

Key Facts Statement (KFS) for Overdraft Facility (Policy Pledge Loan)

Bank of China (Hong Kong) Limited (“the Bank”)

Secured Overdraft Facility (For personal Customers)

1st Nov 2023

This product is an overdraft facility.	
This statement provides you with indicative information about Interest, fees and charges of this product but please refer to our Loan Advice for the final terms of your overdraft facility.	
Interest Rates and Interest Charges	
Annualised Interest Rate	<p>The annualised interest rate is:</p> <p>HKD: (i) from 1% below the Bank’s HKD Prime to 5% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is the highest.</p> <p>USD: (i) from 1% below the Bank’s USD Prime to 5% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
Annualised Default / Overdue interest rate	<p>HKD: (i) 10% over the Bank’s HKD Prime; or (ii) the overnight HIBOR; or (iii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is the highest.</p> <p>USD: (i) 10% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
Overlimit Interest Rate	<p>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:</p> <p>HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher.</p> <p>USD: (i) The Bank’s USD Prime plus 6% per annum; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time; or (iii) the Annualised Interest Rate applicable to USD overdraft facility, whichever is the highest.</p> <p>For details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facility and Loan Facility(ies)” provided by the Bank.</p>
Fees and Charges	
Handling Fees upon application or renewal	0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.
Late Payment Fee and Charge	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of</p>

	reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
Overlimit Handling Fee	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
Returned Cheque / Rejected Autopay Charge	HK\$150 per returned cheque / rejected autopay payment.
Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)	HK\$1,000 for each time

To borrow or not to borrow? Borrow only if you can repay!

Key Facts Statement (KFS) for Instalment Loan (Policy Pledge Loan)**Bank of China (Hong Kong) Limited (“the Bank”)****General Banking Facility - Instalment Loan (For personal customers)****12th Jan 2024****This product is an instalment loan.****This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our Loan Advice for the final terms of your instalment loan.****Interest Rates and Interest Charges**For a loan amount of **HK\$100,000**:

Loan Tenor	12-months to 60-months
APR (or range of APR)	Floating Rate Loan: from the Bank’s HKD Prime to 5% over the Bank’s HKD Prime OR Fixed Rate Loan: from 2% to 6%

For a loan amount of **US\$100,000**:

Loan Tenor	12-months to 60-months
APR (or range of APR)	Floating Rate Loan: from the Bank’s USD Prime to 5% over the Bank’s USD Prime

For a loan amount of **CNY\$100,000**:

Loan Tenor	12-months to 60-months
APR (or range of APR)	Fixed rate Loan: from 1% to 8%

Note: The above rates may be subject to change under certain circumstances. For details, please refer to the section headed “Interest” of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.

Annualised Percentage Rate (APR)**Annualised Overdue / Default Interest Rate**

HKD: (i) 6% over the Bank’s HKD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.

USD: (i) 6% over the Bank’s USD Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.

CNY: (i) 6% over the Bank’s CNY Prime; or (ii) the Bank’s Cost of Funds as may be quoted by the Bank from time to time, whichever is higher.

The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.

If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.

For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.

Fees and Charges**Handling Fees upon application or renewal**

0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.

<p>Late Payment Fees and Charge</p>	<p>HK\$500 per late payment (plus legal cost, if any)</p> <p>Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.</p>
<p>Prepayment / Early Settlement / Redemption Fee</p>	<p>Loans based on floating rate: 3% of original loan amount or HKD/ CNY50,000 / USD4,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher)</p> <p>1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p> <p>Loans based on fixed rate: 3% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher). 2.5% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the second year of the original loan tenor (whichever is higher). 2% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the third year of the original loan tenor (whichever is higher). 1.5% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the fourth year of the original loan tenor (whichever is higher). 1% of prepaid amount or HKD/CNY50,000 will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor (whichever is higher). 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice</p>
<p>Returned Cheque / Rejected Autopay Charge</p>	<p>HK\$150 per returned cheque / rejected autopay payment</p>
<p>Administration Fee for Fire Insurance Policy (Applicable to the insured amount involving assessment of the reinstatement value of the mortgaged property)</p>	<p>HK\$1,000 for each time</p>

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