

## Key Facts Statement (KFS) for Overdraft Facility

Dah Sing Bank, Limited (the "Bank")

328 SME FlexiMoney Overdraft Facility  
Aug 2024

<p>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 facility letter for the final terms of your overdraft facility.</p>			
<b>Interest Rates and Interest Charges</b>			
<b>Annualized Interest Rate</b>	The Annualized Interest Rate of this product is P+3% to P+10%. <sup>a</sup> "P" refers to "Dah Sing Bank Hong Kong Dollar Prime Rate". The relevant interest rate is for reference only and subject to a rate mutually agreed between the Bank and you (which will be indicated in the facility letter for your acceptance).		
<b>Annualized Overdue / Default Interest Rate</b>	Not applicable.		
<b>Overlimit Interest Rate</b>	HKD Prime + 10% p.a. will be applied to the amount in excess, if your outstanding loan balance exceeds the credit limit of the loan.		
<b>Fees and Charges</b>			
<b>Annual Fee / Fee</b>	<b>Credit Limit</b>	<b>Annual Fee to be collected (% p.a.)</b>	
	HKD1,000,000 or above	0.5% of the credit limit	
	HKD500,000 or above and below HKD1,000,000	1.0% of the credit limit	
	below HKD500,000	1.5% of the credit limit	
<b>Late Payment Fee and Charge</b>	Not applicable.		
<b>Overlimit Handling Fee</b>	HKD150 per occurrence of overlimit will be charged if your outstanding loan balance exceeds the credit limit of the loan.		
<b>Returned Cheque / Rejected Autopay Charge</b>	<ul style="list-style-type: none"> <li>• HKD150 per item of return of direct debit / autopay / return of inward clearing cheque due to lack of funds / uncollected funds.</li> <li>• HKD100 per item of return of inward clearing cheque due to other reasons (except post-dated cheque).</li> </ul>		
<b>Additional Information</b>			
<b>Monthly Minimum Repayment Amount</b>	Not applicable.		
<b>Illustrative Example</b>	<p>Assumptions -</p> <ul style="list-style-type: none"> <li>• Outstanding Balance = HKD120,000</li> <li>• Interest Rate = 7.125% p.a. (Assuming that approved interest rate is 1.00% over Hong Kong Dollar Prime Rate*)</li> <li>• No new withdrawal</li> <li>• No annual fee and other fees</li> <li>• Repayments are due on the 26th day after the statement date, and it is assumed that repayments are made on or before the due date.</li> </ul>		
	<b>If you make no additional charges using this overdraft facility and each month you pay...</b>	<b>You will pay off the outstanding balance of HKD120,000 in about...</b>	<b>and you will end up paying an estimated total of...</b>
	Only the minimum payment	Not applicable	Not applicable
	HKD3,712	3 years	HKD133,641 (Savings = HKD7,449)
	* "Hong Kong Dollar Prime Rate" refers to Dah Sing Bank Hong Kong Dollar Prime Rate; assuming that Dah Sing Bank Hong Kong Dollar Prime Rate is 6.125% (The example is for reference only).		

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

The service(s) / product(s) mentioned herein is/are not targeted at customers in the EU.

In case of any inconsistency between the English and Chinese versions of this KFS, the English version shall prevail.

Dah Sing Bank, Limited |