

Key Facts Statement (KFS) for Overdraft Facility

Chiyu Banking Corporation Ltd. (“the Bank”)

*Overdraft Facility (For personal Customers)
June 2024*

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

Annualised Interest Rate	The annualised interest rate is from 2.3% below the Bank’s HKD Prime to 1.8% below the Bank’s HKD Prime.
Annualised Default / Overdue interest rate	<p>10% over the Bank’s HKD Prime (subject to compare with the Bank’s HIBOR, whichever is higher)</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any installment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant installment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>
Overlimit Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the Bank’s 1-month HIBOR, whichever is higher) will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan.

Fees and Charges

Annual Fee / Fee	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
Overlimit Handling Fee	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan. 10% over the Bank’s HKD Prime (subject to compare with the Bank’s 1-month HIBOR, whichever is higher)
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000.00 for each time

透支服務產品資料概要

集友銀行有限公司(「本行」)

備用透支服務(個人客戶適用)

2024 年 6 月

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。

利率及利息支出

年化利率	本產品之年利率為本行港元最優惠利率減2.3%至本行港元最優惠利率減1.8%
逾期還款年化利率 / 就違約 貸款收取的年化利率	本行港元最優惠利率加10% (或與隔夜同業拆息利率比較，以較高者為準) 本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前） 若供款或付息逾期未付，將計算違約利息，自相關供款或付息到期日起按日計算， 直至實際全數支付之日為止。 詳細請參閱本行提供的《一般銀行授信及貸款授信的一般條款》中的相關部分
超出信用額度利率	如客戶現有的貸款餘額超出其貸款的信用額度，本行將收取超出其貸款的信用額 度之本行港元最優惠利率加10%(或與隔夜同業拆息利率比較，以較高者為準)

費用及收費

年費 / 收費	在客戶申請備用透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為 HK\$250至HK\$1,000)
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元 或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決 定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向 借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律 費用，且借款人須應要求向本行支付該等費用。
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支 利息(按最優惠利率加10%,或與隔夜同業拆息利率比較，以較高者為準)
退票 / 退回自動轉帳授權指 示的收費	每次退票 / 退回自動轉帳授權指示時，將收取HK\$150
更改抵押品火險投保金額行 政費 (適用於涉及評估抵押 物業之重置價值)	每次HK\$1,000.00