上海商業銀行
SHANGHAI COMMERCIAL BANK

Key Facts Statement (KFS) for Overdraft Facility

Shanghai Commercial Bank Limited ("the Bank")

Shares 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

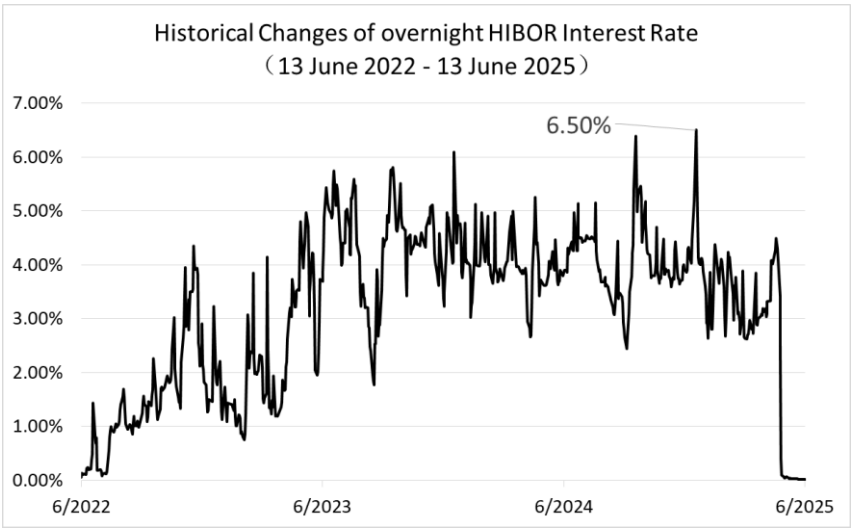
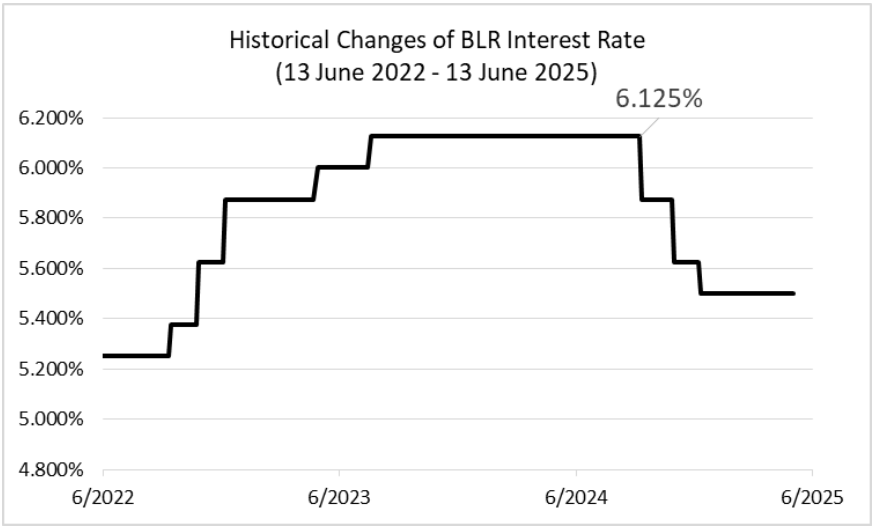
Overlimit Interest Rate	Interest is to be charged on the amount in excess of the limit granted at such rate as we may from time to time determine on a daily basis, which is currently at 10% p.a. over the Prime Rate. Any overdraft in excess of the limit granted is subject to approval at the Bank's sole 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 share overdraft facility limit (minimum HKD200)
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. The available limit of Shares Overdraft Facility is calculated by multiplying the maximum advance ratios by the current market value of the respective acceptable securities held in your account. Those acceptable securities are further categorized into four different tiers to be determined by the Bank from time to time and at the Bank's sole discretion. The latest version of the List of Acceptable Securities and the maximum advance ratios can be obtained at any of our branches or from our website at www.shacombank.com.hk.
2. 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.
3. 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.
4. The basis for the calculation of interest in leap years is the same as that in ordinary years.
5. 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 issue of the letter, failing which the offer in the Facility Letter will lapse unless otherwise agreed by the Bank.

6. The Bank, at any time, may demand immediate payment of the shares overdraft facility in full, together with all accrued interest, fees and charges in connection with the shares overdraft facility.
7. 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.
8. 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!