

**Key Facts Statement (KFS) for Overdraft Facility**

DBS Bank (Hong Kong) Limited (“DBS”)

*Treasures Secured Line of Credit*

Effective Date: 28/11/2025

**This product is an overdraft facility.**

This KFS 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.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

**Interest Rates and Interest Charges****Annualised Interest Rate<sup>1,2</sup>**

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

<b>Loan Amount</b>	<b>Annualised interest rate</b>
Up to HK\$ 5,000	<b><u>Secured by HKD time deposit</u></b> <b>Time Deposit Rate<sup>4,5</sup> + 2.500%</b>
Above HK\$ 5,000 and up to HK\$ 20,000	<b><u>Secured by foreign currency time deposit</u></b> <b>Best Lending Rate<sup>3,6</sup> (“BLR”)</b>  The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Interest rate re-fixing for this loan takes place daily.

Latest rate and other details of the Time Deposit Rate is published on our website [www.dbs.com.hk/personal/promotion/OnlineTD-promo](http://www.dbs.com.hk/personal/promotion/OnlineTD-promo).

Latest rate and other details of the DBS’s BLR is published on our website: [www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrate.html](http://www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrate.html).

**Annualised Overdue / Default Interest Rate**

A default interest rate of BLR<sup>3,6</sup> + 9.000% p.a. will be charged on the amount of the utilized Facility, if the Facility expire or are not renewed, from the date of such expiry or non-renewal up to the date of repayment. The Bank will inform you if such default rate is applied.

Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.

**Overlimit Interest Rate**

A default interest rate of BLR<sup>3,6</sup> + 9.000% p.a. will be charged on any amount outstanding of the Facility which exceeds the applicable overdraft limit, from the date on which such excess was incurred up to the date of actual payment of such excess. The Bank will inform you if such default rate is applied.

Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.

**Repayment****Repayment Frequency**

This loan does not require periodic repayment in regular amount.

**Periodic Repayment Amount**

This loan does not require periodic repayment in regular amount.

**Total Repayment Amount**

Assumptions below are used to calculate the Total Repayment Amount:

- The average annualized Time Deposit Rate is 3.500% and DBS's BLR is 5.375%
- Repayment period is 12 months (360 days).
- Loan interest will be repaid on a monthly basis and principal loan amount will be repaid at the end of the repayment period.

Loan Amount	Total repayment amount for the interest rate specified above
HK\$ 5,000	<b><u>Secured by HKD time deposit</u></b> HK\$5,300.00
	<b><u>Secured by foreign currency time deposit</u></b> HK\$5,268.75
HK\$ 20,000	<b><u>Secured by HKD time deposit</u></b> HK\$21,200.00
	<b><u>Secured by foreign currency time deposit</u></b> HK\$21,075.00
HK\$ 100,000	<b><u>Secured by HKD time deposit</u></b> HK\$106,000.00
	<b><u>Secured by foreign currency time deposit</u></b> HK\$105,375.00

**Remark:** To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at [www.dbs.com.hk/treasures/loans/interest-calculator.page](http://www.dbs.com.hk/treasures/loans/interest-calculator.page)

**Fees and Charges**

<b>Annual Fee/ Fee</b>	Not Applicable
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Overlimit Handling Fee</b>	Not Applicable
<b>Returned Cheque Charge / Rejected Autopay Charge<sup>7</sup></b>	HK\$150 will be charged per returned cheque / rejected autopay payment due to insufficient funds.

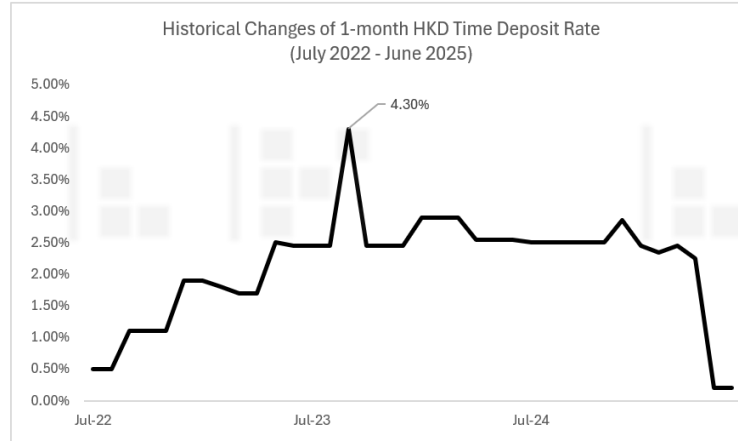
**Additional Information**

1. Interest will accrue on a daily basis. All interest calculations will be determined and calculated by DBS with reference to the number of days elapsed and the total number of days in the year, and normally, the calculation will be based on a 360-day year basis.
2. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.
3. BLR means DBS's Best Lending Rate which is the Hong Kong dollar Best Lending Rate quoted by DBS from time to time.
4. Time Deposit Rate refers to the interest rate applicable to the time deposit that is pledged as collateral for the secured line of credit.
5. Latest rate and other details of the Time Deposit Rate is published on our website [www.dbs.com.hk/personal/promotion/OnlineTD-promo](http://www.dbs.com.hk/personal/promotion/OnlineTD-promo).
6. Latest rate and other details of the DBS's BLR is published on our website [www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrates.html](http://www.dbs.com.hk/personal/loans/home-loans/home-advice/interestrates.html).
7. The Returned Cheque Charge / Rejected Autopay Charge are subject to change periodically. For the latest charges, please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branch to obtain a copy of the Bank Charges Schedule.

**Historical Changes of Interest Rate Benchmark**

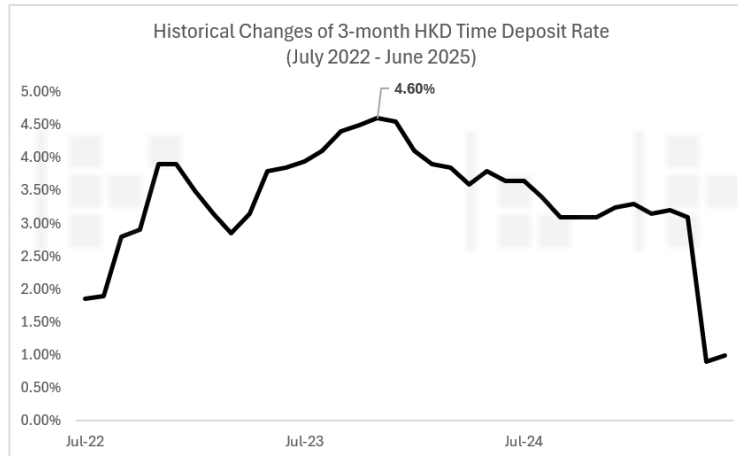
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

**1-month HKD Time Deposit Rate**



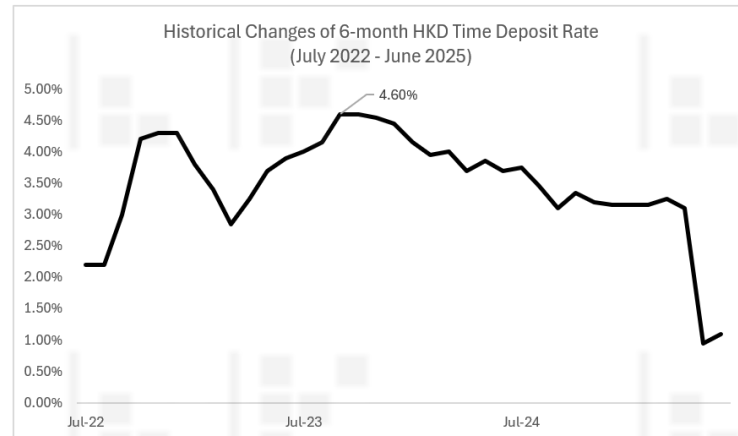
The highest 1-month HKD Time Deposit Rate noted in the past 3 years is 4.300%.

**3-month HKD Time Deposit Rate**



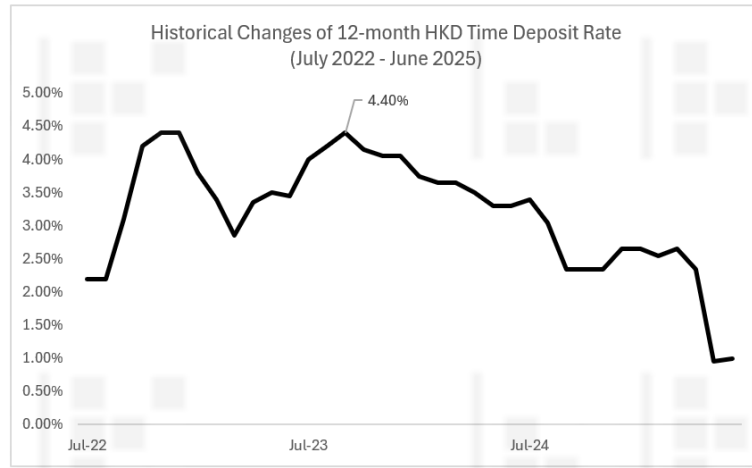
The highest 3-month HKD Time Deposit Rate noted in the past 3 years is 4.600%.

**6-month HKD Time Deposit Rate**



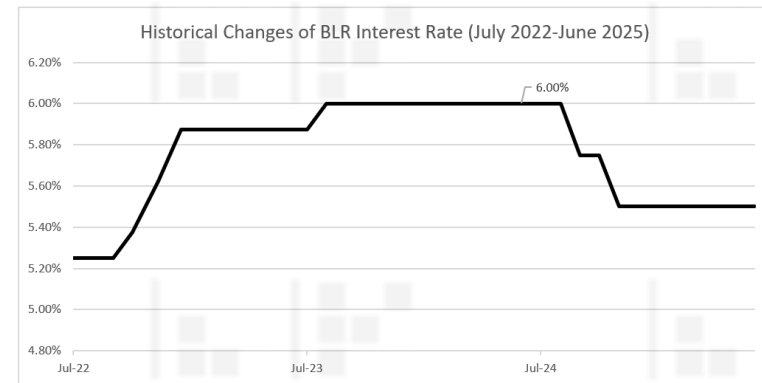
The highest 6-month HKD Time Deposit Rate noted in the past 3 years is 4.600%.

**12-month HKD Time Deposit Rate**



The highest 12-month HKD Time Deposit Rate noted in the past 3 years is 4.400%.

**BLR interest rate**



The highest BLR interest rate noted in the past 3 years is 6.000%.

**Periodic Repayment Amount (Illustrative Example)**

This loan does not require periodic repayment in regular amount.

**Total Repayment Amount**  
(Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

Assumptions below are used to calculate the Total Repayment Amount:

- Average Annualised Interest Rate

<b>Secured by HKD time deposit</b>				<b>Secured by foreign currency time deposit</b>
1 month	3 months	6 months	12 months	
4.300%	4.600%	4.600%	4.400%	6.000%

- Repayment period is 12 months (360 days).
- Loan interest will be repaid on a monthly basis and principal loan amount will be repaid at the end of the repayment period.

**Secured by 1-month HKD time deposit**

<b>Loan Amount</b>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>
HK\$ 5,000	HK\$ 5,340.00
HK\$ 20,000	HK\$21,360.00
HK\$ 100,000	HK\$106,800.00

**Secured by 3-month HKD time deposit**

<b>Loan Amount</b>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>
HK\$ 5,000	HK\$5,355.00
HK\$ 20,000	HK\$21,420.00
HK\$ 100,000	HK\$107,100.00

**Secured by 6-month HKD time deposit**

<b>Loan Amount</b>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>
HK\$ 5,000	HK\$5,355.00
HK\$ 20,000	HK\$21,420.00
HK\$ 100,000	HK\$107,100.00

**Secured by 12-month HKD time deposit**

<b>Loan Amount</b>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>
HK\$ 5,000	HK\$5,345.00
HK\$ 20,000	HK\$21,380.00
HK\$ 100,000	HK\$106,900.00

**Secured by foreign currency time deposit**

<b>Loan Amount</b>	<b>Total repayment amount based on the highest interest rate noted in the past 3 years</b>
HK\$ 5,000	HK\$5,300.00
HK\$ 20,000	HK\$21,200.00
HK\$ 100,000	HK\$106,000.00

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

# 透支服務產品資料概要

星展銀行(香港)有限公司(「星展銀行」)

豐盛理財資產備用信貸

生效日期: 28/11/2025

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

## 利率及利息支出

年化利率<sup>1,2</sup>

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000 或以下	以港元存款作抵押 該抵押存款之利率 <sup>4,5</sup> + 2.500%
港幣\$ 5,000 以上至港幣\$ 20,000	
港幣\$ 20,000 以上至港幣\$ 100,000	以外國貨幣存款作抵押 星展銀行最優惠利率 <sup>3,6</sup> (“BLR”)
港幣\$ 100,000 以上	

本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於每日重設。

有關定期存款的最新利率及其他詳情，請查閱本行網站  
[www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo](http://www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo)。

有關星展銀行最優惠利率的最新利率及其他詳情，請查閱本行網站：  
[www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrate.html](http://www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrate.html)。

逾期還款年化利率 / 就違約貸款收取的年化利率

如透支已到期而沒有續期，戶口的透支結欠將按星展銀行最優惠利率<sup>3,6</sup>加9.000%年利率計算利息，由透支到期日或沒有續期當日起計至實際還款日為止。如需計算上述利息，銀行將通知閣下該額外利息利率。

利息將以單利息每日累算及不設最低利息金額。

超出信用額度利率

任何超出適用透支限額的結欠，將按星展銀行最優惠利率<sup>3,6</sup>加9.000%年利率計算利息，由出現超額結欠當日起計至實際償還該超額結欠當日為止。如需計算上述利息，銀行將通知閣下該額外利息利率。

利息將以單利息每日累算及不設最低利息金額。

## 還款

還款頻率

此貸款無需分期償還固定金額。

分期還款金額

此貸款無需分期償還固定金額。

## 總還款金額

以下假設用於計算總還款金額：

- 星展銀行最優惠利率為5.375%及平均抵押存款之年化利率為3.500%。
- 還款期為12個月(360日)。
- 利息按月償還並於還款期末償還貸款本金。

貸款金額	根據上述利率計算之總還款金額
港幣\$ 5,000	<u>以港元定期存款作抵押</u> 港幣\$5,300.00 <u>以外國貨幣定期存款作抵押</u> 港幣\$5,268.75
港幣\$ 20,000	<u>以港元定期存款作抵押</u> 港幣\$21,200.00 <u>以外國貨幣定期存款作抵押</u> 港幣\$21,075.00
港幣\$ 100,000	<u>以港元定期存款作抵押</u> 港幣\$106,000.00 <u>以外國貨幣定期存款作抵押</u> 港幣\$105,375.00

註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到[www.dbs.com.hk/treasures-zh/loans/interest-calculator.page](http://www.dbs.com.hk/treasures-zh/loans/interest-calculator.page)以取得較準確資料。

## 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 <sup>7</sup>	因款項不足引致退票 / 退回自動轉帳授權指示時，每次將收取港幣\$150

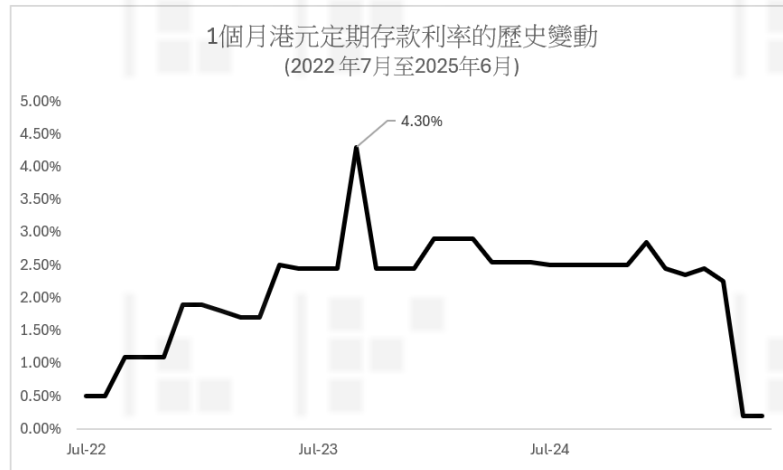
## 其他資料

1. 利息將每日累算。本行將按照貸款的實際日數及每年總日數(一般為每年360日)計算所有利息。
2. 年化利率是一年內的貸款金額以某百分比顯示的基本利率。
3. 星展銀行最優惠利率是指星展銀行不時提供的港元最優惠貸款利率。
4. 港元定期存款利率是指用作抵押品的定期存款的適用利率。
5. 有關定期存款的最新利率及其他詳情，請查閱本行網站[www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo](http://www.dbs.com.hk/personal-zh/promotion/OnlineTD-promo)。
6. 有關星展銀行最新的最優惠利率及其他詳情，請瀏覽本行網站:  
[www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrte.html](http://www.dbs.com.hk/personal-zh/loans/home-loans/home-advice/interestrte.html)。
7. 退票 / 退回自動轉帳授權指示的費用或會不時改變。有關最新服務收費，請參閱星展銀行網站([www.dbs.com.hk](http://www.dbs.com.hk)) 的銀行服務收費表，或親臨任何星展銀行分行索取該收費表。

利率基準的歷史變動

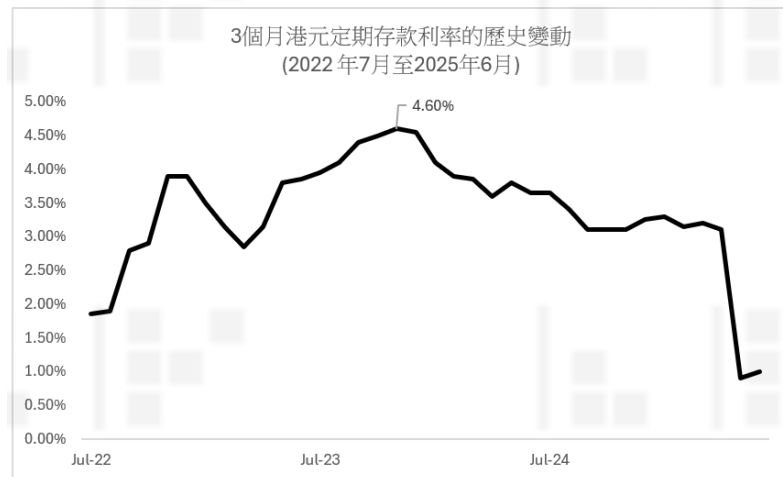
下表僅供參考，顯示過去三年內利率基準的歷史變動。

**1個月港元定期存款利率**



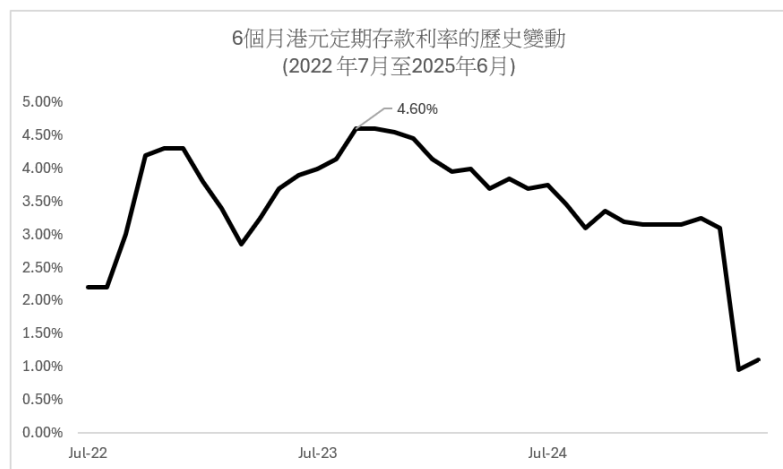
過去三年內，最優惠利率的最高利率為 4.300%。

**3個月港元定期存款利率**



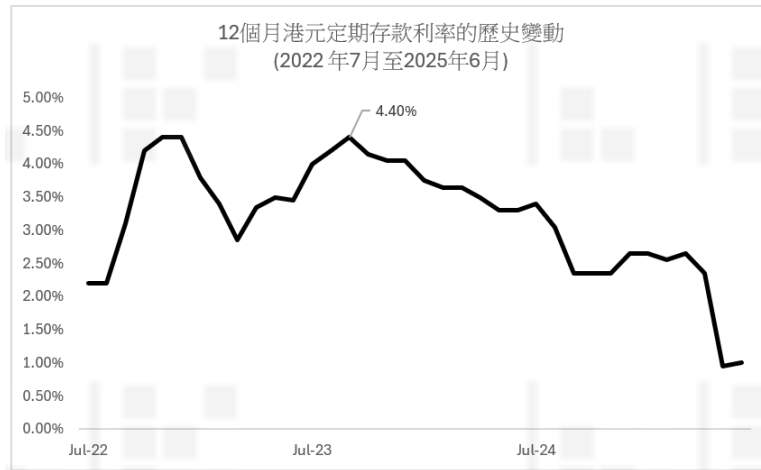
過去三年內，最優惠利率的最高利率為 4.600%。

**6個月港元定期存款利率**



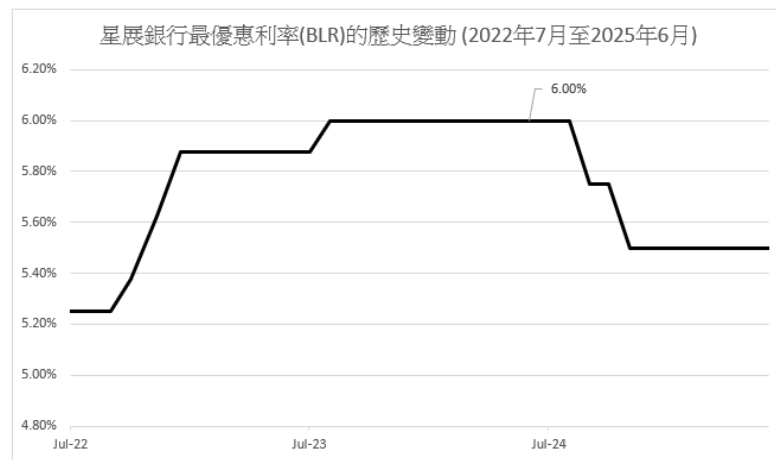
過去三年內，最優惠利率的最高利率為 4.600%。

## 12個月港元定期存款利率



過去三年內，最優惠利率的最高利率為 4.400%。

## 星展銀行最優惠利率



過去三年內，星展銀行最優惠利率的最高利率為 6.000%。

### 分期還款金額 (示例說明)

此貸款無需分期償還固定金額。

### 總還款金額 (示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

以下假設用於計算總還款金額：

- 平均年化利率為：

以港元定期存款作抵押				以外國貨幣定期存款作抵押
1個月	3個月	6個月	12個月	
4.300%	4.600%	4.600%	4.400%	6.000%

- 還款期為12個月(360日)。
- 利息按月償還並於還款期末償還貸款本金。

**1個月港元定期存款利率**

貸款金額	根據過去三年內最高利率計算的總還款金額
港幣\$ 5,000	港幣\$ 5,340.00
港幣\$ 20,000	港幣\$ 21,360.00
港幣\$ 100,000	港幣\$ 106,800.00

**3個月港元定期存款利率**

貸款金額	根據過去三年內最高利率計算的總還款金額
港幣\$ 5,000	港幣\$ 5,355.00
港幣\$ 20,000	港幣\$ 21,420.00
港幣\$ 100,000	港幣\$ 107,100.00

**6個月港元定期存款利率**

貸款金額	根據過去三年內最高利率計算的總還款金額
港幣\$ 5,000	港幣\$ 5,355.00
港幣\$ 20,000	港幣\$ 21,420.00
港幣\$ 100,000	港幣\$ 107,100.00

**12個月港元定期存款利率**

貸款金額	根據過去三年內最高利率計算的總還款金額
港幣\$ 5,000	港幣\$ 5,345.00
港幣\$ 20,000	港幣\$ 21,380.00
港幣\$ 100,000	港幣\$ 106,900.00

**星展銀行最優惠利率**

貸款金額	根據過去三年內最高利率計算的總還款金額
港幣\$ 5,000	港幣\$ 5,300.00
港幣\$ 20,000	港幣\$ 21,200.00
港幣\$ 100,000	港幣\$ 106,000.00

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。