

# 透支服務產品資料概要

創興銀行有限公司 (「本行」)

資產抵押貸款 (透支)

2024 年 10 月

借定唔借？還得到先好借！

此乃透支服務產品。 本概要所提供本產品的利息、費用及收費等資料僅供參考，透支服務的最終條款以本行發出之授信函為準。									
<b>利率及利息支出</b>									
年化利率	貸款金額 HK\$3,000,000： <table border="1"><tr><td colspan="2">港元授信</td></tr><tr><td>按本行港元最優惠利率(BLR)所釐訂的年化利率範圍</td><td>由 BLR+1.25% 至 BLR+2%</td></tr><tr><td colspan="2">美元授信</td></tr><tr><td>按本行美元最優惠利率(BLR)所釐訂的年化利率範圍</td><td>由 BLR 至 BLR-1.5%</td></tr></table> <ul style="list-style-type: none"><li>• 透支利息以本行當時之利率每日計算，並每月收取利息。</li><li>• 利息按實際累積多少日 ( 港元貸款：1 年 365 日；美元貸款：1 年 360 日 ) 計算。</li></ul>	港元授信		按本行港元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR+1.25% 至 BLR+2%	美元授信		按本行美元最優惠利率(BLR)所釐訂的年化利率範圍	由 BLR 至 BLR-1.5%
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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	BLR + 10%，或本行不時適用的其他利率。								
<b>費用及收費</b>									
年費 / 收費	額度成立費：信貸額 0.3% ( 一次性收費 )。 額度年檢費：信貸額 0.2% ( 每次年檢收費 )。								
逾期還款費用及收費	不適用								
超出信用額度手續費	每次收取 HK\$200。								
退票 / 退回自動轉賬授權指示的收費	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 或其等值。 2. 美元貸款只適用於私人銀行客戶。									

本概要之中文譯本僅供參考，如本概要的中、英文版本有任何歧異，概以英文版本為準。

# Key Facts Statement (KFS) for Overdraft Facility

## Chong Hing Bank Limited (the “Bank”)

Asset Secured Facility (Overdraft)  
October 2024

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

<p><b>This product is an overdraft facility.</b></p> <p><b>This statement provides you with indicative information about interest, fees and charges of this product but please refer to the Bank’s facility letter for the final terms of your overdraft facility.</b></p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Interest Rate</b>	<p>For a loan amount of HK\$3,000,000:</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td colspan="2" style="text-align: center;">Facility in HKD</td> </tr> <tr> <td style="width: 60%;">Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) in Hong Kong Dollars</td> <td style="text-align: center;">From BLR+1.25% to BLR+2%</td> </tr> <tr> <td colspan="2" style="text-align: center;">Facility in USD</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) for loans in US Dollar</td> <td style="text-align: center;">From BLR to BLR-1.5%</td> </tr> </table> <ul style="list-style-type: none"> <li>Loan interest is calculated daily and charge monthly at the Bank’s prevailing interest rate.</li> <li>Interest is calculated on the basis of the actual number of days elapsed and a 365-day year for Hong Kong Dollar loans or a 360-day year for US Dollar loans.</li> </ul>	Facility in HKD		Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) in Hong Kong Dollars	From BLR+1.25% to BLR+2%	Facility in USD		Annualised interest rate (or range of annualised interest rates) based on the Bank’s Best Lending Rate (BLR) for loans in US Dollar	From BLR to BLR-1.5%
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<b>Annualised Overdue / Default Interest Rate</b>	Not Applicable								
<b>Overlimit Interest Rate</b>	BLR + 10% p.a. or such other rates as the Bank may charge from time to time.								
<b>Fee and Charges</b>									
<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> .									
<b>Additional Information</b>									
<ol style="list-style-type: none"> <li>1. With minimum loan amount of HK\$500,000 or its equivalent.</li> <li>2. USD Facility is only applicable to Private Banking Customers.</li> </ol>									

The Chinese version of this KFS is for reference only. In case of any inconsistencies between the English and Chinese versions of this KFS, the English version shall prevail.