大眾銀行(香港)
PUBLIC BANK (HONG KONG)
(馬來西亞大眾銀行附屬公司 A subsidiary of Public Bank Berhad, Malaysia)

Key Facts Statement (KFS) for Overdraft Facility

Public Bank (Hong Kong) Limited (PBHK)

Share Margin Financing
2 June 2025

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 (or range of annualised interest rate)
Up to HK$ 5,000	PBHK's HKD Prime Rate plus 1.00% [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk]
Above HK$ 5,000 and up to HK$ 20,000	PBHK's HKD Prime Rate plus 1.00% [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk]
Above HK$ 20,000 and up to HK$ 100,000	PBHK's HKD Prime Rate plus 1.00% [The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk]
Above HK$ 100,000	PBHK's HKD Prime Rate plus 1.00% [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. Interest rate re-fixing for this loan takes place from time to time. Latest rate and other details of the PBHK's HKD Prime Rate is published on our website www.publicbank.com.hk/en/usefultools/rates/hkdprimerates
Annualised Overdue / Default Interest Rate	PBHK's HKD Prime Rate plus 8.00% (minimum HK$100). The default interest is calculated at the rate of default interest for the period from (and includes) the Payment Due Day to (but excludes) the date of actual payment.
Overlimit Interest Rate	Not applicable
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	(see table below)
Fees and Charges	
Annual Fee / Fee	Not applicable
Late Payment Fee and Charge	Not applicable

Total Repayment Amount

Loan Amount	Total repayment amount for^ the interest rate specified above
HK$ 5,000	HK$ 5,000.89
HK$ 20,000	HK$ 20,003.56
HK$ 100,000	HK$ 100,017.81

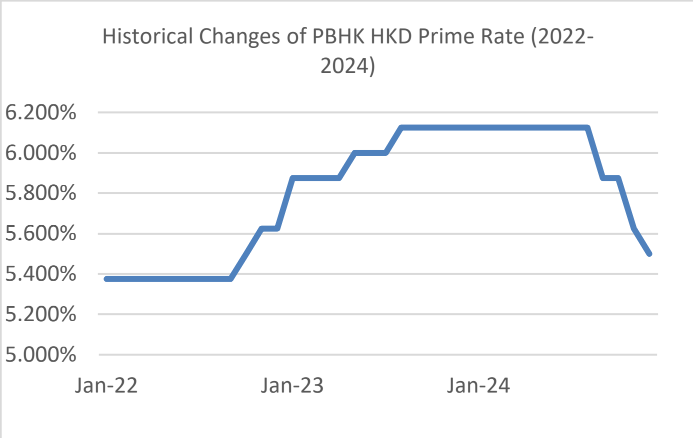
^ The table above is for reference only, listing the total repayment amounts for different actual loan amounts under the following specific assumptions: (1) the annualized interest rate of this Share Margin Financing is PBHK's HKD Prime Rate plus 1.00%, (2) PBHK's HKD Prime Rate as of 15 May 2025 is 5.50% and (3) the loan tenor is 1 day.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at https://www.publicbank.com.hk/en/usefultools/calculator#overdraft

Overlimit Handling Fee	Not applicable
Returned Cheque Charge / Rejected Autopay Charge	Not applicable.

Additional Information

1. 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.
2. Unless otherwise specified, capitalized terms used herein shall have the same meaning ascribed to them in the Securities Services Agreement.
3. The available limit of the facility is calculated by multiplying the maximum advance ratios by the current market value of the respective acceptable securities held in securities account. Those acceptable securities are further categorized into four different tiers to be determined by PBHK from time to time and at PBHK's sole discretion. The latest version of the Share Grading List and the maximum advance ratios can be obtained at any of our branches or from PBHK's website at www.publicbank.com.hk
4. Interest on the facility shall be computed on the basis of a 365-day year for Hong Kong Dollars and shall accrue from day to day and on the daily aggregate principal outstanding amount whereof at such rate as PBHK may from time to time prescribe in its discretion and accepted by the customer in its application for the facility. PBHK will be entitled to change the prescribed interest rates at any relevant time and any variation thereof shall take effect and be binding on the applicant(s) after PBHK has given prior notice to the customer. Interest calculated on the daily balance will be charged to customer's settlement account on a monthly basis.
5. If customer fails to settle the overdue amount of the facility for a specified period of time as stated in the facility letter and/or any of PBHK's other documents, PBHK reserves the overriding right to increase the interest rate on the outstanding balance of the facility by charged on the outstanding balance of the facility without prior written.
6. Customer shall pay all accrued interest at any time on demand by PBHK and, in the absence of such demand, on the last Business Day of each calendar month or at such other intervals as PBHK may from time to time determine in its discretion. All accrued interest not duly paid when due shall be capitalised and become part of the Margin Loan on the due day and shall itself bear interest according to the Agreement.
7. The final interest rate and the facility limit approved are subject to customers' credit status and final approval by PBHK.
8. In the event of default, PBHK may, at any time without prior notice, combine or consolidate all or any of the accounts held by borrower solely or jointly with other person(s)/company(ies) and set off any credit balance in any such accounts against the actual or contingent liabilities due to PBHK whether joint or several, present or future, actual or contingent and primary or collateral.

<table>
<tr><th colspan="2">Reference Information</th></tr>
<tr><td>Historical Changes of Interest Rate Benchmark</td><td>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.


The highest PBHK's Hong Kong Dollar Prime Rate noted in the past 3 years is 6.125%.</td></tr>
<tr><td>Periodic Repayment Amount (Illustrative Example)</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount (Illustrative Example)</td><td>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)
<table>
<tr><td>Loan Amount</td><td>Total repayment amount^ based on the highest interest rate noted in the past 3 years</td></tr>
<tr><td>HK$ 5,000</td><td>HK$ 5,000.98</td></tr>
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^ The table above is for reference only, listing the total repayment amounts for different actual loan amounts under the following specific assumptions: (1) the annualized interest rate of this Share Margin Financing is PBHK's HKD Prime Rate plus 1.00%, (2) The highest PBHK's Hong Kong Dollar Prime Rate noted in the past 3 years is 6.125% and (3) the loan tenor is 1 day.</td></tr>
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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!

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透支服務產品資料概要

大眾銀行(香港)有限公司 (「本行」)

證券保證金融資
二零二五年六月二日

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或以下	本行之港元最優惠利率年息加1.00%。 [本貸款的利率並無上限，可能面對較高的利率風險。]
港幣$ 5,000以上至港幣$ 20,000	本行之港元最優惠利率年息加1.00% [本貸款的利率並無上限，可能面對較高的利率風險。]
港幣$ 20,000以上至港幣$ 100,000	本行之港元最優惠利率年息加1.00% [本貸款的利率並無上限，可能面對較高的利率風險。]
港幣$ 100,000以上	本行之港元最優惠利率年息加1.00% [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。

本貸款的利率於不時重設。

有關本行之港元最優惠利率的最新利率及其他詳情，請查閱本行網站: www.publicbank.com.hk/tc/usefultools/rates/hkdprimerates

<table>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>本行之港元最優惠利率年息加 8 厘 (最少港幣$100元正) 。
過期利息按過期利率由還款到期日起（包括該日）至實際清還之日止（不包括該日）計算。</td></tr>
<tr><td>超出信用限額利率</td><td>不適用</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>分期還款金額</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>總還款金額</td><td>
<table>
<tr><td>貸款金額</td><td>根據上述 利率計算之總還款金^額</td></tr>
<tr><td>港幣$ 5,000</td><td>港幣$ 5,000.89</td></tr>
<tr><td>港幣$ 20,000</td><td>港幣$ 20,003.56</td></tr>
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</table>
^上表僅供參考，列出在以下特定假設下不同實際貸款金額的總還款金額：(1) 本證券保證金融資的年化利率為本行之港元最優惠利率年息加 1.00%。；(2) 截至2025年5月15日PBHK的港元最優惠利率為5.50%；(3) 貸款期為1天。

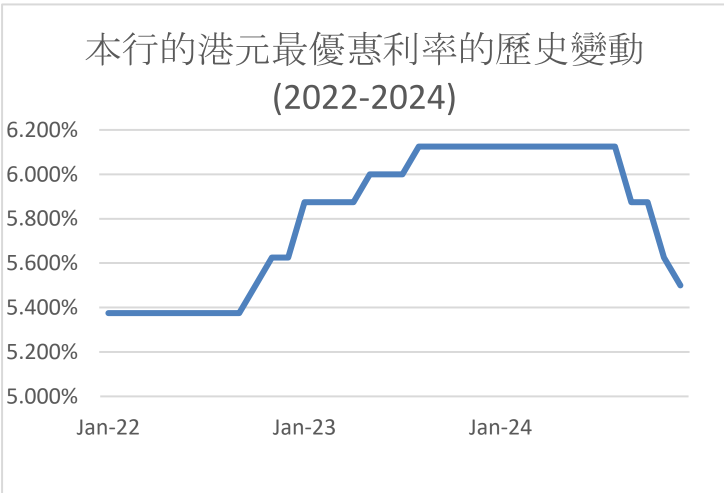
註 ： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站/主要互聯網平台上使用透支服務計算機或到網址: https://www.publicbank.com.hk/tc/usefultools/calculator#overdraft 以取得較準確資料。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>年費 / 費用</td><td>不適用</td></tr>
<tr><td>逾期還款費用及收費</td><td>不適用</td></tr>
<tr><td>超出信用額度手續費</td><td>不適用</td></tr>
<tr><td>退票 / 退回自動轉帳授權指示的費用</td><td>不適用</td></tr>
<tr><td colspan="2">其他資料</td></tr>
<tr><td colspan="2">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. 除特別註明外，本文件所用的詞語應與證券服務協議書所用的有關詞語具有相同涵義。</td></tr>
</table>

3. 股票透支額度實際可動用之額度按客戶賬戶內可接受作押之股票以其各自市場價值與最高訂額 成數相乘而訂定，本行有全權酌情不時作出更改。有關本行最新之合資格股票一覽表及 相應最高訂額成數，可向本行任何分行查詢或瀏覽本行網站 www.publicbank.com.hk
4. 貸款的利息以一年 365 天為標準，及以每天合計的港元本金為基礎，按天計算，利率按本行不時自行決定之規定及為客戶於申請貸款時所接受執行。本行有權更改任何時候規定之利率及其後的變更一旦經本行事先通知客戶後，即告生效，並對客戶產生約束力。 按每日結餘計算的利息將以月結形式於本人 / 吾等的戶口中扣除。
5. 如果客戶未能於貸款授信函及/或本行其他文件指定的時段內清還貸款的過期款項，本行保留應有權利調高未償還貸款餘額的利率，而不另行通知。
6. 客戶應按本銀行要求隨時支付累算利息，若沒有接到本銀行之通知，則在每個月份的最後一個工作日或本銀行不時自行決定之其 他時間將利息繳清。所有到期而沒有償還之累算利息將被本銀行轉為本金，並在期滿當天成為保證金貸款的一部分，本銀行將根據 本協議書對其收取相應的利息。
7. 客戶最終獲批核之息率及貸款額度將視乎其信貸狀況及本行之信貸審批結果而定。
8. 在違約情況下，本行有權隨時毋須預早通知，將借款人個人持有或與其他人士／公司聯名持有之全部 或任何帳戶合併或結合，並將該等帳戶中之任何存款結餘，抵銷借款人所欠本行之實有的／或有的債 務，不論該欠款是單獨的或是共同的、現有的或是將來的、實際的或是或有的及主要的或是附屬的。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，本行的港元最優惠利率利率最高為6.125%。

分期還款金額（示例說明）	此貸款無需分期償還固定金額。
總還款金額 （示例說明）	（以下示例展示了根據過去三年內最高利率計算的總還款金額。）

貸款金額	根據過去三年內最高利率計算的總還款金額^

<table>
<tr>
<td></td>
<td>
<table>
<tr><td>港幣$ 5,000</td><td>港幣$ 5,000.98</td></tr>
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</td>
</tr>
</table>

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 ！