

# 上海商業銀行

SHANGHAI COMMERCIAL BANK

## Key Facts Statement (KFS) for Securities Margin Trading Service

Shanghai Commercial Bank Limited (“the Bank”)

Securities Margin Trading Service

January 2026

**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 the latest statement of your Investment account and the Terms and Conditions for Securities Margin Trading Services for the terms of your 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

<b>Annualised Interest Rate <sup>a</sup></b>	<p>The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:</p> <table border="1"><thead><tr><th>Loan Amount</th><th>Annualised interest rate (or range of annualised interest rate)</th></tr></thead><tbody><tr><td>Up to HK\$ 5,000</td><td>Interest is to be charged at Prime Rate p.a. The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr><tr><td>Above HK\$ 5,000 and up to HK\$ 20,000</td><td>-ditto-</td></tr><tr><td>Above HK\$ 20,000 and up to HK\$ 100,000</td><td>-ditto-</td></tr><tr><td>Above HK\$ 100,000</td><td>-ditto-</td></tr></tbody></table> <p>The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year. The interest rate for this 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 Prime Rate (Best Lending Rate) is published on our website: <a href="https://www.shacombank.com.hk/eng/rate/loans-overdraft-rate.jsp">https://www.shacombank.com.hk/eng/rate/loans-overdraft-rate.jsp</a></p>	Loan Amount	Annualised interest rate (or range of annualised interest rate)	Up to HK\$ 5,000	Interest is to be charged at Prime Rate p.a. 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-
Loan Amount	Annualised interest rate (or range of annualised interest rate)										
Up to HK\$ 5,000	Interest is to be charged at Prime Rate p.a. 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-										
<b>Annualised Overdue / Default Interest Rate</b>	Not applicable										
<b>Overlimit Interest Rate</b>	Not applicable										

# 上海商業銀行

SHANGHAI COMMERCIAL BANK

## Repayment

<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount. Accrued debit interest (if applicable) will be deducted from the Securities Margin Trading Service Account monthly and form part of the loan.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	This loan does not have specific total repayment amount. <b>Remark:</b> 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 <a href="https://www.shacombank.com.hk/eng/personal/loan/calculator/index.jsp">https://www.shacombank.com.hk/eng/personal/loan/calculator/index.jsp</a> .

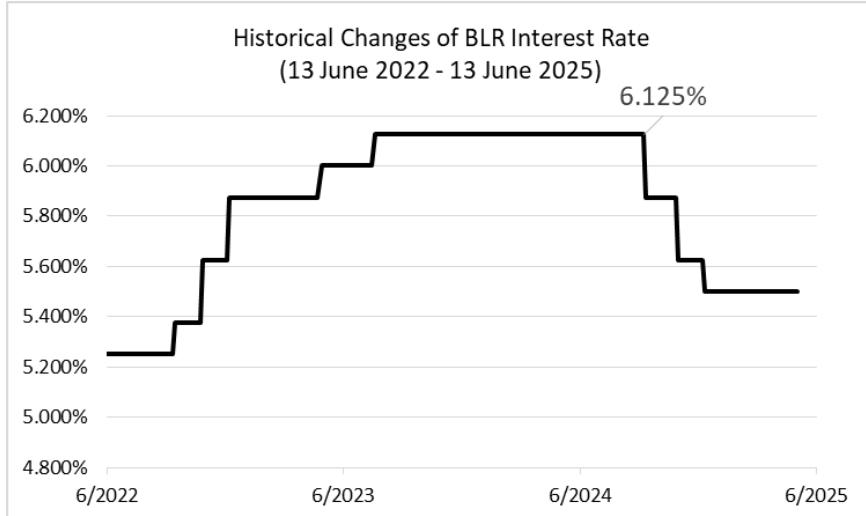
## Fees and Charges

<b>Annual Fee / Fee <sup>b</sup></b>	Not applicable
<b>Late Payment Fee and Charge</b>	Not applicable
<b>Overlimit Handling Fee</b>	Not applicable
<b>Returned Cheque Charge / Rejected Autopay Charge</b>	<u>Returned Cheque</u> HKD150 per cheque (Due to insufficient funds) HKD80 per cheque (Due to other reasons) <u>Rejected Autopay Charge</u> HKD150 per item (Due to insufficient funds) HKD50 per item (Due to other reasons)

### Additional Information

1. The available limit of Securities Margin Trading Service is calculated by multiplying the stock margin ratio 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 stock margin ratios can be obtained at any of our branches or from our website at [www.shacombank.com.hk](http://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 Securities Margin Trading Service 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.
4. The basis for the calculation of interest in leap years is the same as that in ordinary years.
5. Customers should always monitor the position of their Securities Margin Trading Service Account. If there is a margin call, customers have the responsibility to pay the amount of the margin call promptly.
6. If the portfolio margin ratio is higher than the top up percentage (above 110%), customers are required to deposit additional margin to restore the required portfolio margin ratio to 100% or below. If the portfolio margin ratio reaches the force sell percentage (120% or above), the Bank will force sell securities of the Securities Margin Trading Service Account to restore the margin ratio to 100% or below without prior notice to customers.
7. If customers fail to deposit additional margin in a timely manner as required by the Bank, the Bank may force sell the securities according to the relevant terms and conditions without prior notice to customers. If the portfolio margin ratio remains above 110% for 2 consecutive business days, it will be interpreted as failure to deposit the margin call amount immediately as required by the Bank.
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

<b>Historical Changes of Interest Rate Benchmark</b>	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p>  <p>Historical Changes of BLR Interest Rate (13 June 2022 - 13 June 2025)</p> <table border="1"> <thead> <tr> <th>Date</th> <th>Interest Rate (%)</th> </tr> </thead> <tbody> <tr><td>6/2022</td><td>5.200%</td></tr> <tr><td>7/2022</td><td>5.400%</td></tr> <tr><td>8/2022</td><td>5.600%</td></tr> <tr><td>9/2022</td><td>5.800%</td></tr> <tr><td>10/2022</td><td>6.000%</td></tr> <tr><td>6/2023 - 6/2025</td><td>6.125%</td></tr> </tbody> </table>	Date	Interest Rate (%)	6/2022	5.200%	7/2022	5.400%	8/2022	5.600%	9/2022	5.800%	10/2022	6.000%	6/2023 - 6/2025	6.125%
Date	Interest Rate (%)														
6/2022	5.200%														
7/2022	5.400%														
8/2022	5.600%														
9/2022	5.800%														
10/2022	6.000%														
6/2023 - 6/2025	6.125%														
<b>Periodic Repayment Amount (Illustrative Example)</b>	<p>This loan does not require periodic repayment in regular amount.</p>														
<b>Total Repayment Amount (Illustrative Example)</b>	<p>This loan does not have specific total repayment amount.</p>														

### Notes:

- 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 as at 3 November 2025 was 5.25% p.a. You may also contact our branch staff for the latest Prime Rate of the Bank.
- 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!**