

Key Facts Statement (KFS) for Overdraft Facility

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

Securities Margin Account
17 Nov 2024

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 the "Share Margin Account Application" and "Rules: Securities Margin Account" for the final terms of your overdraft facility.

Interest Rates and Interest Charges

Annualised Interest Rate	<p>The following annualised rates apply to the debit balance of cash balance ("Loan Amount") of securities margin account:</p> <table border="1" data-bbox="547 689 1417 958"> <thead> <tr> <th data-bbox="547 689 951 745">Currency of Loan Amount</th> <th data-bbox="951 689 1417 745">Annualised interest rate</th> </tr> </thead> <tbody> <tr> <td data-bbox="547 745 951 846">HKD</td> <td data-bbox="951 745 1417 846">2.80% below HKD Prime rate to HKD Prime rate plus 2.25%</td> </tr> <tr> <td data-bbox="547 846 951 958">CNY</td> <td data-bbox="951 846 1417 958">1.42% below CNY Prime rate to CNY Prime rate plus 0.00%</td> </tr> </tbody> </table>	Currency of Loan Amount	Annualised interest rate	HKD	2.80% below HKD Prime rate to HKD Prime rate plus 2.25%	CNY	1.42% below CNY Prime rate to CNY Prime rate plus 0.00%
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HKD	2.80% below HKD Prime rate to HKD Prime rate plus 2.25%						
CNY	1.42% below CNY Prime rate to CNY Prime rate plus 0.00%						
Annualised Overdue / Default Interest Rate	<p>HKD Prime rate plus 10% or overnight HIBOR(whichever is higher) on overdue sums in HKD</p> <p>CNY Prime rate plus 10% or overnight CNY HIBOR plus 10%(whichever is higher) on overdue sums in CNY</p>						
Overlimit Interest Rate	<p>HKD Prime rate plus 10% or overnight HIBOR(whichever is higher) on overdraft in HKD exceeding the overdraft limit granted.</p> <p>CNY prime rate plus 10% or overnight CNY HIBOR plus 10%(whichever is higher) on overdraft in CNY exceeding the overdraft limit granted.</p>						

Fees and Charges

Handling Fees upon application or renewal	Not Applicable
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable

Additional Information

1. You should always monitor the position of your securities margin account. If there is a margin call, customers have the responsibility to pay the amount of the margin call promptly.
2. If the margin ratio is higher than the top up level (above 100%), you are required to deposit additional margin to restore the required margin ratio to 100% or below. If the margin ratio reaches the stop loss level (120% or above), the Bank will force sell securities of the securities margin account to restore the margin ratio to 100% or below without prior notice to you.
3. If you fail to deposit additional margin in a timely manner as required by the Bank, the Bank may force sell the securities according to the relevant terms and conditions without prior notice to you. If the margin ratio remains above 100% for 6 consecutive calendar days (count as at Hong Kong time 5:00pm), it will be interpreted as failure to deposit the margin call amount immediately as required by BOCHK.
4. Interest will be accrued on daily basis and posted to the cash balance on the last day of each month.

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

證券孖展賬戶透支授信產品資料概要

中國銀行(香港)有限公司(「本行」)

證券孖展賬戶
2024年11月17日

此乃透支授信產品。

本概要所提供的利息、費用及收費等資料僅供參考，您的透支授信的最終條款以「證券孖展賬戶申請書」及「規則：證券孖展賬戶」條款為準。

利率及利息支出

年化利率	以下年化利率適用於證券孖展賬戶的現金賬借方餘額(「貸款金額」)	
	貸款金額的貨幣	年化利率
	港元	港元最優惠利率減 2.80% 至 港元最優惠利率加 2.25%
	人民幣	人民幣最優惠利率減 1.42% 至 人民幣最優惠利率加 0.00%
逾期還款年化利率 / 就違約貸款收取的年化利率	逾期末償還港元款項將按港元最優惠利率加10%，或隔夜同業拆息利率(以較高者為準)計算利息 逾期末償還人民幣款項將按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%(以較高者為準)計算利息	
超出信用額度利率	超逾已獲批透支額度的港元透支款項將按港元最優惠利率加10%，或隔夜同業拆息利率(以較高者為準)計算利息。 超逾已獲批透支額度的人民幣透支款項將按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%(以較高者為準)計算利息。	

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

其他資訊

1. 您需經常留意其孖展賬戶情況，如出現應追收按金數值，您有責任儘快補回該應追收按金的金額。
2. 如按金比率高於補倉觸動水平(100%以上)，您需立即增加按金，使按金比率下降至100%或以下。另外，當按金比率達至止蝕觸動水平(120%或以上)，中銀香港可隨時沽出其孖展賬戶內的股票而毋須向您提前通知，直至按金比率回落至100%或以下。
3. 若您未有按中銀香港要求及時補倉，中銀香港可進行斬倉而毋須向您提前通知。若按金比率持續6個曆日或以上(以香港時間下午5:00計)維持於100%以上，將被視作未有按中銀香港要求儘快補倉。
4. 利息每日計算並累積至每月的最後一天轉化至現金賬結算。

提示：借定唔借?還得到先好借!