

HSBC Personal Overdraft Interest Calculation Simulation

HSBC Advance Customer

Account Statement Date : 5 July
Due Date : 7 August

Interest Rate (%)	19%
Overdraft limit	10,000,000



June Interest Calculation Details

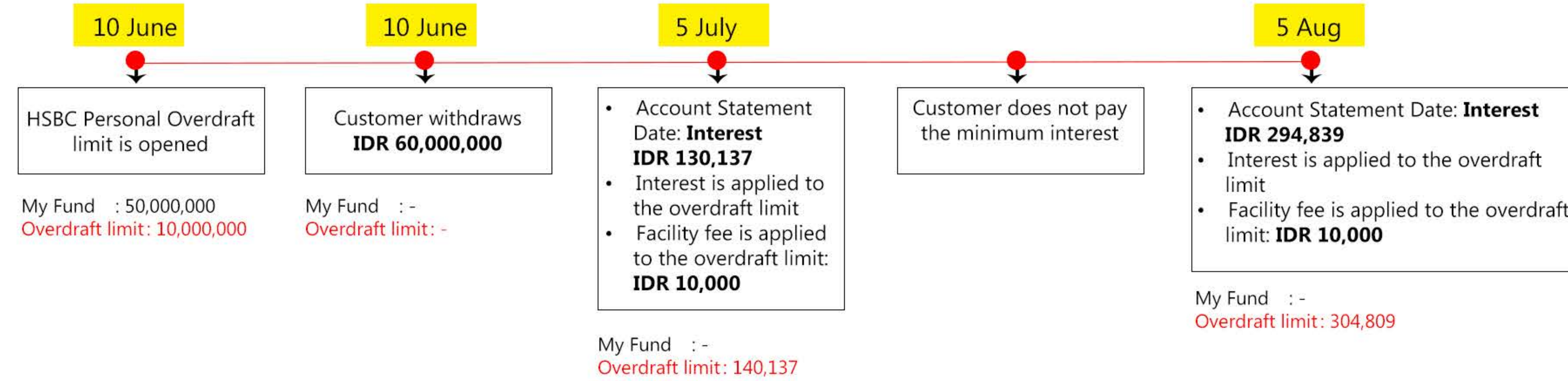
Date	Description	Overdraft Amount (A)	Account Balance	Number of Days Since Overdraft Use (B)	Daily Interest (19%/365) (C)	Interest (A x B x C)
12-Jun	Withdrawal using overdraft 1: IDR 9,000,000	9,000,000	(9,000,000)	0	0.00052	-
1-Jul	Interest calculation 1	9,000,000	(9,000,000)	19	0.00052	89,014
1-Jul	Withdrawal using overdraft 2: IDR 100,000	9,100,000	(9,100,000)	0	0.00052	-
5-Jul	Interest calculation 2	9,100,000	(9,100,000)	4	0.00052	18,948
5-Jul	Interest application	9,207,962	(9,207,962)	0	0.00052	-
Total interest on the June statement						107,962

HSBC Personal Overdraft Over Limit Simulation

HSBC Advance Customer

Account Statement Date I : 5 Jul | Account Statement Date II : 5 Aug
Due Date I : 7 Aug | Due Date II : 7 Sep

Interest Rate (%)	19%
Interest Rate Above	28%
Overdraft Limit	10,000,000



June Interest Calculation Details

Date	Description	Overdraft Amount (A)	Overdraft Amount Exceeding Limit (B)	Account Balance	Number of Days Since Overdraft Use (C)	Daily Interest Within Limit: 19%/365 Over Limit: 28%/365 (D)	Interest - Within Limit (A x C x D)	Interest - Over Limit (B x C x D)
10-Jun	Withdrawal using overdraft 1: IDR 10,000,000	10,000,000	-	(10,000,000)	0	0.00052	-	-
5-Jul	Interest calculation	10,000,000	-	(10,000,000)	25	0.00052	130,137	-
5-Jul	Interest application	10,000,000	130,137	(10,130,137)	0	0.00052	-	-
Total interest on the July statement								130,137
5-Jul	July facility fee application: IDR 10,000	10,000,000	140,137	(10,140,137)	-	-	-	-
+ July facility fee								140,137

July Interest Calculation Details

Date	Description	Overdraft Amount (A)	Overdraft Amount Exceeding Limit (B)	Account Balance	Number of Days Since Overdraft Use (C)	Daily Interest Within Limit: 19%/365 Over Limit: 28%/365 (D)	Interest - Within Limit (A x C x D)	Interest - Over Limit (B x C x D)
5-Jul	Unpaid overdraft use: IDR 10,140,137	10,000,000	140,137	(10,140,137)	0	0.00052	-	-
5-Aug	Interest calculation - within limit	10,000,000	140,137	(10,140,137)	56	0.00052	291,507	-
5-Aug	Interest calculation - over limit (with a higher interest)	10,000,000	140,137	(10,140,137)	31	0.00077	-	3,333
5-Aug	Interest application	10,000,000	434,976	(10,434,976)	0	0.00052	-	-
Total interest on the August statement								294,839
5-Aug	August facility fee application: IDR 10,000	10,000,000	444,976	(10,444,976)	-	-	-	-
+ August facility fee								304,839