

Key Facts Statement (KFS) for Overdraft Facility

*HSBC Premier, HSBC Advance, Personal Integrated Account¹ Secured 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 Account: up to HSBC's Best Lending Rate + 2% HSBC Advance / Personal Integrated Account¹ : up to HSBC's Best Lending Rate + 2.25%</p> <p>Details please refer to "Additional Information" below</p>
<p>Annualised Overdue / Default Interest Rate</p>	<p>Not applicable</p>
<p>Overlimit Interest Rate</p>	<p>HSBC's Best Lending Rate + 8% on the amount in excess</p>
<p>Fees and Charges</p>	
<p>Annual Fee</p>	<p>Not applicable</p>
<p>Late Payment Fee and Charge</p>	<p>Not applicable</p>
<p>Overlimit Handling Fee</p>	<p>HKD100 (for HSBC Premier Account) or HKD120 (for HSBC Advance/ Personal Integrated Account¹) on each occasion</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>HKD150 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>
<p>Additional Information</p>	
<ul style="list-style-type: none"> • 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). • Interest rates on Secured Credit depend on the type of account held, your Total Relationship Balance and the assets against which the credit is secured. Moreover, the eligibility and loan ratio used in the calculation of secured credit limit may vary from time to time. • For the latest information, please refer to HSBC website (Product information under Borrowing> Overdrafts> Secured Credit) • Please note that we do not appoint any third parties to refer Secured 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. 	

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

Available Assets held in your Integrated Account ^{2,3}	Loan Ratio (up to)	Interest Rate for HSBC Premier	Interest Rates for HSBC Advance		Interest Rates for Personal Integrated Account	
			Previous month's total relationship balance < HKD 1million	Previous month's total relationship balance >= HKD 1million	Previous month's total relationship balance < HKD 1million	Previous month's total relationship balance >= HKD 1million
Foreign Currency Time or Saving Deposits ⁴	90%	HSBC's Best Lending Rate + 1%	HSBC's Best Lending Rate + 1.5%	HSBC's Best Lending Rate + 1%	HSBC's Best Lending Rate + 1.5%	HSBC's Best Lending Rate + 1%
HKD Time Deposits ⁵	100%					
Deposit Plus ^{5,10}	70%					
Structured Investment Deposits ^{6,10}	70%					
Gold	70%					
Bonds and Certificates of Deposit ^{7,10}	70%	HSBC's Best Lending Rate + 2%	HSBC's Best Lending Rate + 2.25%	HSBC's Best Lending Rate + 2%	HSBC's Best Lending Rate + 2.25%	HSBC's Best Lending Rate + 2%
Locally quoted Shares ^{7,8}	50%					
Equity Linked Notes or Equity Linked Investment ^{7,10}	70%					
Locally quoted Unit Trust ^{7,9,10}	70%					

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.
2. Should your credit limit be secured by a combination of available assets attracting different interest rates, in calculating interest, the Bank will first apply the lowest of these interest rates until the credit limit corresponding to this particular type of available assets has been utilised. Thereafter the next lowest interest rate will be applied, and so on. The security over the available assets in your Integrated Account as created under the Integrated Account Terms and Conditions will attach to the available assets in accordance with the aforesaid order of priority (i.e. available assets attracting the lowest interest rate will be attached first, followed by available assets attracting the next lowest interest rate and so on). Further, where there are more than one type of available assets in your Integrated Account which attract the same interest rate, the security will attach to the respective types of available assets in accordance with the order in which such available assets are listed in this table.
3. The eligibility and relative percentage of the value of the available assets listed for inclusion in the calculation of the available credit limit shall be as determined by the Bank from time to time. The Bank may at its discretion add or remove the available assets listed from such eligibility, or increase or reduce the eligible percentage of the value thereof without prior notice.
4. Loan ratio for time or saving deposits in United States dollar and renminbi is up to 90%. For time or saving deposits in other currencies, loan ratio of up to 85% applies.
5. In the event that the available assets subject to the security under your secured credit facility include your Hong Kong dollar time deposits/Deposit Plus (in Hong Kong dollars deposit currency) and the deposit interest rate applicable to such deposits plus 0.5% is higher than the debit interest rate specified above, the higher rate will be applied to your credit limit corresponding to such available assets for calculating interest.
6. Including but without limitation to Capital Protected Investment Deposits
7. Locally quoted shares, locally quoted unit trusts, equity linked notes or equity linked investment and bonds and certificates of deposit are those deposited with the Bank in your Integrated Account whether or not registered in your name or in the name of any other person (including the Bank) as nominee
8. Excluding warrants and derivatives
9. Authorised by the Securities and Futures Commission
10. The Loan Ratio is subject to the Risk Rating level

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有抵押信貸服務
2017年8月

<p>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。</p>	
利率及利息支出	
年化利率	<p>滙豐卓越理財：最高為滙豐最優惠利率 + 2%</p> <p>滙豐運籌理財及個人綜合理財戶口¹：最高為滙豐最優惠利率 + 2.25%</p> <p>詳細利率請參考下列「其他資料」</p>
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	
年費	不適用
逾期還款費用及收費	不適用
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	<p>每宗因款項不足而退回的交易將收取港幣 150 元</p> <p>未被授權的透支服務及有關收費的重要資訊</p> <p>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。</p>
其他資料	
<ul style="list-style-type: none"> 滙豐優惠利率指本行不時公布的港元最優惠利率。 有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。 有抵押信貸服務的利率按戶口種類、您的全面理財總值和抵押資產類型而定。而有關資產作抵押的資格及作為計算信貸額的信貸比例將不時作出調整。 最新資訊可參閱滙豐網頁（借貸 > 透支服務 > 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抵押信貸服務申請亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線 2233 3000。 	

借定唔借？還得到先好借！

您於綜合理財戶口所持有的可用資產 ^{2,3}	信貸比例(最高可達)	滙豐卓越理財 - 利率	滙豐運籌理財 - 利率		個人綜合理財戶口 - 利率	
			如上月全面理財總值的平均結存低於港幣 1,000,000 元	如上月全面理財總值的平均結存為港幣 1,000,000 元或以上	如上月全面理財總值的平均結存低於港幣 1,000,000 元	如上月全面理財總值的平均結存為港幣 1,000,000 元或以上
外幣定期或儲蓄存款 ⁴	90%	滙豐最優惠利率+1%	滙豐最優惠利率+1.5%	滙豐最優惠利率+1%	滙豐最優惠利率+1.5%	滙豐最優惠利率+1%
港幣定期存款 ⁵	100%					
高息投資存款 ^{5,10}	70%					
結構投資存款 ^{6,10}	70%					
黃金	70%					
債券及存款證 ^{7,10}	70%	滙豐最優惠利率+2%	滙豐最優惠利率+2.25%	滙豐最優惠利率+2%	滙豐最優惠利率+2.25%	滙豐最優惠利率+2%
本港上市證券 ^{7,8}	50%					
股票掛鈎票據或股票掛鈎投資 ^{7,10}	70%					
在本港可買賣的單位信託基金 ^{7,9,10}	70%					

備註：

- 「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。
- 若您的信貸額是由各種不同可用的資產組合作抵押，而組合中的可用資產招引不同的利率，本行會先應用該等利率中的最低利率計算利息，直至招引該最低利率的可用資產作抵押的信貸額全數用盡為止。隨後會應用緊隨的最低利率計算利息，如此類推。綜合理財戶口條款及細則項下產生的抵押，會根據上述的先後次序附加在您的綜合理財戶口內的可用資產上（即該抵押會先附加在招引最低利率的可用資產上，隨後附加在招引緊隨最低利率的可用資產上，如此類推）。若您的綜合理財戶口內有多於一種可用資產招引相同的利率，則抵押會按照表上可用資產排列的次序附加在各項可用的資產上。
- 本行有權不時調整以上可用資產作抵押的資格及作為計算透支額的信貸比例，調整的方法包括認可或取消個別可用資產作抵押的資格，或增加或降低其有關的信貸比例，而毋須事先通知。
- 美元及人民幣的外幣定期或儲蓄存款的信貸比例最高可達 **90%**。其他貨幣的外幣定期或儲蓄存款的信貸比例則最高可達 **85%**。
- 如您的有抵押信貸下的抵押可用資產包括您的港幣定期存款或高息投資存款（以港幣為存款貨幣）及該等存款的存款利率加 **0.5%** 後超過上列的貸款利率，則該可用資產的相關信貸額會按兩者之間的較高利率計算利息。
- 包括但不限於保本投資存款。
- 存於您在本行的綜合理財戶口內在本港上市證券、在本港可買賣的單位信託基金、股票掛鈎票據／股票掛鈎投資及債券及存款證（不論是以您的名義，或任何其他人士（包括本行）作代理人名義登記）。
- 不包括認股證及衍生工具。
- 經證監會認可。
- 信貸比例是受制於風險級數。