

Key Facts Statement (KFS) for Overdraft Facility

Public Bank (Hong Kong) Limited (PBHK)

*Overdraft Facility for Individual Customer
15 Apr 2026*

This product is an overdraft facility.

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 overdraft facility.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate
Up to HK\$5,000.00	The annualised interest rates are as low as:
Above HK\$5,000.00 and up to HK\$20,000.00	(i) Secured Overdraft: PBHK's HKD Prime Rate minus 2.00%; or PBHK's HKD Cost of Fund (COF) minus 2.00%; whichever is higher
Above HK\$20,000.00 and up to HK\$100,000.00	(ii) Unsecured Overdraft: PBHK's HKD Prime Rate minus 1.00%; or PBHK's HKD COF minus 1.00%; whichever is higher
Above HK\$100,000.00	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

The interest rate in our offer letter of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Latest rate and other details of the HKD Prime Rate is published on our website <https://www.publicbank.com.hk>.

Latest rate and other details of the HKD COF, please contact our branch staff.

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.									
Repayment										
Repayment Frequency	This loan does not require periodic repayment in regular amount.									
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.									
Total Repayment Amount	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000.00</td> <td>HK\$5,465.00</td> </tr> <tr> <td>HK\$20,000.00</td> <td>HK\$20,960.00</td> </tr> <tr> <td>HK\$100,000.00</td> <td>HK\$103,600.00</td> </tr> </tbody> </table> <p>The above total repayment amount is calculated based on below assumption:</p> <ul style="list-style-type: none"> - The loan is a Secured Overdraft. - The loan period is 1 year (365 days). - The PBHK's HKD Prime Rate is 5.250%p.a. and remains unchanged over the loan period. - The PBHK's HKD COF is 5.300%p.a. and remains unchanged over the loan period. - The handling fee is 0.20% of the overdraft limit (minimum HK\$300.00). - The loan amount remains unchanged over the loan period. - Interest is fully repaid each month on interest deduction date. <p>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides overdraft facilities at https://www.publicbank.com.hk/en/retailbanking/loan/personalloancalculator#overdraft.</p>		Loan Amount	Total repayment amount for the interest rate specified above	HK\$5,000.00	HK\$5,465.00	HK\$20,000.00	HK\$20,960.00	HK\$100,000.00	HK\$103,600.00
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HK\$100,000.00	HK\$103,600.00									

Fees and Charges

Annual Fee / Fee	Secured Overdraft		Unsecured Overdraft
	Renewal Fee ²	0.20% of the overdraft limit (minimum HK\$300.00)	1.00% on the overdraft limit (subject to a minimum range of Handling Fee HK\$100.00 to HK\$1,000.00)
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\$120.00 per cheque / transaction will be charged if your current loan balance exceeds the credit limit of the loan.		
Returned Cheque Charge / Rejected Autopay Charge	(i) HK\$150.00 per returned cheque / rejected autopay payment due to insufficient fund. (ii) HK\$80.00 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.

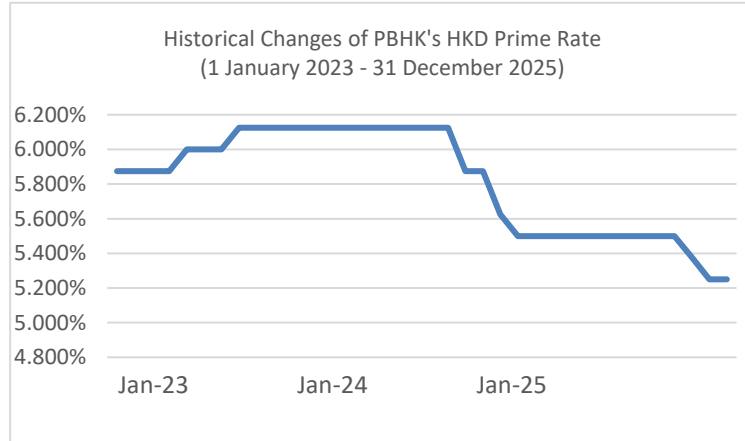


Reference Information

Historical Changes of Interest Rate Benchmark

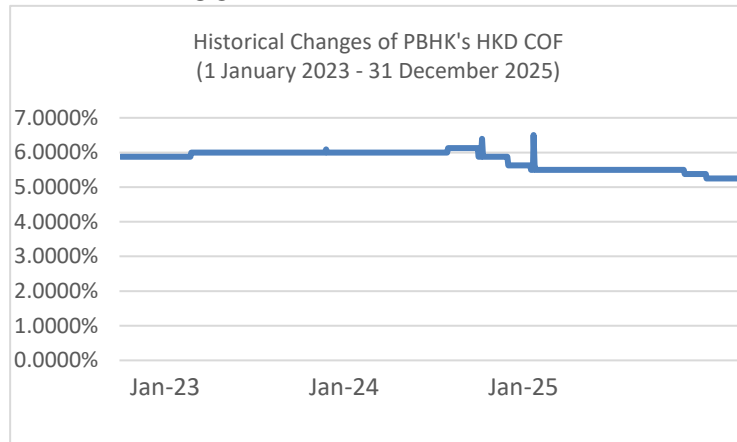
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

PBHK's HKD Prime Rate



The highest PBHK's HKD Prime Rate interest rate noted in the past 3 years is 6.125%.

PBHK's HKD COF



The highest PBHK's HKD COF interest rate noted in the past 3 years is 6.50357%.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.



Total Repayment Amount
(Illustrative Example)

(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)

Loan Amount	Total repayment amount based on the highest interest rate noted in the past 3 years
HK\$5,000.00	HK\$5,525.18
HK\$20,000.00	HK\$21,200.71
HK\$100,000.00	HK\$104,803.57

The above total repayment amount is calculated based on below assumption:

- The loan is a Secured Overdraft.
- The loan period is 1 year (365 days).
- The PBHK's HKD Prime Rate is 6.125%p.a. and remains unchanged over the loan period.
- The PBHK's HKD COF is 6.50357%p.a. and remains unchanged over the loan period.
- The handling fee is 0.20% of the overdraft limit (minimum HK\$300.00).
- The loan amount remains unchanged over the loan period.
- Interest is fully repaid each month on interest deduction date.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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

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
2026年4月15日

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書以了解您的透支服務產品的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣5,000.00元或以下	本產品之年化利率低至：
港幣5,000.00元以上至港幣20,000.00元	(i) 抵押透支：本行港元最優惠利率減2.00%；或本行港元資金成本減2.00%；以較高者為準。
港幣20,000.00元以上至港幣100,000.00元	(ii) 無抵押透支：本行港元最優惠利率減1.00%；或本行港元資金成本減1.00%；以較高者為準。
港幣100,000.00元以上	

本貸款的利率並無上限，可能面對較高的利率風險。

本行貸款確認書中的利率可能會在貸款期內變動。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

有關港元最優惠利率的最新利率及其他詳情，請查閱本行網站：

<https://www.publicbank.com.hk>。

有關港元資金成本的最新利率及其他詳情，請向分行職員查詢。

逾期還款年化利率 / 就違約貸款收取的年化利率

不適用。

超出信用限額利率	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%。										
還款											
還款頻率	此貸款無需分期償還固定金額。										
分期還款金額	此貸款無需分期償還固定金額。										
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港幣100,000.00元	港幣103,600.00元										
費用及收費											
年費 / 費用		抵押透支	無抵押透支								
	年費 ²	透支額之0.20% (最低收費港幣300.00元)	透支額之1.00% (最低收費為港幣100.00元至港幣1,000.00元)								
	手續費 ³										
	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港幣120.00元。										

**退票 / 退回自動轉賬
授權指示的費用**

- (i) 由存款不足引致的退票 / 退回自動轉賬授權指示，每次將收取港幣150.00元。
- (ii) 由技術問題引致的退票，每次將收取港幣80.00元 (期票除外)。

其他資料

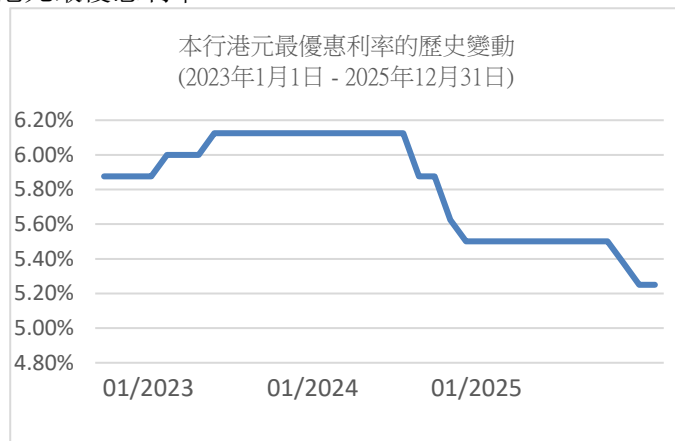
1. 上述資料僅供參考，並適用於符合相關申請要求及接受有關條款和細則約束的客戶。
2. 年費將於每年複檢透支額審核時收取。該費用在任何情況下將不獲退還。
3. 手續費將於接受此審批時收取。
4. 每月透支承諾費於每月15日收取且在任何情況下將不獲退還。
5. 客戶須於其往來戶口，以存入誌賬方式累計不少於相關之月結單內已使用透支額度的3%之入賬金額作為每月最低還款額。(股票抵押透支、以現金抵押或其他個別情況除外。)
6. 利息將按透支日數以每日累計，並以每年365日(包括閏年和非閏年)按單利息為基準計算及於其往來戶口中扣除。所有累計之應付利息若未能償還，將被核定為透支金額並須繳付相關透支利息。
7. 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。
8. 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。
9. 若中、英文版本有歧異，概以英文版為準。

參考資料

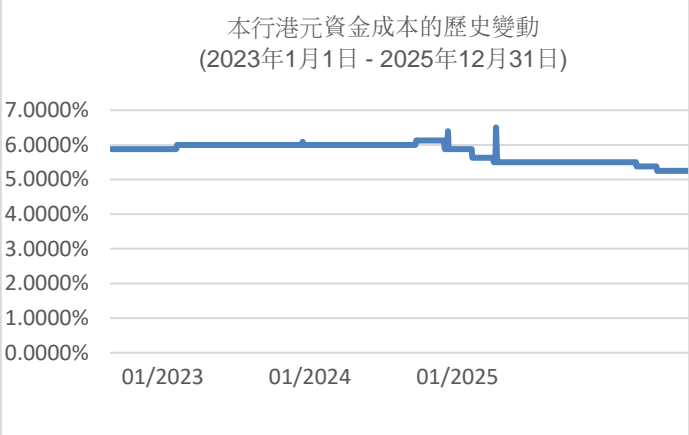
利率基準的歷史變動

下表僅供參考，顯示過去3年內利率基準的歷史變動。

港元最優惠利率



過去3年內，本行港元最優惠利率的最高利率為**6.125%**。

	<p>港元資金成本</p>  <p>本行港元資金成本的歷史變動 (2023年1月1日 - 2025年12月31日)</p> <p>過去3年內，本行港元資金成本的最高利率為6.50357%。</p>								
<p>分期還款金額 (示例說明)</p>	<p>此貸款無需分期償還固定金額。</p>								
<p>總還款金額 (示例說明)</p>	<p>(以下示例展示了根據過去3年內最高利率計算的總還款金額。)</p> <table border="1" data-bbox="544 999 1428 1312"> <thead> <tr> <th>貸款金額</th> <th>根據過去3年內最高利率計算的總還款金額</th> </tr> </thead> <tbody> <tr> <td>港幣5,000.00元</td> <td>港幣5,525.18元</td> </tr> <tr> <td>港幣20,000.00元</td> <td>港幣21,200.71元</td> </tr> <tr> <td>港幣100,000.00元</td> <td>港幣104,803.57元</td> </tr> </tbody> </table> <p>上述總還款金額根據以下假設計算：</p> <ul style="list-style-type: none"> - 貸款為抵押透支。 - 貸款期為1年 (365日)。 - 本行港元最優惠利率為年利率6.125%，並於貸款期間維持不變。 - 本行港元資金成本為年利率6.50357%，並於貸款期間維持不變。 - 手續費為透支額之0.20% (最低收費港幣300.00元)。 - 貸款金額於貸款期間維持不變。 - 貸款利息收費於每月利息扣取日全數償還。 	貸款金額	根據過去3年內最高利率計算的總還款金額	港幣5,000.00元	港幣5,525.18元	港幣20,000.00元	港幣21,200.71元	港幣100,000.00元	港幣104,803.57元
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此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

借定唔借？還得到先好借！