

Key Facts Statement (KFS) for Overdraft Facility

Standard Chartered Bank (Hong Kong) Limited

Personal Line of Credit
March 2016

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.

Interest Rates and Interest Charges

Annualised Interest Rate	Line of Credit (HK\$)	Annualised Interest Rate
	\$10,000 - \$19,999	Prime Rate + 7% per annum
	\$20,000 - \$49,999	Prime Rate + 5% per annum
	\$50,000 - \$800,000	Prime Rate + 4% per annum

- The Prime Rate means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.

Annualised Overdue / Default Interest Rate	Not applicable
--	----------------

Overlimit Interest Rate	Not applicable
-------------------------	----------------

Fees and Charges

Annual Fee / Fee	1% per annum of the line of credit, subject to a minimum charge of HK\$200 and a maximum charge of HK\$700
Late Payment Fee and Charge	HK\$70 if you do not make any minimum monthly repayment on or before the relevant due date
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment

Additional Information

Minimum Line of Credit	HK\$5,000
------------------------	-----------

透支服務產品資料概要

渣打銀行(香港)有限公司

私人透支服務
2016年3月

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。

利率及利息支出

年利率

透支限額(港元)	年利率
\$10,000 - \$19,999	最優惠利率 + 7厘
\$20,000 - \$49,999	最優惠利率 + 5厘
\$50,000 - \$800,000	最優惠利率 + 4厘

• 「最優惠利率」指本行不時公佈之港元最優惠利率。

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/收費

根據限額，以每年1%計算。最低收費200港元，最高收費700港元。

逾期還款費用及收費

在閣下未有在有關的到期繳款日或之前支付每月最低還款額的情況下，將收取70港元

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收費

每次退票/退回自動轉帳授權指示時，將收取150港元

其他資料

最低透支限額

5,000港元