

# Key Facts Statement (KFS) for Overdraft Facility

## 透支服務產品資料概要

Fubon Bank (Hong Kong) Limited

富邦銀行(香港)有限公司

To borrow or not to borrow? Borrow only if you can repay!  
借定唔借？還得到先好借！

Overdraft Facility Secured by Insurance Policy

人壽保單抵押透支

19 July 2021

2021年07月19日

**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.**

**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。**

### Interest Rates and Interest Charges 利率及利息支出

<b>Annualised Interest Rate</b> 年化利率	For HKD facility – The annualised interest rate is 3 month HIBOR + 3% / Fubon Bank HKD Prime rate 港元的信用額度 – 本產品之年利率為三個月香港銀行同業拆息 + 3% / 富邦銀行港元最優惠利率 For USD facility – The annualized interest rate is Fubon Bank USD Prime rate 美元的信用額度 – 本產品之年利率為富邦銀行美元最優惠利率
<b>Annualised Overdue / Default Interest Rate</b> 逾期還款年化利率 / 就違約貸款收取的年化利率	Prime rate + 10% If there is any amount not paid when due, an overdue / default interest rate of Prime rate + 10% will be applied to such amount not paid when due. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears on monthly basis. (There is no minimum amount of overdue / default interest.) 最優惠利率 + 10% 如客戶有逾期未付之金額，本行將向其逾期未付之金額收取最優惠利率 + 10% 的逾期還款/違約貸款的年化利率。此等逾期還款/違約貸款利息將會以每日累計方式複息計算及每月收取。（逾期還款/違約貸款利息並沒有最低數額。）
<b>Overlimit Interest Rate</b> 超出信用額度利率	Prime rate + 10% An overlimit interest rate of Prime rate + 10% will be applied to amounts in excess of the facility limit if your current loan balance exceeds the credit limit of the loan. The interest will accrue on a daily basis and shall be calculated, compounded and payable in arrears on monthly basis. (There is no minimum amount of overlimit interest.) 最優惠利率 + 10% 如客戶現有的貸款結餘超出其貸款的信用額度，本行將向其超出貸款信用額度之結餘收取最優惠利率 + 10% 的超出信用額度利率。此等超出信用額度利息將會以每日累計方式複息計算及每月收取。（超出信用額度利息並沒有最低數額。）

**Fees and Charges 費用及收費**

<b>Annual Fee / Fee</b> 年費 / 收費	HK\$1,000 per item 每項港幣 1,000 元
<b>Late Payment Fee and Charge</b> 逾期還款費用及收費	Nil 無
<b>Overlimit Handling Fee</b> 超出信用額度手續費	According to the facility currency, HK\$120 / US\$15 will be charged for each time if your overdraft balance exceeds the facility limit. 如客戶現有的貸款結餘超出其貸款的信用額度，本行每次將根據貸款貨幣收取港幣 120 元 / 15 美元
<b>Returned Cheque / Rejected Autopay Charge</b> 退票/退回自動轉帳授權指示的收費	According to the facility currency, HK\$150 / US\$ 20 will be charged per returned cheque. 每項退票，將根據貸款貨幣收取港幣 150 元 / 20 美元 HK\$150 will be charged per returned autopay. 每項退回自動轉帳授權指示將收取港幣 150 元

**Additional Information 其他資料**

- The Bank's current HKD and USD prime rates quoted by the Bank is subject to variation from time to time at its absolute discretion.  
最新銀行的港元及美元最優惠利率為銀行自行決定，本行有絕對酌情權不時作出更改。
- The basis of a 365-day year is used for the calculation of loan interest for HKD, regardless of leap year applicable to the relevant year, while for USD the basis of a 360-day year is used.  
港元的貸款利息將以每年365日為基礎計算，(不論相關年度為閏年與否)，而美元的貸款利息則採用每年360日為基礎計算。
- Hong Kong Interbank Offered Rate ("HIBOR") is the rate of interest offered on Hong Kong dollar loans by banks in the interbank market for a specified period ranging from overnight to one year.  
香港銀行同業拆息指銀行在銀行同業市場提供期限由隔夜至1年不等的港元貸款的利率。
- If the HIBOR is below zero at the time of fixing, the HIBOR will be deemed to be zero.  
如果香港銀行同業拆息在定息時低於零，則香港銀行同業拆息將被視為零。
- Minimum facility amount will be HK\$500,000.  
最低之信用額度為港幣500,000元。
- Charges on change of loan terms will be HK\$1,000 per item.  
更改貸款條款收費為每項港幣1,000元。