

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)	7% p.a. above contractual rate
Term loan (includes but not limited to Revolving Term loan)	2% 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 Account Payable Financing ("APF") / Account Receivable Financing ("ARF") / 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 + 5% p.a. Prime based loan: DBS Prime Rate as may be announced by the Bank from time to time + applicable Margin + 5% p.a.
Factoring	2% per month on amount over-advanced

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

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

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

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 7%
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 2%
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 (“APF”)/應收賬款融資(“ARF”)/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 5% 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 5%
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。

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 7%
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 2%
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 (“APF”) / 应收账款融资 (“ARF”) / 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 5% 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 5%
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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