

Key Facts Statement (KFS) for Temporary Overdraft

*Temporary Overdraft
Oct 2020*

<p>This facility is a Temporary Overdraft.</p> <p>This statement provides you with indicative information about interest, fees and charges of this facility but please refer to our offer letter for the final terms of your Temporary Overdraft.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	<p>HSBC's Best Lending Rate + 8%</p> <p>(For HKD settlement account) interest is calculated daily based on the outstanding amount under the Temporary Overdraft facility and debited from your account on a monthly basis or (for non HKD settlement account) interest is calculated daily based on the overdraft limit and the overdraft validity period and debited from your account upon approval of Temporary Overdraft facility.</p>
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	Not applicable
Fees and Charges	
Annual Fee	Not applicable
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	Not applicable
Returned Cheque / Rejected Autopay Charge	Not applicable
Handling Charge	HKD100 (for HSBC Premier Account) or HKD120 (for HSBC One / Personal Integrated Account)
Additional Information	
<ul style="list-style-type: none"> • HSBC's Best Lending Rate is the Hong Kong dollar Best Lending Rate quoted by us from time to time. • The number of days for interest calculation is different for different currencies: <ul style="list-style-type: none"> ○ For HKD settlement account: interest will be calculated on the basis of actual number of days elapsed and 365 days in a year (or 366 days in a leap year). ○ For USD settlement account: interest will be calculated on the basis of actual number of days elapsed and 360 days in a year. • The Temporary Overdraft is granted subject to the Integrated Account Terms and Conditions and the Temporary Overdraft Terms & Conditions. • Please note that we do not appoint any third parties to refer Temporary Overdraft applications to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 2233 3000. 	

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

臨時透支資料概要

臨時透支
2020年10月

<p>此乃臨時透支服務產品。 本概要所提供的利息、費用及收費等資料僅供參考， 臨時透支服務的最終條款以貸款確認書為準。</p>	
利率及利息支出	
年化利率	滙豐最優惠利率 + 8% (就港元結算戶口) 利息是按未償還款項每日計算，每月從閣下的戶口中扣除，或(非港元結算戶口) 利息是按透支額度及透支期限每日計算，並於臨時透支額度批核後從閣下的戶口中扣除。
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	不適用
費用及收費	
年費	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票／退回自動轉賬授權指示的收費	不適用
手續費	港幣 100 元（滙豐卓越理財）或港幣 120 元（滙豐One及個人綜合理財戶口）
其他資料	
<ul style="list-style-type: none"> • 滙豐優惠利率指本行不時公布的港元最優惠利率。 • 不同貨幣的利息將按不同日數為基礎計算： <ul style="list-style-type: none"> ○ 港元結算戶口：利息將根據實際用款日數並以每年 365 日（或閏年 366 日）為基礎計算。 ○ 美元結算戶口：利息將根據實際用款日數並以每年 360 日為基礎計算。 • 臨時透支服務受綜合理財戶口條款及細則及臨時透支條款及細則所約束。 • 請留意本行並沒有委託任何第三方轉介臨時透支申請亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線 2233 3000。 	

借定唔借？還得到先好借！