

# 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！**

Share Margin Overdraft  
股票抵押透支

1 Nov 2019  
2019年11月1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>Annualized Interest Rate</b> 年化利率	FUBON BANK HKD Prime rate + 1%. 富邦銀行港元最優惠利率+1%.
<b>Annualized 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	FUBON BANK HKD Prime rate + 10%. 富邦銀行港元最優惠利率+10%. 10% over the Prime will be applied to the outstanding balance on a monthly compound basis without minimum interest amount, if you have failed to settle the overdue repayment amount in full after the approved Overdraft Facility is cancelled. 倘若透支服務產品之信用額度被取消後客戶仍未全數還款，本行將會收取以總結欠金額計算的年息最優惠利率 + 10%，有關利率以每月複利息基準計算及不設最低金額。
<b>Overlimit Interest Rate</b> 超出信用額度利率	FUBON BANK HKD Prime rate + 10%. 富邦銀行港元最優惠利率+10%. 10% over the Prime will be applied to the amount in excess of the facility limit if your current outstanding loan balance exceeds the credit limit of the loan. 如客戶現有的貸款之結欠超出其貸款的信用額度，本行將向其超出其貸款信用額度之金額收取年息最優惠利率 + 10%的超出信用額度利率。

### Fees and Charges 費用及收費

<b>Annual Fee / Fee</b> 年費 / 收費	Annual fee will be charged at HK\$1,000 per item 將收取每項\$1,000 作為年費
<b>Late Payment Fee and Charge</b> 逾期還款費用及收費	Not applicable 不適用
<b>Overlimit Handling Fee</b> 超出信用額度手續費	HK\$120 will be charged each time your overdraft balance exceeds the approved credit limit. 如客戶現有的貸款餘額超出其貸款的信用額度，本行每次將收取\$120
<b>Returned Cheque / Rejected Autopay Charge</b> 退票 / 退回自動轉帳授權指示的收費	HK\$150 will be charged per returned cheque / rejected autopay. 每項退票 / 退回自動轉帳授權指示，將收取\$150

### Additional Information 其他資料

The Bank's current HKD Prime rate quoted by the Bank is subject to variation from time to time at its absolute discretion.  
最新銀行的港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。  
Interest of Overdraft Facility will be calculated on the basis of actual number of days elapsed and a 365-day year, regardless of leap year applicable to the relevant year.  
透支服務產品之利息將按實際用款日數並以每年 365 日為基礎計算(不論相關年度為閏年與否)。  
Minimum facility amount will be HK\$200,000.  
最低之信用額度為 200,000 港元。  
Charge for Change of Loan Terms will be HK\$1,000 per item.  
更改貸款條款收費為每項 1,000 港元。