

## Key Facts Statement (KFS) for Overdraft Facility

DBS Bank (Hong Kong) Limited (“DBS”)

Treasures Secured Line of Credit

Date: 20/11/2018

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

<b>Annualised Interest Rate*</b>	<p>When secured by HKD Time Deposit, the annualised interest rate is: <b>Deposit Rate + 2.5% <u>OR</u> 3 Months HIBOR, whichever is higher.</b></p> <p>When secured by Foreign Currency Deposit, the annualised interest rate is: <b>DBS Prime Rate – 1% <u>OR</u> 3 Months HIBOR, whichever is higher.</b></p> <p>As of 20/11/2018, DBS Prime Rate = 5.375%</p>
<b>Annualised Overdue / Default Interest Rate*</b> (This is the default interest rate referred to in the Treasures Secured Line of Credit Terms and Conditions)	<p>A default interest rate of <b>DBS Prime + 9% p.a.</b> 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.</p> <p>Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.</p>
<b>Overlimit Interest Rate*</b> (This is the default interest rate referred to in the Treasures Secured Line of Credit Terms and Conditions)	<p>A default interest rate of <b>DBS Prime + 9% p.a.</b> 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.</p> <p>Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.</p>

### Fees and Charges

<b>Annual Fee / Fee</b>	N/A
<b>Late Payment Fee and Charge</b>	N/A
<b>Overlimit Handling Fee</b>	N/A
<b>Returned Cheque / Reject Autopay charge</b>	<b>\$150</b> will be charged per returned cheque / rejected autopay payment due to insufficient funds

### Additional Information

\*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 365-day year basis.

Please refer to the Bank Charges Schedule at DBS website ([www.dbs.com.hk](http://www.dbs.com.hk)) or visit any DBS branches to obtain a copy of the Bank Charges Schedule for other fees and charges related to Treasures Secured Line of Credit.

Customers are advised to read the relevant terms and conditions for more details about the product.

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

日期: 20/11/2018

<p>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。</p>	
<b>利率及利息支出</b>	
年化利率*	若以港元存款作抵押，本產品之年利率為： 該抵押存款之利率 + 2.5% 或 3個月香港銀行同業拆息，以較高者為準  若以外國貨幣存款作抵押，本產品之年利率為： 星展最優惠利率 -1% 或 3個月香港銀行同業拆息，以較高者為準  (截至20/11/2018，星展最優惠利率為 5.375%)
逾期還款年化利率 / 就違約貸款收取的年化利率* (即豐盛理財資產備用信貸服務章則和條款所指的額外利息利率)	如透支已到期而沒有續期，戶口的透支結欠將按星展最優惠利率加9%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* (即豐盛理財資產備用信貸服務章則和條款所指的額外利息利率)	任何超出適用透支限額的結欠，將按星展最優惠利率加9 %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。
<b>費用及收費</b>	
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	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HK\$150
<b>其他資料</b>	
* 所有利息將每日累算。本行將按照貸款的實際日數及每年總日數(一般為每年365日)計算利息。 有關豐盛理財資產備用信貸的其他費用及收費，請參閱星展銀行網站( <a href="http://www.dbs.com.hk">www.dbs.com.hk</a> ) 的 <u>銀行服務收費表</u> ，或親臨任何星展銀行分行索取該收費表。 有關本產品的其他詳情，請參閱相關的條款及細則。	

提示：借定唔借？還得到先好借！