



Overdue or Default Interest Rate of Certain Loan Products

Please refer to the overdue or default interest rates of below products for reference. The actual rate(s) charged or to be charged may vary on a case by case basis, and subject to the terms as specified, if any, in the applicable facility letter(s)/agreement(s).

	HKD, USD and other currencies
Instalment loan* (includes but not limited to SME Business Instalment loan / Mortgage loan / Corporate Tax loan)	8% p.a. above contractual rate
Term loan (includes but not limited to Revolving Term loan)	5% p.a. above contractual rate
Overdraft / Overlimit (amount in excess of Overdraft facility limit)	9% p.a. over the DBS Prime Rate as may be announced by the Bank from time to time
Trade Finance (includes but not limited to Purchase Invoice Financing ("PIF") / Sales Invoice Financing ("SIF") / Trust Receipt ("TR") / Letter of Credit ("LC"))	Non-prime based loan: Standard Bill Rate as may be announced by the Bank from time to time + applicable Margin + 6% p.a. Prime based loan: DBS Prime Rate as may be announced by the Bank from time to time + applicable Margin + 6% p.a.
Factoring	2% per month on amount over-advanced

*Not including ec-Loan Programme, Vehicle Finance and Equipment Financing:

- For ec-Loan, please refer to <https://www.dbs.com.hk/corporate/ratesfee-ec-loan.page>
- For Vehicle Finance and Equipment Financing, please refer to the respective hire purchase and lease agreement

Note: In case of any inconsistencies between the Chinese and the English versions, the English version shall prevail.



指定貸款產品逾期或違約利率

請參考以下產品的逾期或違約利率。實際或將收取的利率會根據具體情況而有所不同，亦受相關融資協議或授信函中所指定的條款為準（如適用）。

	港元，美元及其他貨幣
分期貸款產品* (包括但不限於中小企業分期貸款 / 物業貸款 / 企業稅務貸款)	將按實際年利率加年利率 8%
定期貸款 (包括但不限於循環定期貸款)	將按實際年利率加年利率 5%
透支 / 超出信用額度 (超過透支額度的金額)	本行不時公佈最新的星展最優惠利率加年利率 9%
貿易融資 (包括但不限於應付賬款融資(“PIF”)/應收賬款融資(“SIF”)/信託收據融資(“TR”)或信用證(“LC”))	以非星展最優惠利率為基準之貸款: 本行不時公佈最新的標準票據利率 + 銀行訂立之百分點 + 年利率 6% 以星展最優惠利率為基準之貸款: 本行不時公佈最新的星展最優惠利率 + 銀行訂立之百分點 + 年利率 6%
發票理財	月息兩厘 (以逾期金額計算)

*不包括「易商量」中小企貸款，汽車貸款及設備融資：

- 有關「易商量」中小企貸款，請參考 <https://www.dbs.com.hk/corporate-zh/ratesfee-ec-loan.page>
- 有關汽車貸款 / 設備融資，請參考租購合同 / 租賃合同

注：如中、英文版本有任何不相符之處，以英文版本為準。



指定贷款产品逾期或违约利率

请参考以下产品的逾期或违约利率。实际或将收取的利率会根据具体情况而有所不同，亦受相关融资协议或授信函中所指定的条款为准（如适用）。

	港元，美元及其他货币
分期贷款产品* (包括但不限于中小企业分期贷款 / 物业贷款 / 企业税务贷款)	将按实际年利率加年利率 8%
定期贷款 (包括但不限于循环定期贷款)	将按实际年利率加年利率 5%
透支 / 超出信用额度 (超过透支额度的金额)	本行不时公佈最新的星展最优惠利率加年利率 9%
贸易融资 (包括但不限于应付账款融资(“PIF”)/ 应收账款融资(“SIF”)/信託收据融资 (“TR”)或信用证(“LC”))	以非星展最优惠利率为基准之贷款: 本行不时公佈最新的标准票据利率 + 银行订立之百分点 + 年利率 6% 以星展最优惠利率为基准之贷款: 本行不时公佈最新的星展最优惠利率 + 银行订立之百分点 + 年利率 6%
发票理财	月息兩厘 (以逾期金额计算)

*不包括「易商量」中小企贷款，汽车贷款及设备融资：

- 有关「易商量」中小企贷款，请参考 <https://www.dbs.com.hk/corporate-sc/ratesfee-ec-loan.page>
- 有关汽车贷款 / 设备融资，请参考租购合同 / 租赁合同

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