

Key Facts Statement (KFS) for Overdraft Facility

Nanyang Commercial Bank, Limited (“the Bank”)

Easi-Personal Loan - Easi-Overdraft Facility (for Personal Customers)
23rd 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 credit 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	Not applicable.
Above HK\$ 5,000 and up to HK\$ 20,000	Not applicable.
Above HK\$ 20,000 and up to HK\$ 100,000	<p>P+2.75% to P+5.5%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>
Above HK\$ 100,000	<p>P+3.5% to P+5.5%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</p>

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 monthly.

Prime rate (P) means the Best Lending Rate (BLR) for HKD as may be quoted by the Bank from time to time and subject to fluctuation.

Latest rate and other details of the HKD Prime is published on our website https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html.

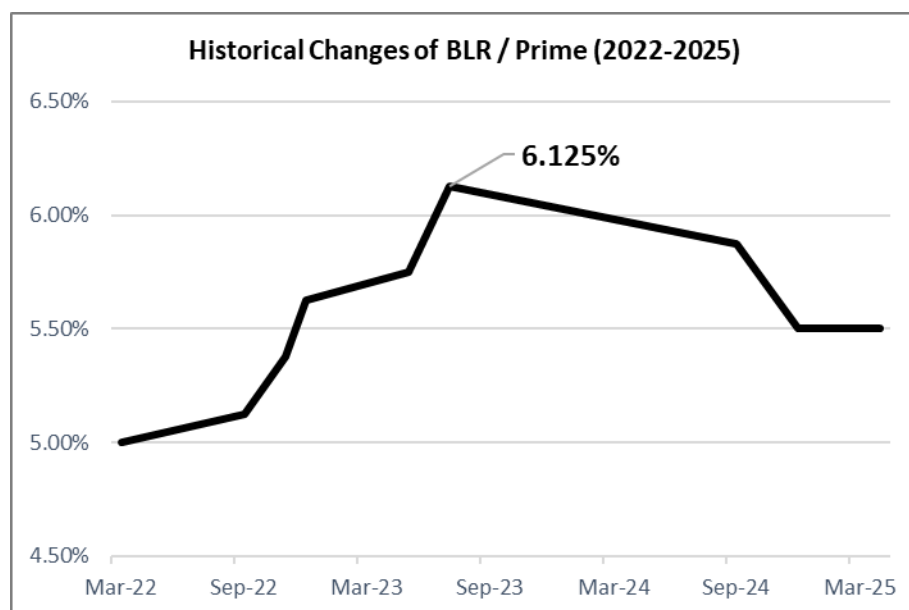
Annualised Overdue / Default Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the Bank’s overnight HIBOR and cost of funds, whichever is higher). If any such sum is not paid after the due date, the unpaid portion will be included as payment in arrears and the Bank shall have the right 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.	
Overlimit Interest Rate	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 the 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	Assume the Bank’s HKD Prime is 5.5%	
	The following information is provided on the assumptions that the utilization of overdraft is 100% for a month with 30 calendar days.	
	Loan Amount	Total repayment amount for the interest rate specified above
	HK\$ 5,000	HK\$ 5,450
	HK\$ 20,000	HK\$ 21,800
	HK\$ 100,000	HK\$ 109,000
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.ncb.com.hk/nanyang_bank/eng/html/13.html .		
Fees and Charges		
Annual Fee / Fee	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 prorata basis and payable upon the approval.	
Late Payment Fee and Charge	HK\$500 per late payment (plus legal cost, if any). 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.	

	For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank, please contact our staffs for details.
Overlimit Handling Fee	HKD120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
Returned Cheque Charge / Rejected Autopay Charge	<p>HK\$150 per returned cheque / rejected autopay payment.</p> <p>If you issue a cheque or ask us to set up a standing instruction to pay from your account, which if honoured by us, would either cause your account to go overdrawn or over an existing overdraft limit, we will treat this as your informal request for an unauthorised overdraft. If we accept your request, the overlimit fee and interest quoted above would apply. We may refuse your request and charge, without prior notice, a handling charge for considering and refusing your request on each occasion</p>
Additional Information	
<ol style="list-style-type: none"> 1. Minimum loan amount is HK\$30,000 2. For details, please refer to the relevant section of Conditions for “Easi-Personal Loan - Easi-Overdraft Facility” . 3. This loan product provided 7-Day Cooling-off period . Customers may submit a Cooling-off application for early settlement within seven calendar days following the drawdown date of the relevant facility. For more details, please contact with our bank staff by visiting branch or calling hotline (852) 2616 6628. 	

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.



The highest HKD Prime rate noted in the past 3 years is 6.125%.

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	HK\$ 5,481.25
HK\$ 20,000	HK\$ 21,925
HK\$ 100,000	HK\$ 109,625

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.

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

透支服務產品資料概要

南洋商業銀行有限公司(「本行」)

「理財貸輕鬆」 “順手錢” 備用透支(個人客戶適用)

2025年6月23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	不適用
港幣\$ 5,000以上至港幣\$ 20,000	不適用
港幣\$ 20,000以上至港幣\$ 100,000	P+2.75%至P+5.5% 本貸款的利率並無上限，可能面對較高的利率風險。 年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。
港幣\$ 100,000以上	P+2.75%至P+5.5% 本貸款的利率並無上限，可能面對較高的利率風險。 年化利率是以借款金額的百分比形式表示，按年計算的基礎利率。

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最優惠利率計算。此貸款的主要風險為利率風險。

本貸款的利率於每月重設。

最優惠利率(P) 指本行不時公佈的最優惠利率，並隨市場情況作出調整。有關最優惠利率的最新利率及其他詳情，請查閱本行網站：

https://www.ncb.com.hk/nanyang_bank/html/14a1.html。

逾期還款年化利率 / 就違約貸款收取的年化利率

本行港元最優惠利率加10%。(或與本行隔夜同業拆息及資金成本比較，以較高者為準)

若在有關到期日後仍未清還該等款額，本行有權就該等未付金額當作逾期款額化並作為其墊支的本金，以及(無論判決前或後)罰息將會附加予該備用透支之上，息率為本行港元最優惠利率加10%年息，或香港銀行同業拆息，或本行的資金成本，以較高者為準。有關罰息將會每日累積計算，並由到期日起計算至實際還款日為止。不論該到期但仍未清繳的透支額是否在本行原先批核的透支上限的範圍之內，上述的罰息及計算方法將會適用。

本行保留權利，可按其認為適當的時段以複息方法計算罰息。

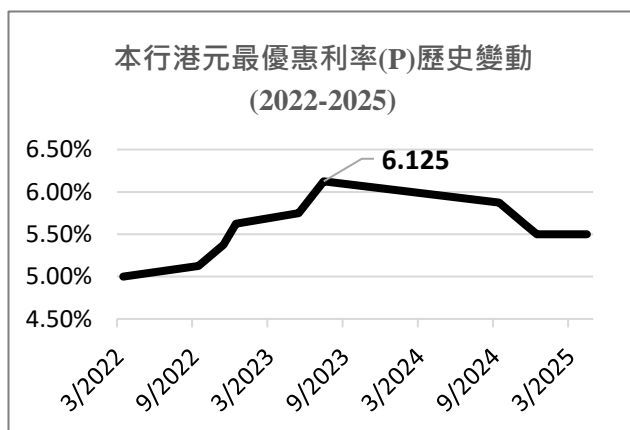
超出信用限額利率	如您現有的貸款餘額超出其備用透支上限額度，本行將按超出其備用透支上限之金額收取本行港元最優惠利率加10% (或與隔夜同業拆息比較，以較高者為準)。	
還款		
還款頻率	此貸款無需分期償還固定金額。	
分期還款金額	此貸款無需分期償還固定金額。	
總還款金額	假設本行最優惠利率為5.5%	
	以下計算假設透支金額的全月使用率為100%以及該月有30 個曆日。	
	貸款金額	根據上述 利率計算之 總還款金額
	港幣\$ 5,000	港幣 \$5,450
	港幣\$ 20,000	港幣 \$ 21,800
	港幣\$ 100,000	港幣 \$109,000
註：如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支貸款服務計算機，請查閱 https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。		
費用及收費		
年費 / 費用	相當於備用透支上限1%的不予退還年度手續費將於備用透支獲批准時或周年續期時收取，若在貸款年度內備用透支上限獲准提高，則借款人須就該增加授信額繳付額外手續費，而該筆額外手續費將會按比例計算，並在其申請獲批准時支付。	
逾期還款費用及收費	每次逾期還款將收取港幣\$500(如涉及法律費用則另計) 除違約利息外，本行保留在借款人每次未能如期付款時徵收港幣500元(如涉及法律費用則另計)的權利。此外，若本行行使其絕對酌情權決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。 詳細請參閱本行提供的《一般貸款授信的一般條款》中的相關部分，如有需要可向分行職員索取。	
超出信用額度手續費	如您的貸款餘額超出其貸款的信用額度，本行每次將收取HK\$120。	
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取港幣150元。 若您發出支票或要求本行於您的戶口設立常行指示，而當本行執行該指示時，將會令您的戶口出現透支情況或超出現有透支限額，本行將視該指示為您臨時作出的未經授權透支要求，如本行接納您的指示，將就超出額度收取上列的收費及利率。本行可能拒絕您的要求，每次處理您的要求，本行可能（在不另行通知的情況下）收取手續費。	
其他資料		
1. 最低貸款金額為港幣30,000元。 2. 如要查詢更多資料，請參閱《「理財貸輕鬆」 “順手錢” 備用透支條款》的相關章節。		

3. 此貸款產品提供7天貸款冷靜期。客戶可於貸款提款日翌日起計七個曆日內提出冷靜期申請以提前償還貸款，詳情可到訪分行或致電熱線(852) 2616 6628向本行職員查詢。

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，最高的最優惠利率利率為 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
港幣\$ 5,000	港幣 \$ 5,481.25
港幣\$ 20,000	港幣 \$ 21,925
港幣\$ 100,000	港幣\$ 109,625

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。

重要注意事項：借定唔借？還得到先好借！