

# Key Facts Statement (KFS) for Overdraft Facility

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

Securities Margin Account  
3 November 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.**

\*Offer letter refers to the "Share Margin Account Application" and "Rules: Securities Margin Account"

## Interest Rates and Interest Charges

### Annualised Interest Rate

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

A) For Loan<sup>#</sup> in HKD

Loan Amount #	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	2.80% below HKD Prime rate to HKD Prime rate plus 2.25%
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 rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

B) For Loan<sup>#</sup> in CNY

Loan Amount #	Annualised interest rate (or range of annualised interest rate)
Up to CNY¥ 5,000	1.42% below CNY Prime rate to CNY Prime rate plus 0.00%
Above CNY¥ 5,000 and up to CNY¥ 20,000	
Above CNY¥ 20,000 and up to CNY¥ 100,000	
Above CNY¥ 100,000	The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.

<sup>#</sup>Loan Amount is the debit balance of cash balance for each currency of securities margin account.

The interest rate in our "Share Margin Account Application" of your loan may change during the tenor of this loan.

The interest rate of this loan is calculated based on an interest rate benchmark. The major risk of this loan is the interest rate risk.

Latest rate and other details of the "Prime" for each currency is published on the Bank's website.

HKD Prime rate:

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

	CNY Prime rate: [ <a href="https://www.bochk.com/en/investment/rates/cnyprime.html">https://www.bochk.com/en/investment/rates/cnyprime.html</a> ]																
<b>Annualised Overdue / Default Interest Rate</b>	<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 HIBOR (whichever is higher) on overdue sums in CNY.</p> <p>Interest accrues on all sums payable by you from the due date or, if earlier, the date we paid the sum on your behalf to the date of actual repayment (before and after judgment). Such interest is calculated for the actual number of days divided by 360 (for CNY) or 365 (for HKD) and will be compounded monthly.</p>																
<b>Overlimit Interest Rate</b>	<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 Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdraft amount in HKD exceeding the overdraft limit granted.</p> <p>CNY Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdraft amount in CNY exceeding the overdraft limit granted.</p>																
<b>Repayment</b>																	
<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.																
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<b>Total Repayment Amount</b>	<p>A) For Loan in HKD</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount<sup>^</sup> for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>HK\$ 5,000</td> <td>HK\$ 5,029.79</td> </tr> <tr> <td>HK\$ 20,000</td> <td>HK\$ 20,119.18</td> </tr> <tr> <td>HK\$ 100,000</td> <td>HK\$ 100,595.89</td> </tr> </tbody> </table> <p>B) For Loan in CNY</p> <table border="1"> <thead> <tr> <th>Loan Amount</th> <th>Total repayment amount<sup>^</sup> for the interest rate specified above</th> </tr> </thead> <tbody> <tr> <td>CNY¥ 5,000</td> <td>CNY¥ 5,022.08</td> </tr> <tr> <td>CNY¥ 20,000</td> <td>CNY¥ 20,088.33</td> </tr> <tr> <td>CNY¥ 100,000</td> <td>CNY¥ 100,441.67</td> </tr> </tbody> </table> <p><sup>^</sup>The tables above are provided for illustrative purposes only and show the total repayment amount under specific conditions, assuming that (1) the loan amount remains unchanged; (2) the annualized interest rate of this loan in different currency is HKD Prime rate +2.25% and CNY Prime rate plus 0.00% respectively; (3) the HKD Prime rate is 5.000% and CNY Prime rate is 5.300%; (4) both HKD Prime rate and CNY Prime rate remains unchanged and (5) the loan period is 30 days.</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 website</p>	Loan Amount	Total repayment amount <sup>^</sup> for the interest rate specified above	HK\$ 5,000	HK\$ 5,029.79	HK\$ 20,000	HK\$ 20,119.18	HK\$ 100,000	HK\$ 100,595.89	Loan Amount	Total repayment amount <sup>^</sup> for the interest rate specified above	CNY¥ 5,000	CNY¥ 5,022.08	CNY¥ 20,000	CNY¥ 20,088.33	CNY¥ 100,000	CNY¥ 100,441.67
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[<https://www.bochk.com/en/home/calculators/gbfsecuritiesmargin.html>].

### **Fees and Charges**

<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

### **Additional Information**

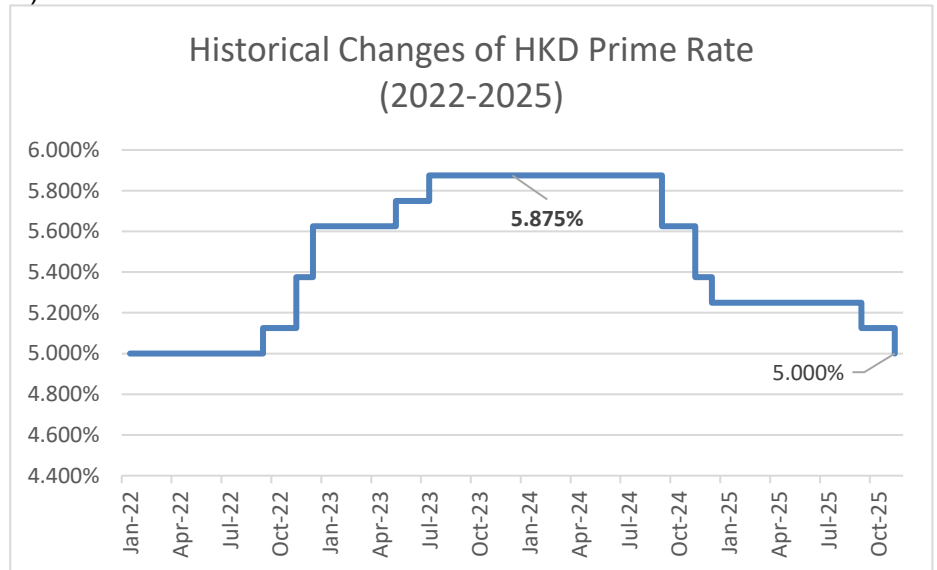
1. You should always monitor the position of your securities margin account. If there is a margin call, customers have the responsibility to pay the amount of the margin call promptly.
2. If the margin ratio is higher than the top up level (above 100%), you are required to deposit additional margin to 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 the Bank.
4. Interest will be accrued on daily basis and posted to the cash balance on the last day of each month.

**Reference Information**

**Historical Changes of Interest Rate Benchmark**

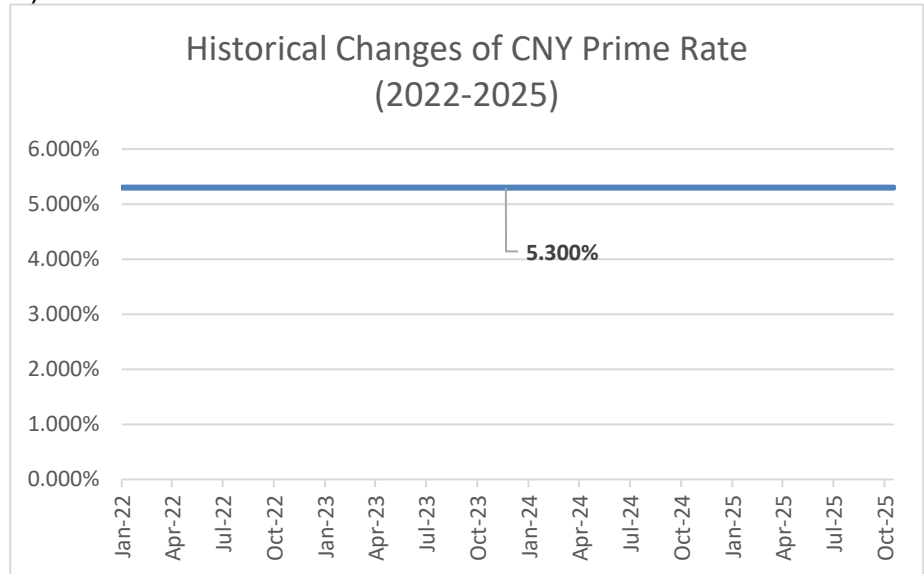
The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.

**A) HKD Prime Rate**



The highest Hong Kong Dollar Prime Rate noted in the past 3 years is 5.875%.

**B) CNY Prime Rate**



The highest CNY Prime Rate noted in the past 3 years is 5.300%.

**Periodic Repayment Amount (Illustrative Example)**

This loan does not require periodic repayment in regular amount.

**Total Repayment Amount (Illustrative Example)**

(The following example illustrates the total repayment amount<sup>%</sup> based on the highest interest rate noted in the past 3 years.)

**A) For Loan in HKD**

Loan Amount	Total repayment amount <sup>%</sup> based on the highest interest rate noted in the past 3 years
HK\$ 5,000	HK\$ 5,033.39
HK\$ 20,000	HK\$ 20,133.56

	HK\$ 100,000	HK\$ 100,667.81
B) For Loan in CNY		
	Loan Amount	Total repayment amount% based on the highest interest rate noted in the past 3 years
	CNY¥ 5,000	CNY¥ 5,022.08
	CNY¥ 20,000	CNY¥ 20,088.33
	CNY¥ 100,000	CNY¥ 100,441.67
<p>%The tables above are provided for illustrative purposes only and show the total repayment amount under specific conditions, assuming that (1) the loan amount remains unchanged; (2) the annualized interest rate of this loan in different currency is HKD Prime rate +2.25% and CNY Prime rate plus 0.00% respectively; (3) both HKD Prime rate and CNY Prime rate remains unchanged and (4) the loan period is 30 days.</p>		

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」)

证券孖展账户  
2025年11月3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。

\*贷款确认书指「证券孖展账户申请书」及「规则：证券孖展账户」

## 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：

#### A) 港元贷款<sup>#</sup>

贷款金额 <sup>#</sup>	年化利率（或年化利率范围）
港币\$ 5,000或以下	港元最优惠利率减 2.80% 至 港元最优惠利率加 2.25% 本贷款的利率并无上限，可能面对较高的利率风险。
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	

#### B) 人民币贷款<sup>#</sup>

贷款金额 <sup>#</sup>	年化利率（或年化利率范围）
人民币¥ 5,000或以下	人民币最优惠利率减 1.42% 至 人民币最优惠利率加 0.00% 本贷款的利率并无上限，可能面对较高的利率风险。
人民币¥ 5,000以上至人民币¥ 20,000	
人民币¥ 20,000以上至人民币¥ 100,000	
人民币¥ 100,000以上	

<sup>#</sup>贷款金额为证券孖展账户中不同货币的现金账借方余额。

本行「证券孖展账户申请书」中的利率可能会在贷款期内变动。

本贷款的利率是根据利率基准计算。此贷款的主要风险为利率风险。

有关各货币「最优惠利率」的最新利率及其他详情，请查阅本行网站。

港元最优惠利率 [<https://www.bochk.com/sc/investment/rates/hkprime.html>]

人民币最优惠利率 [<https://www.bochk.com/sc/investment/rates/cnyprime.html>]

逾期还款年化利率 / 就违约贷款收取的年化利率	<p>逾期未偿还港元款项将按港元最优惠利率加10%，或隔夜同业拆息利率(以较高者为准)计算利息。</p> <p>逾期未偿还人民币款项将按人民币最优惠利率加10%，或隔夜香港银行同业人民币拆息利率加10%(以较高者为准)计算利息。</p> <p>利息由到期日或(如较早)本行代表您支付款项的日期至实际偿还日期(判决前后)根据您的所有应付款项累计。利息按实际日数除以360(适用于人民币)或365(适用于港元)而计算，每月计算复利。</p>																
超出信用限额利率	<p>如客户现有的贷款余额超出其贷款的信用额度，本行将按以下利率，对超出其贷款额度的贷款收取利息：</p> <p>超逾已获批透支额度的港元透支款项将按港元最优惠利率加10%，或隔夜同业拆息利率(以较高者为准)计算利息。</p> <p>超逾已获批透支额度的人民币透支款项将按人民币最优惠利率加10%，或隔夜香港银行同业人民币拆息利率加10%(以较高者为准)计算利息。</p>																
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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

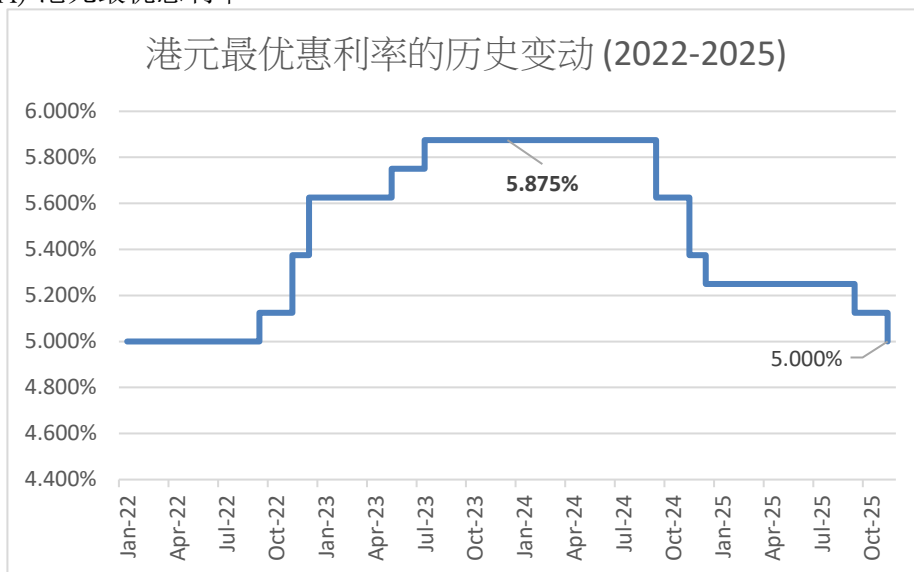
#### 其他资料

1. 您需经常留意其孖展账户情况，如出现应追收按金数值，您有责任尽快补回该应追收按金的金额。
2. 如按金比率高于补仓触动水平(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，当按金比率达至止蚀触动水平(120%或以上)，中银香港可随时沽出其孖展账户内的股票而毋须向您提前通知，直至按金比率回落至100%或以下。
3. 若您未有按中银香港要求及时补仓，中银香港可进行斩仓而毋须向您提前通知。若按金比率持续6个历日或以上(以香港时间下午5:00计)维持于100%以上，将被视作未有按中银香港要求尽快补仓。
4. 利息每日计算并累积至每月的最后一天转化至现金账结算。

利率基准的历史变动

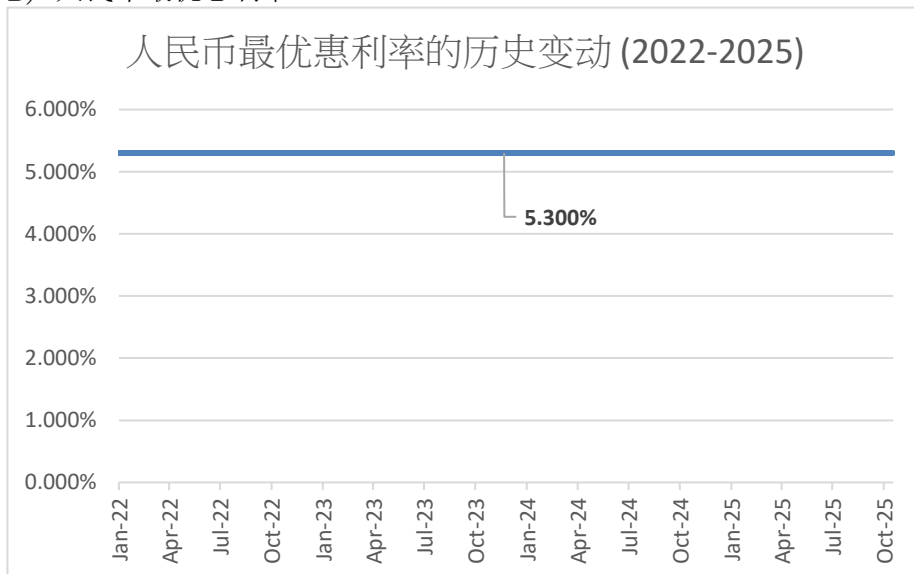
下表仅供参考，显示过去三年内利率基准的历史变动。

A) 港元最优惠利率



过去三年内，最高的港元最优惠利率为 5.875%。

B) 人民币最优惠利率



过去三年内，最高的人民币最优惠利率为 5.300%。

分期还款金额 (示例说明)

此贷款无需分期偿还固定金额。

总还款金额 (示例说明)

(以下示例展示了根据过去三年内最高利率计算的总还款金额。)

A) 港元贷款

贷款金额	根据过去三年内最高利率计算的总还款金额 <sup>%</sup>
港币\$ 5,000	港币\$ 5,033.39
港币\$ 20,000	港币\$ 20,133.56
港币\$ 100,000	港币\$ 100,667.81

B) 人民币贷款	
贷款金额	根据过去三年内最高利率计算的总还款金额 <sup>%</sup>
人民币¥ 5,000	人民币¥ 5,022.08
人民币¥ 20,000	人民币¥ 20,088.33
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<sup>%</sup>上表仅供参考，并列出了特定情况下的总还款金额。有关例子假设(1) 贷款金额维持不变；(2)此贷款不同货币的年化利率分别为港元最优惠利率+2.25%及人民币最优惠利率+0.00%；(3) 港元最优惠利率及人民币最优惠利率均维持不变；及(4) 贷款期为30天。

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。