

透支服務產品資料概要  
大眾銀行(香港)有限公司(「本行」)

**[無抵押透支服務]**  
**[2019年7月29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                    | 本產品之年利率為本行之港元最優惠利率加6%                    |
| 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，本行將收取港元最優惠利率加年利率10% |

**費用及收費**

|                      |  |
|----------------------|--|
| 年費 / 收費 <sup>2</sup> | 將收取透支額之1%  |
| 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<br>(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**

- 上述利率僅供參考，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個人客戶。
- 透支額每年1%之年費將於每年複檢透支額審核時從其往來戶口中扣除。該費用在任何情況下將不獲退還。
- 除了上述之費用及收費外，若按每月平均計算之已使用透支額度比率少於40%，將按年利率0.25%收取透支承諾費，並以該月未使用之透支額度按日計算。
- 客戶須於相關之月結單內，以存入誌賬方式累計不少於已使用透支額度的5%之入賬金額作為每月最低還款額。
- 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)**

**[Unsecured Overdraft Facility]**  
**[29 July 2019]**

**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**

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|--|--|
| Annualised Interest Rate                   | The annualised interest rate is 6% over PBHK HKD Prime Rate  |
| Annualised Overdue / Default Interest Rate | Not applicable   |
| Overlimit Interest Rate                    | 10%p.a. over PBHK HKD Prime Rate will be applied to your current account if your current loan balance exceeds the credit of the loan |

**Fees and Charges**

|   |  |
|---|--|
| Annual Fee / Fee <sup>2</sup>             | 1% on 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<br>(ii) HK\$80 per returned cheque due to technical reasons (except post date) |

**Additional Information**

1. The information stated above is for reference only and is applicable to individual customers who fulfil relevant application requirements and accept to be bound by relevant terms and conditions.
2. The annual fee of 1% on the overdraft limit will be charged to the debit of the current account upon each annual renewal of the overdraft facility. Such fee shall not be refundable under any circumstances.
3. Other than the fees and charges mentioned above, a commitment fee of overdraft facility of 0.25%p.a. is charged to the un-utilised overdraft limit on daily basis if the credit limit utilisation ratio is less than 40% calculated on monthly average basis.
4. Customer should undertake to maintain minimum monthly repayment in the form of credits to the current account, amounting to 5% of the overdraft outstanding as at the date of related statement.
5. 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.
6. The final interest rate and overdraft limit approved are subject to customers' credit status and final approval by PBHK.
7. 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.
8. In case of discrepancy between the English and Chinese versions, the English version shall always prevail.