



Key Facts Statement (KFS) for Overdraft Facility

Hang Seng Bank

IPO Financing

May 2024

<p>This product is an overdraft facility for retail banking customers only.</p> <p>This statement provides you with <u>indicative information</u> about interest, fees and charges of this product but please refer to <u>Application Form for the final terms of your overdraft facility.</u></p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	All-in-fee or n% p.a. below the Best Lending Rate (Rate details please refers to relevant IPO financing information)
Annualised Overdue / Default Interest Rate	<p>Prime Rate + 6% p.a. (For Prestige and Preferred Banking)</p> <p>Prime Rate + 8% p.a. (For Others)</p> <p>The default interest at the rate of default interest for the period from (and includes) the Payment Due Day to (but excludes) the date of actual payment.</p>
Overlimit Interest Rate (i.e. Interest Rate for Unauthorised Overdraft)	Not Applicable
Fees and Charges	
Annual Fee / Fee	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	Not Applicable
Additional Information	
1.	Best Lending Rate refers to the Hong Kong Dollar Prime Lending Rate as quoted by Hang Seng Bank Limited from time to time.

2. The interest accrued and paid on the Loan will not be refunded irrespective of the allotment result or whether the Company is successfully listed or not.
3. Interest shall be calculated daily on the actual number of days elapsed and a 365-day or 366-day (in case of leap year) year.