

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 [https://www.bochk.com/en/investment/rates/hkprime.html].									
Overlimit Interest Rate	Not Applicable									
Repayment										
Repayment Frequency	This loan does not require periodic repayment in regular amount.									
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.									
Total Repayment Amount	<table><tr><td>Loan Amount</td><td>Total repayment amount^ for the interest rate specified above</td></tr><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></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>Remark: 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 > IPO Easy > Select particular IPO > Click “Loan Calculator” under “Brief” section of that IPO Internet Banking: Investment > IPO Subscription/Financing > 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
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Fees and Charges										
Annual Fee / Fee	Not Applicable									
Late Payment Fee and Charge	Not Applicable									
Overlimit Handling Fee	Not Applicable									
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable									
Additional Information										
<div>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.</div> <div>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</div>										

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

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

透支服务产品⁺资料概要

中国银行(香港)有限公司(「本行」)

新股融资
2025年3月31日

此乃透支服务产品⁺。

本概要所提供的利率、费用及收费等资料仅供参考。请参阅我们的贷款确认书*以了解您的透支服务产品⁺的最终条款。

在申请此产品前，请阅读并理解本概要中的资讯。提交申请时，您将被要求确认已阅读并理解本概要的内容。

+ 此产品为定期贷款授信以融资认购新股的产品。本概要仅以「透支服务产品资料概要」标准模版展示资料。

* 贷款确认书指您已提交的贷款申请及「定期贷款授信以认购新股或其他交易所买卖工具(新股融资)条款」。

利率及利息支出

年化利率

以下年化利率适用于属于各自贷款金额范围内的透支贷款：

贷款金额	年化利率（或年化利率范围）
港币\$5,000或以下	年化利率按每只新股厘定，由0%至5%。
港币\$5,000以上至港币\$20,000	
港币\$20,000以上至港币\$100,000	
港币\$100,000以上	

利息按实际贷款金额计算。

计算公式为「实际贷款金额 x 年利率 / 365天 x 融资天数」

有关每只新股的最新利率及其他详情，请查阅本行网站：

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

逾期还款年化利率 / 就违约贷款收取的年化利率

到期未付的款项将按年率6% 加 (i) 由本行报出及厘定的港元最优惠利率 (ii) 隔夜香港银行同业拆息率，或；(iii) 本行的资金成本(以最高者为准)计算利息。

罚息自到期还款日起按日以单利息累计至实际全数付款之日止。

本行保留权利可在借款人未能于付款到期日还款时，向借款人收取港币\$500作为行政费用。

有关「最优惠利率」的最新利率及其他详情，请查阅本行网站：
[<https://www.bochk.com/sc/investment/rates/hkprime.html>]

超出信用限额利率

不适用。

还款

还款频率

此贷款无需分期偿还固定金额。

分期还款金额	此贷款无需分期偿还固定金额。									
总还款金额	<table><tr><td>贷款金额</td><td>根据上述利率计算之总还款金额^</td></tr><tr><td>港币\$ 5,000</td><td>港币\$ 5,000.68</td></tr><tr><td>港币\$ 20,000</td><td>港币\$ 20,002.74</td></tr><tr><td>港币\$ 100,000</td><td>港币\$ 100,013.70</td></tr></table>		贷款金额	根据上述利率计算之总还款金额^	港币\$ 5,000	港币\$ 5,000.68	港币\$ 20,000	港币\$ 20,002.74	港币\$ 100,000	港币\$ 100,013.70
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<p>^上表仅供参考，并列出特定情况下不同实际贷款金额的总还款金额。有关例子假设(1) 该个别新股的贷款年利率为5% 及 (2) 贷款期为1天。</p> <p>注：如要计算适用于阁下特定情况的上述资讯，您可透过本行网上银行/手机银行的贷款计算机取得较准确资料。贷款计算机因应每只新股的招股安排及新股融资收费特制。您可按以下方式使用相应的贷款计算机。 手机银行：证券 > 抽股易 > 选择个别新股 > 于该新股的「概覽」项下点选「贷款计算机」 网上银行：投资 > 新股认购/融资 > 于「新股融资」一节点点击个别新股的「计算机」</p>										
费用及收费										
年费 / 费用	不适用									
逾期还款费用及收费	不适用									
超出信用额度手续费	不适用									
退票 / 退回自动转账授权指示的费用	不适用									
其他资料										
<p>1. 客户申请时将被本行冻结按金及相关服务收费，一经本行批核，有关费用将于截止日于客户结算账户扣账。</p> <p>2. 本行于成功扣取款项后将为客户提供贷款承诺，并将于贷款起息日按客户的配股结果为客户就超出按金金额的获配部份提供贷款，贷款于当日起计息，客户需于贷款还款日还清欠款及利息。</p> <p>3. 若最终须缴认购款项大于按金金额，实际贷款金额计算公式为「最终须缴认购款项 - 按金金额」，否则实际贷款金额将为零。</p> <p>4. 除上述费用及收费外，以下其他收费亦适用于此产品：</p>										
<table><tr><td>融资认购手续费</td><td>每笔收取，收费按每只新股厘定，港币\$0/笔 - 港币\$100元/笔。</td></tr><tr><td>贷款承诺费</td><td>按贷款承诺额度计算，收费按每只新股厘定，无论最终有否借款，均须支付。</td></tr></table>			融资认购手续费	每笔收取，收费按每只新股厘定，港币\$0/笔 - 港币\$100元/笔。	贷款承诺费	按贷款承诺额度计算，收费按每只新股厘定，无论最终有否借款，均须支付。				
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提示：借定唔借?还得到先好借!

此概要的中文版本仅供参考。如中文及英文版本有任何不一致，概以英文版本为准。