

**Key Facts Statement (KFS) for Overdraft Facility****Bank of China (Hong Kong) Limited (“the Bank”)****“Wealth Portfolio Financing” Overdraft Facility (For personal Customers)****1<sup>st</sup> August 2023****This product is an overdraft facility.****This statement 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.****Interest Rates and Interest Charges**

<b>Annualised Interest Rate</b>	The annualised interest rate is from 1% below the Bank’s HKD Prime to 2% over the Bank’s HKD Prime.
<b>Annualised Default / Overdue interest rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s HIBOR, whichever is higher)  The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.  If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.  For details, please refer to the relevant sections of “Terms and Conditions for “Wealth Portfolio Financing” Overdraft Facility” provided by the Bank.
<b>Overlimit Interest Rate</b>	10% over the Bank’s HKD Prime (subject to compare with the Bank’s 1-month HIBOR, whichever is higher) will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan.

**Fees and Charges**

<b>Handling Fees upon application or renewal</b>	0.2% of the overdraft amount (subject to a minimum charge of HK\$250) will be charged when a customer applies for or renew an overdraft facility.
<b>Late Payment Fee and Charge</b>	HK\$500 per late payment (plus legal cost, if any)  Apart from default interest, the Bank reserves the right to charge the Borrower Default Administrative Charges of HKD500.00 or such other amount as determined by the Bank from time to time, on each time when the Borrower fails to make a payment on its due date. In addition, if the Bank shall determine in its absolute discretion that it is necessary to instruct lawyers to issue letter of demand to the Borrower or to take any other recovery action against the Borrower after the Borrower has failed to make any payment on its due date, the Bank shall have the right to recover all the legal costs of reasonable amount and reasonably incurred by the Bank and the Borrower shall be obliged to pay such costs to the Bank upon demand.
<b>Overlimit Handling Fee</b>	HK\$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment.

**Additional Information**

- Interest rates on “Wealth Portfolio Financing” Overdraft Facility depend on the type of account held and the assets against which the credit is secured. Moreover, the eligible and loan ratio used in the calculation of secured credit limit may vary from time to time.
- For the latest information and eligible list for “Wealth Portfolio Financing” Overdraft Facility, please refer to BOCHK website (Product information under Loans> “Wealth Portfolio Financing” Overdraft Facility Service)
- Please note that we do not appoint any third parties to refer “Wealth Portfolio Financing” Overdraft Facility to us and will not process any application that was referred by a third party under beneficial arrangement. For enquiry, please call our hotline at 3988-2388.

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

## 透支服務產品資料概要

中國銀行(香港)有限公司(「本行」)

「財富組合融資」透支授信(個人客戶適用)

2023年8月1日

此乃透支服務產品。 本概要所提供的利息、費用及收費等資料僅供參考，透支服務的最終條款以貸款確認書為準。	
<b>利率及利息支出</b>	
年化利率	本產品之年利率為本行港元最優惠利率減1% 至本行港元最優惠利率加2%
逾期還款年化利率 / 就違約貸款收取的年化利率	本行港元最優惠利率加10% (或與隔夜同業拆息利率比較，以較高者為準) 本行保留可就任何到期未付款項按日徵收違約利息的權利 (不論判決之後或之前) 若供款或付息逾期未付，自相關供款或付息到期日起按日計算，直至實際全數支付之日為止。 詳細請參閱本行提供的《「財富組合融資」透支授信的條款》中的相關部分
超出信用額度利率	如客戶現有的貸款餘額超出其貸款的信用額度，本行將收取超出其貸款的信用額度之本行港元最優惠利率加10% (或與隔夜同業拆息利率比較，以較高者為準)
<b>費用及收費</b>	
新做 / 額度轉期手續費	在客戶辦理個人抵押透支貸款服務申請 / 續期時，將收取透支金額的0.2% (最低收費為HK\$250)
逾期還款費用及收費	每次逾期還款將收取HK\$500 (如涉及法律費用則另計)  除違約利息外，本行還保留在借款人每次未能在到期日付款時徵收港幣 500.00 元或本行不時決定的其他金額作為違約行政費用的權利。此外，如本行絕對酌情決定需要聘用律師，以在借款人未能於到期日付款時向借款人發出付款通知書或向借款人採取其他追討行動，本行則有權收回本行合理招致而金額合理的所有法律費用，且借款人須應要求向本行支付該等費用。
超出信用額度手續費	如客戶現有的貸款餘額超出其貸款的信用額度，本行每張將收取HK\$120 另加透支利息(按最優惠利率加10%，或與隔夜同業拆息利率比較，以較高者為準)
退票 / 退回自動轉賬授權指示的收費	每次退票 / 退回自動轉賬授權指示時，將收取HK\$150
<b>其他資料</b>	
<ul style="list-style-type: none"><li>「財富組合融資」透支授信的利率按戶口種類、抵押資產類型而定。而有關資產作抵押的資格及作為計算信貸額度的信貸比例將不時作出調整。</li><li>最新產品資訊和認可抵押名單可參閱中銀香港網頁。(貸款&gt;「財富組合融資」透支授信服務)</li><li>請留意本行並沒有委託任何第三方轉介「財富組合融資」透支授信服務申請，亦不會辦理任何由第三方在利益安排下轉介的申請。如有查詢，請致電熱線3988-2388。</li></ul>	

借定唔借? 還得到先好借!