

透支服務產品資料概要

大眾銀行(香港)有限公司(「本行」)

[個人客戶透支服務]

[2023年11月1日]

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	本產品之年化利率低至： (i) 抵押透支 : 本行之港元最優惠利率減 2.00% (ii) 無抵押透支 : 本行之港元最優惠利率減 1.00%
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	如客戶現有的貸款餘額超出其貸款的信用額度，本行將對超出額度的金額收取本行港元最優惠利率加10%

費用及收費

年費 / 收費		抵押透支	無抵押透支
	年費 ²	透支額之0.20%	透支額之 1.00%
	手續費 ³	(最低收費 HK\$300)	(最低收費為 HK\$100 至 HK\$1,000)
	每月透支承諾費 ⁴	若每月平均已使用透支額度少於或等於透支額度的 40%，將按每日未使用之額度收取年利率 0.25%	
逾期還款費用及收費	不適用		
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，本行每張支票或每次支賬交易將收取 HK\$120		
退票 / 退回自動轉賬授權指示的收費	(i) 由存款不足引致的退票 / 退回自動轉賬授權指示，每次將收取 HK\$150 (ii) 由技術問題引致的退票，每次將收取 HK\$80 (期票除外)		

其他資料

- 上述資料僅供參考，並適用於符合相關申請要求及接受有關條款和細則約束的客戶。
- 年費將於每年複檢透支額審核時收取。該費用在任何情況下將不獲退還。
- 手續費將於接受此審批時收取。
- 每月透支承諾費於每月 15 日收取且在任何情況下將不獲退還。
- 客戶須於其往來戶口，以存入詰賬方式累計不少於相關之月結單內已使用透支額度的 3% 之入賬金額作為每月最低還款額。(股票抵押透支、以現金抵押或其他個別情況除外。)
- 利息將按透支日數以每日累計，並以每年 365 日(包括閏年和非閏年)按單利息為基準計算及於其往來戶口中扣除。所有累計之應付利息若未能償還，將被核定為透支金額並須繳付相關透支利息。
- 客戶最終獲批核之息率及透支額將視乎其信貸狀況及本行之信貸審批結果而定。
- 本行有權隨時修訂、暫停或終止上述產品所有優惠及更改其條款及細則，而毋須另行通知。如有任何爭議，本行保留最終決定權。
- 若中、英文版本有歧異，概以英文版為準。

Key Facts Statement (KFS) for Overdraft Facility
Public Bank (Hong Kong) Limited (PBHK)

[Overdraft Facility for Individual Customer]
[1 November 2023]

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 rates are as low as: (i) Secured Overdraft : PBHK's HKD Prime Rate minus 2.00% (ii) Unsecured Overdraft : PBHK's HKD Prime Rate minus 1.00%
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	10% p.a. over PBHK's HKD Prime Rate will be applied to your over limit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan

Fees and Charges

Annual Fee / Fee		Secured Overdraft	Unsecured Overdraft
	Renewal Fee ²	0.20% of the overdraft limit (minimum HK\$300)	1.00% on the overdraft limit (subject to a minimum range of HK\$100 to HK\$1,000)
	Handling Fee ³		
	Monthly Commitment Fee ⁴	0.25%p.a. on daily un-utilised portion of the overdraft limit if the average monthly utilisation is less than or equal to 40% of the overdraft limit.	
Late Payment Fee and Charge	Not applicable		
Overlimit Handling Fee	HK\$120 per cheque / transaction will be charged if your current loan balance exceeds the credit limit of the loan		
Returned Cheque / Rejected Autopay Charge	(i) HK\$150 per returned cheque / rejected autopay payment due to insufficient fund (ii) HK\$80 per returned cheque due to technical reasons (except post date)		

Additional Information

- The information stated above is for reference only and is applicable to customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
- The Renewal Fee will be charged upon each annual renewal of the overdraft facility. The fee will not be refunded under any circumstances.
- The Handling Fee of overdraft limit will be charged and collected upon acceptance of the facility.
- The Monthly Commitment Fee shall not be refundable under any circumstances and will be charged on 15th day of each month.
- Customer should undertake to maintain minimum monthly repayment in the form of credits to the current account, amounting to 3% of the overdraft outstanding as at the date of related statement. (Except overdraft facility against pledged shares or supported with cash or other circumstances on case by case basis.)
- The interest shall be calculated daily on the actual number of days elapsed and on the basis of 365-day year (for both ordinary and leap years) by a simple basis and payable in arrears to the debit of the current account. All accrued unpaid interest, shall capitalised as principal advance and bear interest as overdraft drawn or overdrawn.
- The final interest rate and overdraft limit approved are subject to customers' credit status and final approval by PBHK.
- PBHK reserves the right to modify, suspend or terminate the promotion mentioned above and to amend the terms and conditions at any time without prior notice. Should any disputes arise, PBHK's decision shall be final and conclusive.
- In case of discrepancy between the English and Chinese versions, the English version shall always prevail.