

# Key Facts Statement (KFS) for Overdraft Facility+

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

IPO Financing  
31 March 2025

**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 our offer letter\* for the final terms of your overdraft 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.**

+ This product is a term loan facility for financing subscription of new issue shares or other exchange-traded instruments (IPO financing). This KFS is presented using the standard KFS template for Overdraft Facility.

\*Offer letter refers 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)"

## Interest Rates and Interest Charges

### Annualised Interest Rate

The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$5,000	The annualized interest rate may vary for different IPOs, ranging from 0% to 5% per annum.
Above HK\$5,000 and up to HK\$20,000	
Above HK\$20,000 and up to HK\$100,000	
Above HK\$ 100,000	

The interest is calculated based on actual loan amount. Calculation formula is "Actual Loan Amount x Annualized Interest Rate / 365 x loan period (in days)".

Latest rate and other details for each IPO is published on the Bank's website  
[<https://www.bochk.com/en/investment/securities/iposhares.html>].

### Annualised Overdue / Default Interest Rate

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.

Default interest shall accrue and be calculated from the date when the relevant payment was due to the date of its final payment in full on a day to day and simple basis.

The Bank reserves the right to charge an administration fee of HK\$500.00 whenever the Borrower fails to make any instalment payment on its due date.

	Latest rate and other details of the “Prime” is published on the Bank’s website [ <a href="https://www.bochk.com/en/investment/rates/hkprime.html">https://www.bochk.com/en/investment/rates/hkprime.html</a> ].									
<b>Overlimit Interest Rate</b>	Not Applicable									
<b>Repayment</b>										
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.									
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.									
<b>Total Repayment Amount</b>	<table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount^ for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>HK\$ 5,000.68</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 20,002.74</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 100,013.70</td> </tr> </tbody> </table> <p>^ The table above is provided for illustrative purposes only and shows the total repayment amount for different actual loan amount under specific conditions, assuming that (1) the annualized interest rate of this loan for particular IPO is 5% and (2) the loan period is 1 day.</p> <p><b>Remark:</b> To calculate the above information applicable to your specific case, please use our online calculator accessible from the Bank’s Internet Banking / Mobile Banking. Each online calculator is tailor-made for each IPO based on its public offering arrangement and charges for IPO financing. You may access the corresponding calculator with the following methods.  Mobile Banking: Securities &gt; IPO Easy &gt; Select particular IPO &gt; Click “Loan Calculator” under “Brief” section of that IPO  Internet Banking: Investment &gt; IPO Subscription/Financing &gt; Click “Calculator” of particular IPO under the “IPO Financing” section</p>		Loan Amount	Total repayment amount^ for the interest rate specified above	HK\$ 5,000	HK\$ 5,000.68	HK\$ 20,000	HK\$ 20,002.74	HK\$ 100,000	HK\$ 100,013.70
Loan Amount	Total repayment amount^ for the interest rate specified above									
HK\$ 5,000	HK\$ 5,000.68									
HK\$ 20,000	HK\$ 20,002.74									
HK\$ 100,000	HK\$ 100,013.70									
<b>Fees and Charges</b>										
<b>Annual Fee / Fee</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>	Not Applicable									
<b>Additional Information</b>										
<ol style="list-style-type: none"> <li>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.</li> <li>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</li> </ol>										

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.
4. Apart from the fees and charges mentioned above, the following charges may also apply to this product.

<b>IPOF Subscription Handling Fee</b>	Charged per transaction basis. Charges may vary for different IPOs, ranging from HK\$0 – HK\$100 per transaction.
<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.

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

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.

# 透支服務產品<sup>+</sup>資料概要

中國銀行(香港)有限公司(「本行」)

新股融資  
2025年3月31日

此乃透支服務產品<sup>+</sup>。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的貸款確認書\*以了解您的透支服務產品<sup>+</sup>的最終條款。

在申請此產品前，請閱讀並理解本概要中的資訊。提交申請時，您將被要求確認已閱讀並理解本概要的內容。

+ 此產品為定期貸款授信以融資認購新股的產品。本概要僅以「透支服務產品資料概要」標準模版展示資料。

\* 貸款確認書指您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」。

## 利率及利息支出

### 年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$5,000或以下	年化利率按每隻新股釐定，由0%至5%。
港幣\$5,000以上至港幣\$20,000	
港幣\$20,000以上至港幣\$100,000	
港幣\$100,000以上	

利息按實際貸款金額計算。

計算公式為「實際貸款金額 x 年利率 / 365天 x 融資天數」

有關每隻新股的最新利率及其他詳情，請查閱本行網站：

[<https://www.bochk.com/tc/investment/securities/iposhares.html>]

### 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。

罰息自到期還款日起按日以單利息累計至實際全數付款之日止。

本行保留權利可在借款人未能於付款到期日還款時，向借款人收取港幣\$500作為行政費用。

有關「最優惠利率」的最新利率及其他詳情，請查閱本行網站：

[<https://www.bochk.com/tc/investment/rates/hkprime.html>]

### 超出信用限額利率

不適用。

## 還款

### 還款頻率

此貸款無需分期償還固定金額。

<b>分期還款金額</b>	此貸款無需分期償還固定金額。									
<b>總還款金額</b>	<table border="1"> <tr> <td>貸款金額</td> <td>根據上述利率計算之總還款金額<sup>^</sup></td> </tr> <tr> <td>港幣\$ 5,000</td> <td>港幣\$ 5,000.68</td> </tr> <tr> <td>港幣\$ 20,000</td> <td>港幣\$ 20,002.74</td> </tr> <tr> <td>港幣\$ 100,000</td> <td>港幣\$ 100,013.70</td> </tr> </table> <p><sup>^</sup>上表僅供參考，並列出特定情況下不同實際貸款金額的總還款金額。有關例子假設(1) 該個別新股的貸款年利率為5% 及 (2) 貸款期為1天。</p> <p><b>註：</b> 如要計算適用於閣下特定情況的上述資訊，您可透過本行網上銀行/手機銀行的貸款計算機取得較準確資料。貸款計算機因應每隻新股的招股安排及新股融資收費特製。您可按以下方式使用相應的貸款計算機。  手機銀行：證券 &gt; 抽股易 &gt; 選擇個別新股 &gt; 於該新股的「概覽」項下點選「貸款計算機」  網上銀行：投資 &gt; 新股認購/融資 &gt; 於「新股融資」一節點擊個別新股的「計算機」</p>		貸款金額	根據上述利率計算之總還款金額 <sup>^</sup>	港幣\$ 5,000	港幣\$ 5,000.68	港幣\$ 20,000	港幣\$ 20,002.74	港幣\$ 100,000	港幣\$ 100,013.70
貸款金額	根據上述利率計算之總還款金額 <sup>^</sup>									
港幣\$ 5,000	港幣\$ 5,000.68									
港幣\$ 20,000	港幣\$ 20,002.74									
港幣\$ 100,000	港幣\$ 100,013.70									
<b>費用及收費</b>										
<b>年費 / 費用</b>	不適用									
<b>逾期還款費用及收費</b>	不適用									
<b>超出信用額度手續費</b>	不適用									
<b>退票 / 退回自動轉帳授權指示的費用</b>	不適用									
<b>其他資料</b>										
<ol style="list-style-type: none"> <li>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賬戶扣賬。</li> <li>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。</li> <li>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。</li> <li>4. 除上述費用及收費外，以下其他收費亦適用於此產品： <table border="1"> <tr> <td><b>融資認購手續費</b></td> <td>每筆收取，收費按每隻新股釐定，港幣\$0/筆 - 港幣\$100元/筆。</td> </tr> <tr> <td><b>貸款承諾費</b></td> <td>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。</td> </tr> </table> </li> </ol>			<b>融資認購手續費</b>	每筆收取，收費按每隻新股釐定，港幣\$0/筆 - 港幣\$100元/筆。	<b>貸款承諾費</b>	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。				
<b>融資認購手續費</b>	每筆收取，收費按每隻新股釐定，港幣\$0/筆 - 港幣\$100元/筆。									
<b>貸款承諾費</b>	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。									

提示：借定唔借?還得到先好借!

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。