

Key Facts Statement (KFS) for Overdraft Facility

Standard Chartered Bank (Hong Kong) Limited



InvestPower

7-Sep-2020

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	Loan Currency	Interest Rate (p.a.)
	HKD	1-Month HIBOR ¹ + 1.25%
	JPY/USD/GBP/EUR	Reference rate ² + 1%
	AUD/NZD/CAD/SGD/CHF	Reference rate ² + 1.5%
Annualised Overdue / Default Interest Rate	Not Applicable	
Overlimit Interest Rate	Not Applicable	

Fees and Charges

Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	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 www.sc.com/hk.
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. For more product details, please refer to application form and product brochure.

IPKFS01 (09/2020)

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

年化利率

貸款貨幣	年利率
港元	1 個月HIBOR ¹ + 1.25%
日元/美元/英鎊/歐元	參考利率 ² + 1%
澳元/紐西蘭元/加元/新加坡元/瑞士法郎	參考利率 ² + 1.5%

逾期還款年化利率 / 就違約貸款收取的年化利率

不適用

超出信用額度利率

不適用

費用及收費

年費 / 收費

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收費

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www.sc.com/hk。
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. 有關更多產品詳情，請參考服務申請表及產品手冊。