

Key Facts Statement (KFS) for Revolving Credit Facility

DBS Bank (Hong Kong) Limited (“DBS”)

Uncommitted Multi-currency Revolving Term Loan (“MRTL”)

Date: 02/05/2024

This product is a revolving credit 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 revolving credit facility.

Interest Rates and Interest Charges

Annualized Percentage Rate (APR)*

Loan Amount

HK\$5,000

HK\$20,000

HK\$100,000

Annualized Percentage Rate

The maximum loan amount is HK\$10,000,000, subject to the facility as discounted down by the prescribed percentage for the relevant Secured Assets (each a “Prescribed Percentage”), as calculated by the Bank at its sole and absolute discretion, without notice to you.

The annualized percentage rate is DBS Cost of Fund + 1.2% p.a.

(The DBS Cost of Fund is subject to the loan currency and loan tenor and will be re-fixed upon renewal. Please contact your Relationship Manager for details.)

Annualized Overdue / Default Interest Rate*

Customer is required to open a Multi-Currency Settlement Account (“MCSA”) for loan drawdown and loan settlement. Any MRTL overdue outstanding amount (including but not limited to accrued interest) will be debited from MCSA for settlement.

Interest rate will be charged on the debit balance in the MCSA from the date of such debit balance occurs up to the date of repayment.

The interest rate applied for such debit balance:

For HKD/USD – DBS Prime + 5% p.a.

For other currencies – DBS Cost of Fund + 9% p.a.

The Bank will inform you if such interest rate is applied.

If any amount is unpaid on due date, such overdue sum will be subject to the Bank’s then prevailing overdue interest rate, and may be compounded monthly or at such other intervals as the Bank may determine.

The Bank may, without prejudice to its other rights, increase the interest rate on the entire amount outstanding if any amount becomes overdue.

No minimum amount of default interest will be applied.

Overlimit Interest Rate*

NA

Minimum Payment

NA

Fees and Charges

Handling Fee

N/A

Annual Fee / Monthly Fee

N/A

Withdrawal Fee / Transaction Fee	N/A
Late Payment Fee and Charge	N/A
Overlimit Handling Fee	N/A
Returned Cheque / Reject Autopay charge	NA
Lost Card Replacement Fee	N/A
Additional Information	
<p>*Interest will accrue on a daily basis. All interest calculations will be determined and calculated by DBS with reference to the number of days elapsed and the total number of days in the year, and normally, the calculation will be based on a 365-day year basis if the Facility is in HK Dollar, Pound Sterling, Singapore Dollar or Malaysia Ringgit or a 360-day year if the Facility is in US Dollar and any other approved foreign currencies.</p> <p>Please refer to the Bank Charges Schedule at DBS website (www.dbs.com.hk) or visit any DBS branches to obtain a copy of the Bank Charges Schedule for other fees and charges related to Uncommitted Multi-currency Revolving Term Loan. Customers are advised to read the relevant terms and conditions for more details about the product.</p>	

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

循環貸款產品資料概要
星展銀行(香港)有限公司 (「星展銀行」)

非承諾性多種貨幣循環定期貸款

日期: 02/05/2024

此產品屬於循環貸款。

本概要所提供的利息、費用及收費等資料僅供參考，
循環貸款的最終條款以貸款確認書為準。

利率及利息支出		
實際年利率*	貸款金額	實際年利率
	HK\$5,000	貸 款 金 額 上 限 為 HK\$10,000,000 ，星展銀行可 按其全權絕對酌情就有關抵押 資產訂明的折讓百分比(「訂明 百分比」)計算貸款金額而無須 向你作出通知。 本產品的年利率為星展銀行資 金成本 + 年利率 1.2% 。
	HK\$20,000	
	HK\$100,000	
(星展銀行資金成本是以貸款貨幣和貸款期限釐定，及將於續期時重新釐定。請向閣下的客戶經理了解詳情。)		
逾期還款年化利率 / 就違約貸款收取的年化利率*	<p>客戶須開立一個多種貨幣結算戶口(「結算戶口」)來提取貸款和清還貸款。任何逾期未償還結欠款項(包括但不限於累計利息)將從結算戶口扣除。</p> <p>結算戶口內的未償還結欠款項將被收取利息，由出現未償還結欠款項當日起計至實際還款日為止。</p> <p>適用於該未償還結欠款項的利率: 港元/美元 – 星展銀行最優惠利率 + 年利率 5% 其他貨幣 – 星展銀行資金成本 + 年利率 9%</p> <p>如需計算上述利息，銀行將通知閣下該利率。</p> <p>任何逾期還款金額將按銀行當時適用的逾期利率計算利息，並可能每月或按銀行釐定的其他利息期以複利方式計算。</p> <p>在不影響銀行的其他權利下，若任何金額逾期未付，銀行可提高全部未償還金額的適用利率。</p> <p>逾期還款利息不設最低金額。</p>	
超出信用額度利率*	不適用	
最低還款額	不適用	
費用及收費		
手續費	不適用	
年費 / 月費	不適用	
提款收費 / 交易收費	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 / 退回自動轉帳授權指示的收費	不適用
替換遺失卡的收費	不適用
其他資料	
<p>* 所有利息將每日累算。本行將按照貸款的實際日數及每年總日數計算利息。一般來說，若授信是以港元、英鎊、新加坡元或馬來西亞零吉為貨幣，利息將以每年365日計算，若以美元或任何其他批准的外幣為單位，則以每年360日計算。</p> <p>有關非承諾性多種貨幣循環定期貸款的其他費用及收費，請參閱星展銀行網站(www.dbs.com.hk)的<u>銀行服務收費表</u>，或親臨任何星展銀行分行索取該收費表。</p> <p>有關本產品的其他詳情，請參閱相關的條款及細則。</p>	

提示：借定唔借？還得到先好借！