

## **Important Information - Personal Line of Credit/ Overdraft**

Thank you for applying for our Personal Line of Credit/Overdraft facility. Please note the following key terms that are associated with your Personal Line of Credit/Overdraft facility:

1. We have given you a Personal Line of Credit for the limit set out in the approval letter. The minimum limit for a line of credit/overdraft is HK\$5,000. We link our line of credit/overdraft facility to your Hong Kong Dollar current account maintained by us.
2. We charge interest on the balance owing calculated on a daily basis at our prevailing interest rate, which is calculated using our Hong Kong Dollar Prime Rate (P) as the basis. We may vary the Hong Kong Dollar Prime Rate (P) and interest rate at any time.
3. You must pay the minimum monthly repayment (whichever is the higher of 3% of the balance owing or HK\$50) on or before the due date specified in the relevant statement. We may vary any of the minimum monthly repayment and the due date by notice to you.
4. If you do not make any minimum monthly repayment on or before the relevant due date:
  - (a) the balance owing plus all accrued but unpaid interest plus any other sum due to us is immediately due and payable; and
  - (b) we will charge you a late payment fee of HK\$70.
5. We charge an annual fee to your account within one month from the date on which your credit line is made available and subsequently on each anniversary of the date the credit line was made available (with the last date of the OD facility in each year being the Value Date) on an annual basis. The annual fee is calculated at 1% of the limit, subject to a minimum charge of HK\$200 and a maximum charge of HK\$700.
6. You agree to pay us on demand at any time the balance owing in full, together with all accrued but unpaid interest, fees and charges in connection with the balance owing.
7. As required by law, we will share your credit data with credit bureau or other regulators.
8. If you do not pay your monthly dues, we may block your Personal Line of Credit/Overdraft account or any other account with us. This could result in your credit rating being negatively affected and may jeopardise your access to future loans from any reputable lending institution. Please note that we will also take action to collect any unpaid dues, including legal action where necessary.
9. This document is for your convenience and does not replace the Client Terms and the Personal Loan/Personal Line of Credit/Overdraft Terms.
10. For additional information, please call our Customer Service Hotline at 2282 1538 or contact your nearest branch.

## **重要資料 - 私人透支服務**

多謝閣下申請本行的私人透支服務。敬請留意以下與閣下私人透支服務相關的主要條款。

1. 本行向閣下提供在批核通知書中列明的私人透支服務限額。備用透支/透支的最低限額為5,000港元。本行將備用透支/透支與閣下在本行的港幣往來戶口連結。
2. 本行按本行的有效利率（以本行的港元最優惠利率（P）為基礎計算）對欠款結餘每日計息。本行可隨時修改港元最優惠利率（P）及利率。
3. 閣下須於有關月結單所示的到期繳款日當日或之前繳付每月最低還款額（即欠款結餘的3%或50港元，以較高者為準）。本行可通知閣下而更改任何每月最低還款額及到期繳款日。
4. 閣下如不在有關的到期繳款日當日或之前支付每月最低還款額，則：
  - (a) 分期貸款以及所有應計而未付利息和對本行所欠的任何其他款項立即到期；而且
  - (b) 本行會向閣下徵收逾期費70港元。
5. 本行會於閣下的備用透支生效日的一個月內及其後各備用透支生效日的週年日於閣下的戶口支取年費（以透支戶口每年的最後一天為支取日）。年費按限額的1%計算，最低收費200港元、最高收費700港元。
6. 閣下同意隨時應本行要求清償全數欠款結餘，以及有關的所有應計而未付的利息、費用及收費。
7. 根據法律規定，本行將與信貸資料服務機構或其他監管機構分享閣下的信貸資料。
8. 如果閣下沒有支付任何到期每月欠款，本行可能凍結閣下的備用透支/透支戶口或閣下在本行開立的任何其他戶口。這可能對閣下的信貸評級有不利影響，以及可能不利於閣下將來從任何有信譽的貸款機構取得貸款。敬請留意，本行還將會採取行動收回任何未償還到期欠款，包括在需要時採取法律行動。
9. 本文件僅為閣下閱讀方便而設，並不取代客戶條款以及私人貸款/私人透支服務/透支服務條款。
10. 如欲索取進一步資料，敬請致電本行的客戶服務熱線（電話號碼：2282 1538）或聯絡就近分行。