上海商業銀行
SHANGHAI COMMERCIAL BANK

Key Facts Statement (KFS) for Overdraft Facility

Shanghai Commercial Bank Limited ("the Bank")

General Overdraft Facility

November 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 [a]

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	Interest is to be charged at Prime Rate - 1% p.a. to Prime Rate+1% p.a. or the overnight HIBOR+2% p.a., whichever is higher. 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	-ditto-
Above HK$ 20,000 and up to HK$ 100,000	-ditto-
Above HK$ 100,000	-ditto-

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.

Latest rate and other details of the Best Lending Rate (BLR) is published on our website: https://www.shacombank.com.hk/eng/rate/loans-overdraft-rate.jsp

For the latest rate and other details of the 1-month HIBOR, please visit The Hong Kong Association of Banks' official website.

Annualised Overdue / Default Interest Rate

Not applicable

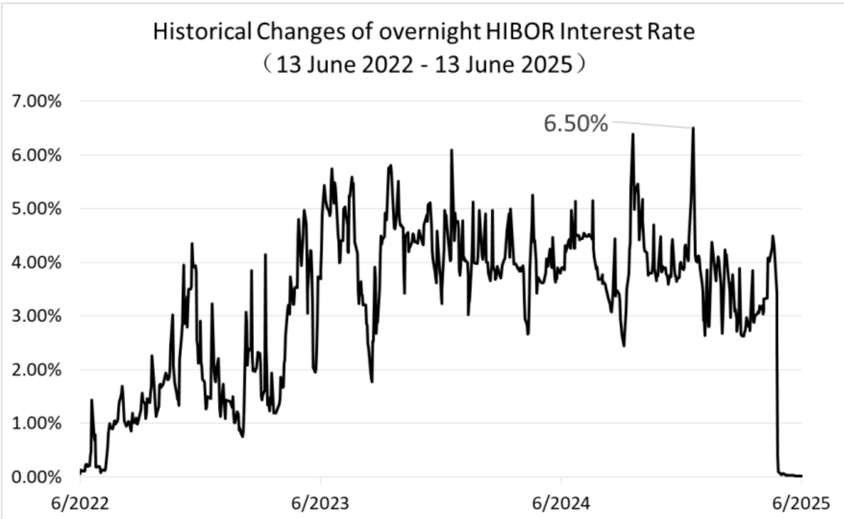
Overlimit Interest Rate	Interest is to be charged on the amount in excess of the limit granted at such rate as the Bank may from time to time determine on a daily basis, which is currently at 10% p.a. over the Prime Rate. Any overdraft in excess of the limit granted is subject to approval at the Bank's sole discretion.
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	This loan does not have specific total repayment amount. **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.shacombank.com.hk/eng/personal/loan/calculator/index.jsp.
Fees and Charges	
Annual Fee / Fee [b]	Facility Fee : 0.1% p.a. – 1% p.a. on the overdraft facility limit (minimum HKD500)
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	HKD150 (on transaction day)
Returned Cheque Charge / Rejected Autopay Charge	Returned Cheque HKD150 per cheque (Due to insufficient funds) HKD80 per cheque (Due to other reasons) Rejected Autopay Charge HKD150 per item (Due to insufficient funds) HKD50 per item (Due to other reasons)

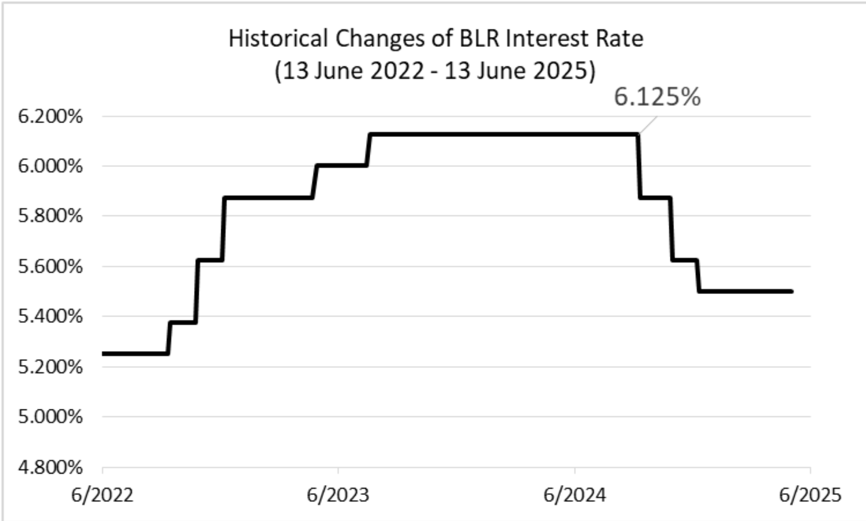
Additional Information

1. Overdraft interest is to be accrued on a daily basis but payable monthly in arrears to the debit of the Checking Account on the 21st (or the next business day if it is a holiday) of each and every calendar month.
2. The basis of a 365-day year is used for the calculation of loan interest for Hong Kong Dollars, Sterling Pounds and Singapore Dollars, while for other currencies, the basis of a 360-day year is used.
3. The basis for the calculation of interest in leap years is the same as that in ordinary years.
4. Applicants are required to indicate their acceptance of the facility(ies) by signing and returning the duplicate of Facility Letter duly signed by them and the relevant party(ies), if any, within 14 days from the date of the letter, failing which the offer in the Facility Letter will lapse unless otherwise agreed by the Bank.
5. **If borrowers have successfully applied for and drawdown an unsecured loan but early**

redeem the Loan in full within 7 calendar days after the Loan drawdown date, the following fees can be exempted: (1) the early redemption fee, and (2) the handling fee of the Loan application (if applicable).

6. **The daily loan interest is calculated by dividing the annualized interest rate by 365-days per year if borrowers repay the Loan in full within 7 calendar days after the Loan drawdown date. The total interest as of the date of repayment will be rounded off to two decimal places. For example, the daily loan interest is equivalent to HKD0.82 when it is calculated with the loan amount of HKD100,000 and annualized interest rate of 0.3%. (Loan Amount HKD100,000 x Annualized Interest Rate 0.3% / 365 days = HKD0.82)**
7. The above calculation of interest payable is for reference only. The actual interest payable depends on the Bank's calculation. In case of any disputes, the decision of the Bank shall be final.
8. The Bank, at any time, may demand immediate payment of the overdraft facility in full, together with all accrued interest, fees and charges in connection with the overdraft facility.
9. In the event of default, the Bank 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 the Bank whether joint or several, present or future, actual or contingent and primary or collateral.
10. The above information is for reference only. Customers should refer to their agreement with the Bank for the exact terms and conditions.

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 overnight HIBOR interest rate noted in the past 3 years is 6.50%.

	 The highest BLR interest 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)	This loan does not have specific total repayment amount.

Notes:

a. Annualised interest rate is quoted for reference only and the actual interest rate is determined on a case-by-case basis. The Bank's HKD Prime Rate and overnight HIBOR as at 3 November 2025 were 5.25% p.a. and 3.38173%p.a. respectively. You may also contact our branch staff for the latest Prime Rate and HIBOR of the Bank.

b. Annual fee is quoted for reference only and the actual annual fee is determined on a case-by-case basis.

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!