

## Key Facts Statement (KFS) for Overdraft Facility

*Nanyang Commercial Bank, Limited (“the Bank”)*

*Secured Overdraft Facility (For personal Customers)*

*16 Aug 2021*

<b>This product is an overdraft facility.</b>	
<b>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.</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	The annualised interest rate is from 1% below the Bank’s HKD Prime to 1% over the Bank’s HKD Prime.
<b>Annualised Default / Overdue interest rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s overnight HIBOR, whichever is higher)  The Bank reserves the right to charge default interest (as well after as before judgment) on a day to day basis on any sum which is not paid when due.  Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.
<b>Overlimit Interest Rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s overnight 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.
<b>Fees and Charges</b>	
<b>Annual Fee / Fee</b>	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
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Overlimit Handling Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Additional Information</b>	
Customers are advised to read the relevant terms and conditions for more details about the product.	

Note:

“HKD Prime” means the prime rate for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

“HIBOR” means in respect of a particular interest period and in relation to any advance and/or drawing under the overdraft facility in HKD, the rate per annum quoted by the Bank in the Hong Kong Interbank Hong Kong Dollar Market and known as the “Hong Kong Interbank Offered Rate”.

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# Key Facts Statement (KFS) for Overdraft Facility

Nanyang Commercial Bank, Limited (“the Bank”)

**Easi-Personal Loan - Easi-Overdraft Facility (for Personal Customers)**  
10<sup>th</sup> August 2018

<b>This product is an overdraft facility.</b>	
<b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our loan advice for the final terms of your overdraft facility.</b>	
<b>Interest Rates and Interest Charges</b>	
<b>Annualised Interest Rate</b>	The annualised interest rate is 2.75% - 5.5% over the Bank’s HKD Prime.
<b>Annualised Overdue / Default Interest Rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s overnight HIBOR and cost of funds, whichever is higher).  If any such sum is not paid after the due date, the unpaid portion will be included as payment in arrears and the Bank shall have the right to capitalize such unpaid sum as principal advance and a default interest (before as well as after judgment) at a rate of 10% per annum over the Bank’s HKD Prime, or the overnight HIBOR, or the Bank’s cost of funds, whichever is the highest, will be charged to the Overdraft Facility and accrued on a day to day basis and calculated from the date when payment is due up to the date of final payment in full. Irrespective of whether the due but unpaid overdrafts fall within the overdraft limit previously allowed by the Bank, the foregoing default rate and method of calculation shall apply.  The Bank reserves the right to compound default interest at such intervals as it deems fit.
<b>Overlimit Interest Rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s overnight HIBOR, whichever is higher) will be applied to the overlimit amount of the Overdraft Facility if borrower’s current loan balance exceeds the credit limit of the facility.
<b>Fees and Charges</b>	
<b>Annual Fee / Fee</b>	A non-refundable annual handling charge of 1% of the Overdraft Facility upon approval or annual renewal of the Overdraft Facility. If an increase to the overdraft limit to the Overdraft Facility is approved during the year, an additional handling charge will be applied on the amount of increase which will be calculated on a pro-rata basis and payable upon the approval.
<b>Late Payment Fee and Charge</b>	Apart from default interest, the Bank reserves the right to charge HK\$500 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.
<b>Overlimit Handling Fee</b>	HK\$120 per cheque.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.
<b>Additional Information</b>	
<ol style="list-style-type: none"><li>1. Commitment fee will be charged on the daily unused amount of the Overdraft Facility limit at the rate of 0.5% per annum for every day on which the amount overdrawn on the Overdraft Facility is less than 40%.</li><li>2. Minimum loan amount is HK\$30,000</li><li>3. For details, please refer to the relevant section of Conditions for “Easi-Personal Loan - Easi-Overdraft Facility”.</li></ol>	