

# Key Facts Statement (KFS) for Overdraft Facility

Chong Hing Bank Limited (the "Bank")

Property Secured Overdraft Facility

October 2024

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

Interest Rates and Interest Charges	
<b>Annualised Interest Rate</b>	Annualised interest rate (or range of annualised interest rates) based on the Bank's Best Lending Rate (BLR) From BLR+0.45% to BLR-1%
<b>Annualised Overdue / Default Interest Rate</b>	Not Applicable
<b>Overlimit Interest Rate</b>	BLR + 10% will be applied to the overlimit amount of overdraft facility if the outstanding balance exceeds the credit limit of the facility. Overdraft interest is calculated daily and charged monthly at the Bank's prevailing interest rate.
Fees and Charges	
<b>Annual Fee / Fee</b>	Set Up Fee : 0.3% of Facility Limit (one-off charge) Facility Review Fee : 0.2% of Facility Limit (charge per annual review)
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	HK\$200 per transaction
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$200 per cheque or rejected autopay
All relevant fees and charge is subject to the Bank's fees and charges that from time to time apply which are available at all local branches of the Bank upon request or can be obtained at the Bank's website at <a href="http://www.chbank.com">www.chbank.com</a> .	
Additional Information	
<ol style="list-style-type: none"><li>1. With minimum Loan Amount of HK\$500,000.</li><li>2. Interest shall be charged monthly in arrears and calculated on the basis of the actual number of days elapsed and a 365-day year.</li><li>3. "BLR" means the Bank's best lending rate for loans in Hong Kong Dollars designated by the Bank from time to time.</li><li>4. If there is any change in the interest rate applicable to an overdraft facility, the interest on which is calculated on the basis of the Hong Kong Dollar Prime Rate or any other interest rate representing the Bank's best lending rate for Overdraft Facilities in other currencies from time to time the new interest rate shall apply immediately.</li></ol>	

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

# 透支服務產品資料概要

創興銀行有限公司(「本行」)

物業抵押透支  
2024年10月

借定唔借？還得到先好借！

此乃物業抵押透支服務產品。	
本概要所提供的利息、費用及收費等資料僅供參考，物業抵押透支服務的最終條款以貸款確認書為準。	
<b>利率及利息支出</b>	
年化利率	按本行港元最優惠利率(BLR)所釐訂的年化利率範圍 由 BLR+0.45% 至 BLR-1%
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用
超出信用額度利率	如現有的貸款餘額超出透支的信用額度，本行將收取超出透支的信用額度之本行港元最優惠利率(BLR)加 10%。利息以本行當時之利率每日計算，並每月收費。
<b>費用及收費</b>	
年費/收費	額度成立費：信貸額之 0.3% (一次性收費) 額度年檢費：信貸額之 0.2% (每半年檢收費)
逾期還款費用及收費	不適用
超出信用額度手續費	每次交易 HK\$200
退票/退回自動轉帳授權指示的收費	每張退票/退回自動轉帳授權指示每次 HK\$200
本行可收取不時適用的費用及收費，該等費用及收費列於銀行收費表，其複印本和詳情可於本行任何本地分行索取或瀏覽本行網站 <a href="http://www.chbank.com">www.chbank.com</a> 。	
<b>其他資料</b>	
1. 最低貸款金額為 HK\$500,000。 2. 利息應按所逝去的天數及按日累算，則一年按 365 天計算，每月收取利息。 3. “港元最優惠利率” 指本行不時指定的銀行最優惠港元貸款放款利率。 4. 如果適用於透支授信的利率有任何變動，利息計算應按照港元最優惠利率或代表銀行不時對其他貨幣貸款的最優惠放款利率的任何其他利率，新利率應適用並且在即時生效。	

如本概要之中、英文版本有任何歧異，概以英文版本為準。