

Key Facts Statement (KFS) for Overdraft Facility

*HSBC Premier, HSBC Advance, Personal Integrated Account¹ Clean Credit
August 2017*

<p>This product is an overdraft facility.</p> <p>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.</p>	
<p>Interest Rates and Interest Charges</p>	
<p>Annualised Interest Rate</p>	<p>HSBC Premier: HSBC's Best Lending Rate + 4%</p> <p>HSBC Advance: HSBC's Best Lending Rate + 5%</p> <p>Personal Integrated Account¹: HSBC's Best Lending Rate + 6%</p>
<p>Annualised Overdue / Default Interest Rate</p>	<p>Not applicable</p>
<p>Overlimit Interest Rate</p>	<p>HSBC Best Lending Rate + 8% on the amount in excess</p>
<p>Fees and Charges</p>	
<p>Monthly Fee</p>	<p>HKD50 x the previous month's utilised % of limit</p>
<p>Late Payment Fee and Charge</p>	<p>Not applicable (for HSBC Premier)</p> <p>HKD80 (for HSBC Advance / Personal Integrated Account¹) on each occasion</p>
<p>Overlimit Handling Fee</p>	<p>HKD 100 (for HSBC Premier) or HKD120 (for HSBC Advance/ Personal Integrated Account¹) on each occasion</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>HKD 150 per transaction due to insufficient funds on each occasion</p> <p><u>IMPORTANT NOTE ON UNAUTHORISED OVERDRAFT AND THE RELATED CHARGE</u></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, we will treat this as your informal request for an unauthorised overdraft. 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>

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

Additional Information

- HSBC's Best Lending Rate is the Hong Kong dollar Best Lending Rate quoted by us from time to time.
- Interest will be calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year).
- Overdraft protection interest rate: HSBC's Best Lending Rate+ 4% (for HSBC Premier), HSBC's Best Lending Rate+ 5% (for HSBC Advance / Personal Integrated Account¹)
- For the latest information, please refer to HSBC website (Product information under Borrowing> Overdrafts> HSBC Premier Clean Credit / HSBC Advance Clean Credit / Personal Integrated Account Clean Credit)
- Please note that we do not appoint any third parties to refer Clean Credit 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.

Remarks:

1. *"Personal Integrated Account" is also named as 'SmartVantage'; Personal Integrated Account and SmartVantage are used interchangeably in customer communications including account statement, bank forms / advices, internet banking platform etc.*

香港上海滙豐銀行有限公司（「本行」）

透支服務產品資料概要

滙豐卓越理財、滙豐運籌理財及個人綜合理財戶口¹無抵押信貸服務
2017年8月

利率及利息支出	
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。	
年化利率	滙豐卓越理財：滙豐最優惠利率 + 4% 滙豐運籌理財：滙豐最優惠利率 + 5% 個人綜合理財戶口 ¹ ：滙豐最優惠利率 + 6%
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	就超出額度收取滙豐最優惠利率 + 8%
費用及收費	
月費	上月已動用信貸額的平均數佔獲批核信貸額的比例基本月費港幣 50 元
逾期還款費用及收費	不適用（滙豐卓越理財） 每次港幣 80 元（滙豐運籌理財及個人綜合理財戶口 ¹ ）
超出信用額度手續費	每次港幣 100 元（滙豐卓越理財）或港幣 120 元（滙豐運籌理財及個人綜合理財戶口 ¹ ）
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 未被授權的透支服務及有關收費的重要資訊 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。

借定唔借？還得到先好借！

其他資料

- 滙豐優惠利率指本行不時公布的港元最優惠利率。
- 無抵押信貸服務的利息將按實際用款日數並以每年 365 日（或閏年 366 日）為基礎計算。
- 透支保障信用額利息：滙豐最優惠利率 + 4%（滙豐卓越理財）或滙豐最優惠利率 + 5%（滙豐運籌理財及個人綜合理財戶口¹）
- 最新資訊可參閱滙豐網頁（借貸 > 透支服務 > 滙豐卓越理財無抵押信貸服務／滙豐運籌理財無抵押信貸服務／個人綜合理財戶口無抵押信貸服務的產品資訊）
- 請留意本行並沒有委託任何第三方轉介無抵押信貸服務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。

備註：

1. 「個人綜合理財戶口」即「明智理財」。本行將於客戶通訊，包括戶口結單、銀行表格或通知書、個人網上理財等使用任何一個名稱。