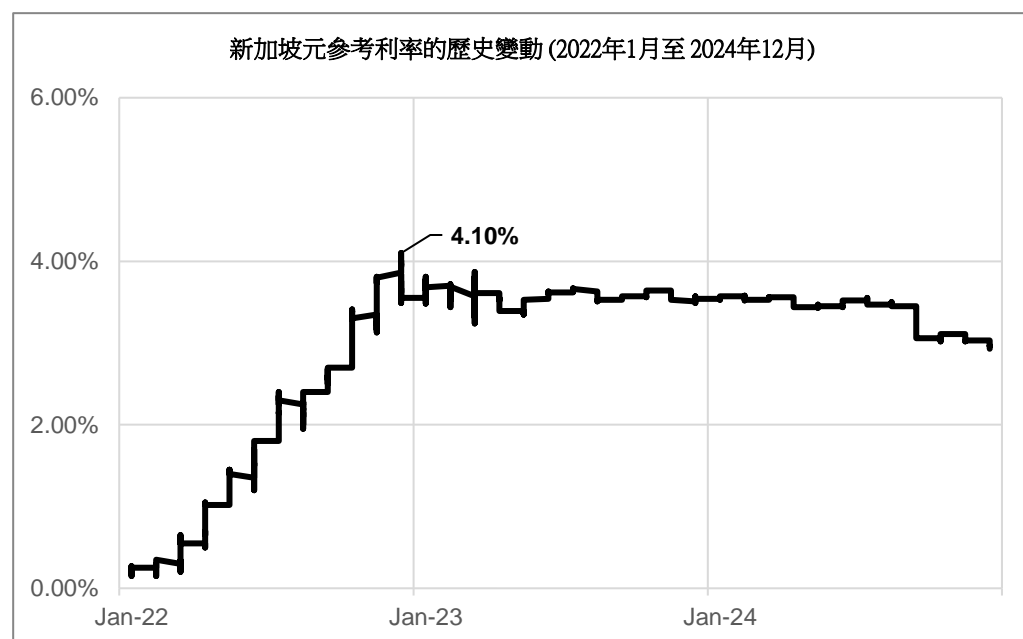
過去三年內，最高的紐西蘭元參考利率為 5.63%。

### 加元貸款貨幣



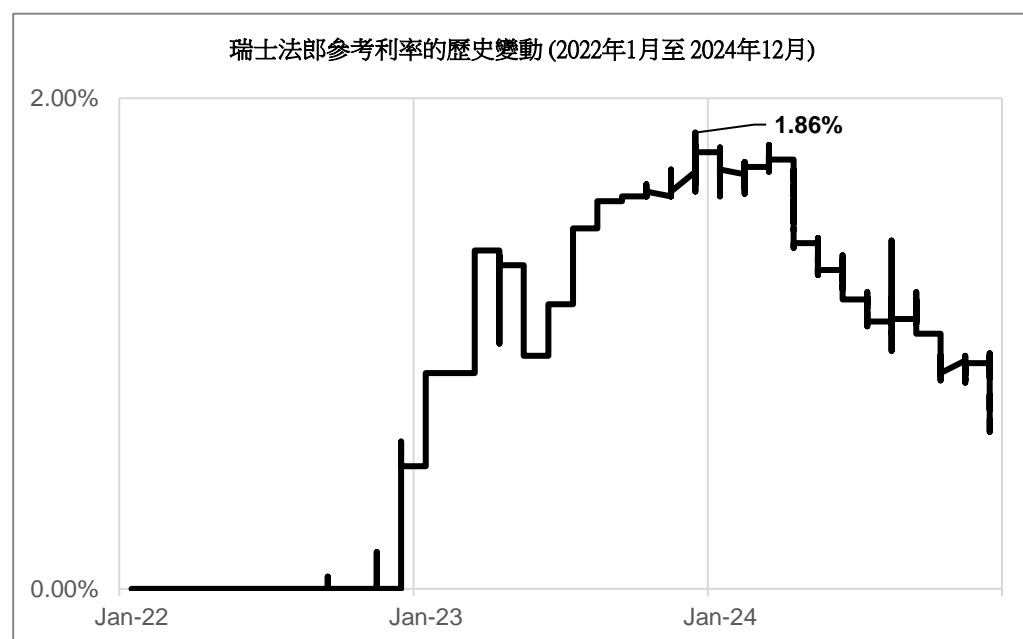
過去三年內，最高的加元參考利率為 4.95%。

### 新加坡元貸款貨幣



過去三年內，最高的新加坡元參考利率為 4.10%。

### 瑞士法郎貸款貨幣



過去三年內，最高的瑞士法郎參考利率為 1.86%。

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	日元	美元	英鎊	歐元	澳元	紐西蘭元	加元	新加坡元	瑞士法郎
6.45%	0.85%	6.44%	6.48%	5.00%	5.98%	6.43%	5.75%	4.90%	2.66%

- 還款期為12個月(365日)。
- 利息按月償還並於還款期末償還貸款本金。

貸款貨幣	貸款金額	總還款金額
港元	港元 5,000	港元 5,322.50
	港元 20,000	港元 21,290.00
	港元 100,000	港元 106,450.00
日元	日元 5,000	日元 5,043.00
	日元 20,000	日元 20,172.00
	日元 100,000	日元 100,862.00
美元	美元 5,000	美元 5,326.47
	美元 20,000	美元 21,305.89
	美元 100,000	美元 106,529.44
英鎊	英鎊 5,000	英鎊 5,324.00
	英鎊 20,000	英鎊 21,296.00
	英鎊 100,000	英鎊 106,480.00
歐元	歐元 5,000	歐元 5,253.47
	歐元 20,000	歐元 21,013.89
	歐元 100,000	歐元 105,069.44
澳元	澳元 5,000	澳元 5,303.15
	澳元 20,000	澳元 21,212.61
	澳元 100,000	澳元 106,063.06
紐西蘭元	紐西蘭元 5,000	紐西蘭元 5,325.97
	紐西蘭元 20,000	紐西蘭元 21,303.86
	紐西蘭元 100,000	紐西蘭元 106,519.31
加元	加元 5,000	加元 5,291.49
	加元 20,000	加元 21,165.97
	加元 100,000	加元 105,829.86
新加坡元	新加坡元 5,000	新加坡元 5,245.00
	新加坡元 20,000	新加坡元 20,980.00
	新加坡元 100,000	新加坡元 104,900.00
瑞士法郎	瑞士法郎 5,000	瑞士法郎 5,134.85
	瑞士法郎 20,000	瑞士法郎 20,539.39
	瑞士法郎 100,000	瑞士法郎 102,696.94

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。