

# Key Facts Statement (KFS) for IPO Financing

Bank of China (Hong Kong) Limited  
("the Bank")

IPO Financing  
17 Nov 2024

This product is a term loan facility for IPO financing.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to the application submitted and "Terms and Conditions for Term Loan Facility for financing subscription of new issue Shares or other exchange-traded instruments (IPO Financing)" for the final terms of your term loan facility.

## Interest Rates and Interest Charges

<b>Annualised Interest Rate</b>	<p>The annualised interest rate may vary for different IPOs, ranging from 0% to 5% per annum. The interest is calculated based on actual loan amount.</p> <p>Calculation formula is "Actual Loan Amount * Annualized Interest Rate / 365 * loan period (in days)"</p> <p>Latest rate for each IPO is published on the Bank's website. <a href="https://www.bochk.com/en/investment/securities/iposhares.html">https://www.bochk.com/en/investment/securities/iposhares.html</a></p>
<b>Annualised Overdue / Default Interest Rate</b>	<p>6% per annum plus (i) the prime lending rate for Hong Kong Dollars as quoted and determined by the Bank; (ii) the over-night interbank offered rate for Hong Kong Dollars; or (iii) the Bank's cost of fund, whichever is the highest, on the overdue sums.</p> <p>"Prime" is the Bank's prime lending rate for the currency. All rates are as quoted by the Bank from time to time and are subject to fluctuation. The Bank may charge interest at such other rates as it determines from time to time.</p> <p>Latest rate and other details of the "Prime" is published on the Bank's website <a href="https://www.bochk.com/en/investment/rates.html">https://www.bochk.com/en/investment/rates.html</a>.</p>
<b>Overlimit Interest Rate</b>	Not Applicable

## Fees and Charges

<b>Handling Fee upon application or renewal</b>	Not Applicable
<b>Late Payment Fee and Charge</b>	Not Applicable
<b>Overlimit Handling Fee</b>	Not Applicable
<b>Returned Cheque / Rejected Autopay Charge</b>	Not Applicable
<b>IPOF Subscription Handling Fee</b>	Charged per transaction basis. Charges may vary for different IPOs.
<b>Loan Commitment Fee</b>	Calculated based on loan commitment amount. Charges may vary for different IPOs. It needs to be paid regardless of the provision of loan.

## Additional Information

1. The deposit amount and relevant charges will be held by the Bank when customer submits application. Once approved by the Bank, the aforesaid amounts will be debited in the customer's settlement account on the application deadline.

2. The Bank will provide loan commitment to the customer for the subscription after successfully deducting the amounts, and provide loan to the customer for part of the allotted subscription amount which exceeds the deposit amount based on the allotment result on the loan drawdown date. Interest will be incurred since that date and the customer has to repay the loan and interest on the loan repayment date.
3. If the final subscription amount paid is larger than deposit amount, the actual loan amount's calculation formula would be "Final subscription amount paid – deposit amount", otherwise the actual loan amount will be zero.

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

# 新股融資產品資料概要

中國銀行(香港)有限公司 (「本行」)

新股融資  
2024年11月17日

此乃定期貸款授信以融資認購新股的產品。

本概要所提供的利息、費用及收費等資料僅供參考，您的定期貸款授信的最終條款以已提交的貸款申請及定期貸款授信以認購新股或其他交易所買賣工具(新股融資)條款為準。

## 利率及利息支出

年化利率	年化利率按每隻新股釐定，由 0% 至 5%。利息按實際貸款金額計算。 計算公式為「實際貸款金額 * 年利率 / 365 天 * 融資天數」 就每隻新股的利率請留意本行網站之公佈。 <a href="https://www.bochk.com/tc/investment/securities/iposhares.html">https://www.bochk.com/tc/investment/securities/iposhares.html</a>
逾期還款年化利率 / 就違約貸款收取的年化利率	到期未付的款項將按年率6% 加 (i) 由本行報出及釐定的港元最優惠利率； (ii) 隔夜香港銀行同業拆息率，或； (iii) 本行的資金成本 (以最高者為準) 計算利息。 「最優惠利率」為本行就有關貨幣的最優惠貸款利率。所有利率由本行不時報出及可非常波動。本行可不時決定按其他利率徵收利息。 有關「最優惠利率」的最新利率及詳情可到本行網站查看。 <a href="https://www.bochk.com/tc/investment/rates.html">https://www.bochk.com/tc/investment/rates.html</a>
超出信用額度利率	不適用

## 費用及收費

新做/額度轉期手續費	不適用
逾期還款費用及收費	不適用
超出信用額度手續費	不適用
退票/退回自動轉賬授權指示的收費	不適用
融資認購手續費	每筆收取，收費按每隻新股釐定。
貸款承諾費	按貸款承諾額度計算，收費按每隻新股釐定，無論最終有否借款，均須支付。

## 其他資訊

1. 客戶申請時將被本行凍結按金及相關服務收費，一經本行批核，有關費用將於截止日於客戶結算戶口扣賬。

2. 本行於成功扣取款項後將為客戶提供貸款承諾，並將於貸款起息日按客戶的配股結果為客戶就超出按金金額的獲配部份提供貸款，貸款於當日起計息，客戶需於貸款還款日還清欠款及利息。
3. 若最終須繳認購款項大於按金金額，實際貸款金額計算公式為「最終須繳認購款項 - 按金金額」，否則實際貸款金額將為零。

提示：借定唔借？還得到先好借！