

Key Facts Statement (KFS) for Overdraft Facility

Nanyang Commerical Bank, Limited (“the Bank”)

Secured 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 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	P - 1% to P + 1% (subject to compare with the overnight HIBOR or Bank's Cost of Funds, whichever is higher)
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

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 daily.

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.

Overnight HIBOR means the Hong Kong Interbank Offered Rate for Hong Kong Dollars quoted by the Hong Kong Association of Banks (HKAB) at or about 11:00a.m.(Hong Kong time).

Latest rate and other details of the Bank's Best Lending Rate, i.e. Prime (P), is published on our website:

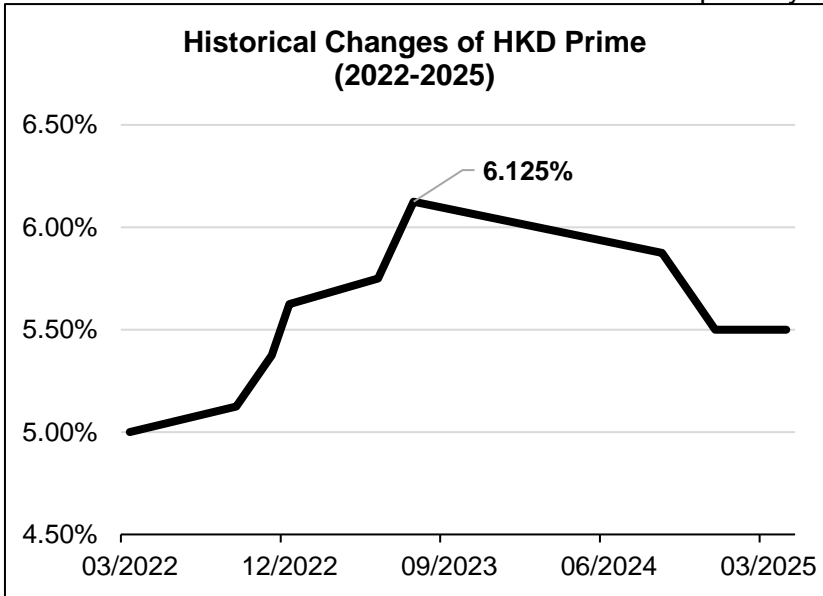
https://www.ncb.com.hk/nanyang_bank/eng/html/14a1.html

Latest rate and other details of the overnight HIBOR is published on The Hong Kong Association of Banks' (HKAB) website:

<https://www.hkab.org.hk/en/home>.

	“Cost of Funds” means the cost of its funding from whatever sources it may select as determined by the Bank from time to time at its absolute discretion (as the case may be).									
Annualised Overdue / Default Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the overnight HIBOR, whichever is higher). The Bank reserves the right to charge default interest (as well after as before judgment) on a day to day basis on any sum which is not paid when due. Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.									
Overlimit Interest Rate	10% over the Bank’s HKD Prime (subject to compare with the overnight HIBOR, whichever is higher) will be applied to your overlimit 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><tr><td>Loan Amount</td><td>Total repayment amount^ for the interest rate specified above</td></tr><tr><td>HK\$ 5,000</td><td>HK\$ 18.49 to HK\$ 26.71</td></tr><tr><td>HK\$ 20,000</td><td>HK\$ 73.91 to HK\$ 106.85</td></tr><tr><td>HK\$ 100,000</td><td>HK\$ 369.86 to HK\$ 534.25</td></tr></table> <p>^Remark: The table above is provided for illustrative purposes only and shows total repyament amount under specific condittrions assuming that (1) the Bank’s HKD Prime is 5.5 % and (2) the loan period is 30 days. 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.</p>		Loan Amount	Total repayment amount^ for the interest rate specified above	HK\$ 5,000	HK\$ 18.49 to HK\$ 26.71	HK\$ 20,000	HK\$ 73.91 to HK\$ 106.85	HK\$ 100,000	HK\$ 369.86 to HK\$ 534.25
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Fees and Charges										
Annual Fee / Fee	0.125% to 0.5% of overdraft amount (subject to a minimum range of HK\$250 to HK\$1,000 equivalent) of overdraft facility will be charged when a customer applies for an overdraft facility.									
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 the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, 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.									

Overlimit Handling Fee	HKD120.00 per time and overdraft interest calculated at prime rate plus 10% or overnight HIBOR (whichever is higher) will be charged, if your current loan balance exceeds the credit limit of the loan.
Returned Cheque Charge / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment
Additional Information	
1. Interest is calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year).	

Reference Information									
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the Prime rate benchmark in the past 3 years.</p>  <p>The highest Prime rate noted in the past 3 years is 6.125%.</p>								
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.								
Total Repayment Amount (Illustrative Example)	<p>(The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.)</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Total repayment amount[^] based on the highest interest rate noted in the past 3 years</th></tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td><td>HK\$ 25.17</td></tr> <tr> <td>HK\$ 20,000</td><td>HK\$ 100.68</td></tr> <tr> <td>HK\$ 100,000</td><td>HK\$ 503.42</td></tr> </tbody> </table> <p>[^]Remark: The table above is provided for illustrative purposes only and shows total repayment amount under specific conditions assuming that the loan period is 30 days.</p>	Loan Amount	Total repayment amount [^] based on the highest interest rate noted in the past 3 years	HK\$ 5,000	HK\$ 25.17	HK\$ 20,000	HK\$ 100.68	HK\$ 100,000	HK\$ 503.42
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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.

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」)

備用抵押透支服務 (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透支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	P - 1% 至 P + 1% (或與隔夜同業拆息利率或銀行資金成本比較，以較高者為準)
港幣\$ 5,000以上至港幣\$ 20,000	
港幣\$ 20,000以上至港幣\$ 100,000	
港幣\$ 100,000以上	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的。此貸款的主要風險為利率風險。

本貸款的利率於每日重設。

最優惠利率(P) 指本行不時公佈的港元最優惠利率，並隨市場情況作出調整。

隔夜香港銀行同業拆息（overnight HIBOR）是指按提取貸款當日或貸款供款日於上午約11時(香港時間)由香港銀行公會報價之港元隔夜香港銀行同業拆息。

有關本行最優惠利率的最新利率(即Prime「P」)及其他詳情，請查閱本行網站: https://www.ncb.com.hk/nanyang_bank/html/14a1.html。

有關香港銀行隔夜同業拆息（overnight HIBOR）的最新利率及其他詳情，請查閱香港銀行公會(HKAB)網頁: <https://www.hkab.org.hk/tc/home>。

「銀行資金成本」為銀行融資成本，銀行有絕對酌情權適時對其進行調整(視屬何情況而定)。

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% (或與隔夜同業拆息利率比較，以較高者為準)

本行保留可就任何到期未付款項按日徵收違約利息的權利（不論判決之後或之前）

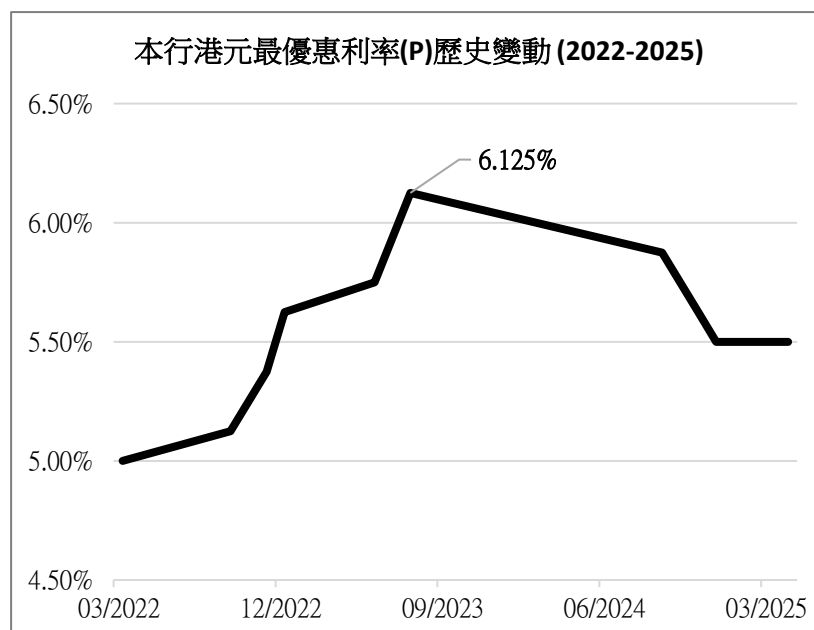
違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。

超出信用限額利率	如您的貸款餘額超出信用限額，本行將收取超出其貸款的信用額度之本行港元最優惠利率加10% (或與隔夜同業拆息利率比較，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。									
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總還款金額	<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\$ 18.49至港幣\$ 26.71</td></tr><tr><td>港幣\$ 20,000</td><td>港幣\$ 73.91至港幣\$ 106.85</td></tr><tr><td>港幣\$ 100,000</td><td>港幣\$ 369.86至港幣\$ 534.25</td></tr></table> <p>^註： 上表僅供參考，並列出特定情況下的總還款金額。有關例子假設 (1) 假設本行港元最優惠利率(P)為5.5% (2) 貸款期為30天。</p> <p>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服務計算機或到: https://www.ncb.com.hk/nanyang_bank/html/13.html 以取得較準確資料。</p>		貸款金額	根據上述利率計算之總還款金額^	港幣\$ 5,000	港幣\$ 18.49至港幣\$ 26.71	港幣\$ 20,000	港幣\$ 73.91至港幣\$ 106.85	港幣\$ 100,000	港幣\$ 369.86至港幣\$ 534.25
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費用及收費										
年費 / 費用	在客戶申請備用抵押透支服務時，將收取透支金額的0.125% 至 0.5% (最低收費為HK\$250至HK\$1,000)									
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計) 除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，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。									
超出信用額度手續費	如您的貸款餘額超出信用額度，本行每次將收取HK\$120，另加透支利息 (按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)									
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HK\$150									
其他資料										
1. 利息將按實際用款日數並以每年365 日（或閏年366日）為基礎計算。										

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內本行港元最優惠貸款利率的歷史變動。



過去三年內，最高的本行最優惠貸款利率為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\$ 25.17
港幣\$ 20,000	港幣\$ 100.68
港幣\$ 100,000	港幣\$ 503.42

[^]註：
上表僅供參考，並列出特定情況下的總還款金額。有關例子假設
(1)貸款期為30天。

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！