

# Key Facts Statement (KFS) for Revolving Credit Facility

## The Hongkong and Shanghai Banking Corporation Limited ("we" or "us")

**Revolving Credit Facility**  
**February 2018**

<p><b>This product is a revolving credit facility.</b></p> <p><b>This KFS 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 revolving credit facility.</b></p>			
<b>Interest Rates and Interest Charges</b>			
<b>Annualised Percentage Rate (APR)</b>	Loan Amount	APR (for the first 12 months)	
	HKD5,000	19.15%	<b>For your eligible APR, please refer to our promotional materials, HSBC website or call our Hotline for enquiry.</b>
	HKD20,000	10.72%	
	HKD100,000	9.71%	
<p>The APR is calculated using method specified in relevant guidelines issued by The Hong Kong Association of Banks, and is rounded up or down to the nearest two decimal places. An APR is a reference rate, which includes all applicable interest rates, fees and charges of the product, expressed as an annualised rate.</p>			
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable		
<b>Overlimit Interest Rate</b>	Not applicable		
<b>Minimum Payment</b>	2.5% of the total outstanding balance (subject to a minimum of HKD50) plus full repayments on any amount in excess and any applicable fees and charges.		
<b>Fees and Charges</b>			
<b>Handling Fee</b>	Not applicable		
<b>Annual Fee</b>	<p>1% of credit limit (maximum of HKD1,000)</p> <p>If an increase to the Credit Limit is approved during the year, an additional service fee will be applied on the amount of increase which will be calculated on a pro-rata basis and payable upon the approval.</p>		
<b>Withdrawal Fee / Transaction Fee</b>	Not applicable		
<b>Late Payment Fee and Charge</b>	8% flat on payment in arrears (minimum HKD100, maximum HKD200) for each occasion		
<b>Overlimit Handling Fee</b>	HKD120 on each occasion		
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	<p>HKD150 per transaction due to insufficient funds on each occasion</p> <p><b><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGE</u></b></p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, <b>we will treat this as your informal request for an unauthorised overdraft.</b> If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion.</p>		
<b>Lost Card Replacement Fee</b>	HKD50 (for replacement of a lost or damaged card that has been held by the customer for more than three months but less than two years)		
<b>Additional Information</b>			
<ul style="list-style-type: none"> <li>• Interest of Revolving Credit Facility will be calculated on the basis of actual number of days elapsed and a 365 / 366-day year.</li> <li>• Minimum loan amount is HKD5,000</li> <li>• For further information, please refer to our HSBC website (Product information under Borrowing &gt; Loans &gt; Revolving Credit Facility)</li> <li>• Please note that we do not appoint any third parties to refer loan applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000.</li> </ul>			

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

# 循環貸款產品資料概要

香港上海滙豐銀行有限公司（「本行」）

循環「萬應錢」  
2018年2月

利率及利息支出									
實際年利率	<table border="1"><thead><tr><th>貸款金額</th><th>實際年利率（首 12 個月）</th></tr></thead><tbody><tr><td>港幣 5,000 元</td><td>19.15%</td></tr><tr><td>港幣 20,000 元</td><td>10.72%</td></tr><tr><td>港幣 100,000 元</td><td>9.71%</td></tr></tbody></table> <p>就屬於您的實際年利率，請參照推廣期內的宣傳資料、本行網頁或致電本行熱線查詢。</p> <p>實際年利率是採用香港銀行公會所載的有關指引計算，並已被約至小數後兩個位。實際年利率是一個參考利率，以年化利率展示出已包括所有適用的利率、手續費及收費。</p>	貸款金額	實際年利率（首 12 個月）	港幣 5,000 元	19.15%	港幣 20,000 元	10.72%	港幣 100,000 元	9.71%
貸款金額	實際年利率（首 12 個月）								
港幣 5,000 元	19.15%								
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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	不適用								
最低還款額	信貸額結欠的 2.5%（最低為港幣 50 元），加上超出額度及所有適用的手續費和收費								
費用及收費									
手續費	不適用								
年費	信用額之 1%（最高將收取港幣 1,000 元） 如日後本行批准借貸人增加信貸額，本行將按該增加的貸款額按比例收取該年年費的差額。								
提款收費／交易收費	不適用								
逾期還款費用及收費	每次收取延遲還款額之 8%（最低港幣 100 元，最高港幣 200 元）								
超出信用額度手續費	每次收取港幣 120 元								
退票／退回自動轉賬授權指示的收費	每宗因款項不足而退回的交易將收取港幣 150 元 <b>未被授權的透支服務及有關收費的重要資訊</b> 若您發出支票或要求本行於您的戶口設立常行指示，而當本行執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，本行將視該指示為您臨時作出的未經授權透支要求。如本行接納您的指示，將就超出額度收取上列的收費及利率。本行可能拒絕您的要求，每次處理您的要求，本行可能（在不另行通知的情況下）收取手續費。								
替換遺失卡的收費	每張港幣 50 元（卡齡三個月以上、兩年以下、因遺失或損壞而需補發新卡）								
其他資料									
<ul style="list-style-type: none"><li>• 循環「萬應錢」戶口之利息將按實際用款日數並以每年 365／366 日為基礎計算。</li><li>• 貸款額最少為港幣 5,000 元</li><li>• 詳情可參閱滙豐網頁（借貸&gt;貸款&gt;循環「萬應錢」）</li><li>• 請留意本行並沒有委託任何第三方轉介貸款申請亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線 2233 3000。</li></ul>									

借定唔借？還得到先好借！