

Lending & Financing

Overdraft Facility

- Draw on funds as you require

For all Corporate Customers

Overdraft is a revolving credit that remains open as long as the borrower handles the account in a satisfactory manner and complies with the terms and conditions stipulated by our Bank.

The facility is generally used for working capital financing and it provides flexibility to the borrower to utilise and repay at any time via business's Current Account maintained with the Bank. This facility is subject to periodic review and, at the discretion of the Bank, can be recalled or terminated on-demand i.e. amount becomes due and repayable immediately.

Benefits

- Short term financing facility
- Flexibility to utilise funds as and when required
- Ideal for urgent payment and flexible access to cash flow

General Features

- Allows working capital financing
- Preferential interest rate
- Available in HKD

Eligibility

- Limited company
- Sole proprietorship
- Partnership