



透支服務產品資料概要

渣打銀行(香港)有限公司(「本行」)

物業抵押透支

2021年6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

年化利率	樓宇按揭透支：年化利率為P-1% 樓宇加按透支：年化利率為P+1% 最優惠利率(P)指本行不時公佈的港元最優惠利率。
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	如客戶現有的透支餘額超出其透支的額度，本行將收超出限額款項之P+8%年息計算 最優惠利率(P)指本行不時公佈的港元最優惠利率。

費用及收費

年費 / 收費 *即渣打銀行收取之每年覆核費	透支戶口限額的0.2%，最低為HK\$1,000及最高為HK\$10,000
逾期還款費用及收費	於繳款日期或之前未能償還每月最低還款額，收費為HK\$380
超出信用額度手續費	不適用
退票 / 退回自動轉賬授權 指示的收費	若因存款不足，每張/每項HK\$150 若因其他原因，每張/每項HK\$100

其他資料

設立費(首年)	HK\$1,800
最低透支限額	HK\$200,000
每月最低還款額	透支服務結欠之1%，最低為HK\$500及當中包括超出的部分(如適用)

中英文版之內容如有歧義，在任何情況下概以英文版本為準。

借定唔借？還得到先好借！



Key Facts Statement (KFS) for Overdraft Facility

Overdraft secured by Property

Standard Chartered Bank (Hong Kong) Limited (the “Bank”)

June 2021

<p>This product is an overdraft facility.</p> <p>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.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	<p>Mortgage Overdraft: P-1% p.a. Home Equity Overdraft: P+1% p.a.</p> <p>P means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.</p>
Annualised Overdue/ Default Interest Rate	Not applicable
Overlimit Interest Rate	<p>P+8% per annum of the amount in excess if your current loan balance exceeds the facility limit of the loan</p> <p>P means the Hong Kong Dollar Prime Rate as announced by the Bank from time to time.</p>
Fees and Charges	
Annual Fee / Fee <small>*as the Annual Fee charged by SCB</small>	0.2% of Facility limit, minimum of HKD1,000 and maximum of HKD10,000
Late Payment Fee and Charge	HKD380 if you fail to repay the monthly minimum repayment amount on or before the relevant payment due date
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	<p>HKD150 per cheque / payment due to insufficient fund HKD100 per cheque / payment due to technical errors</p>
Additional Information	
Set Up Fee (1st year)	HKD1,800
Minimum Overdraft Facility Limit	HKD200,000
Monthly Minimum Repayment Amount	1% of overdraft facility outstanding balance, subject to a minimum of HKD500 plus over limit portion (if applicable)

If there is any inconsistency or conflict between the English and Chinese versions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!

Issued by Standard Chartered Bank (Hong Kong) Limited

