Key Facts Statement (KFS) for Overdraft Facility

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

Premium Financing Overdraft Facility
May 2026

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[3] 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.

Interest Rates and Interest Charges

Annualised Interest Rate

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

Interest rate basis	Loan Amount	Annualised interest rate (or range of annualised interest rate)
The Bank's Prime interest rate	Up to HK$ 5,000/ USD $ 640	HKD: (i) from 1% below the Bank's HKD Prime to 5% over the Bank's HKD Prime; or (ii) the overnight HIBOR;whichever is the highest. USD: from 1% below the Bank's USD Prime to 5% over the Bank's USD Prime; Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	Above HK$ 5,000 and up to HK$ 20,000/ Above USD $640 and up to USD $2,560	
	Above HK$ 20,000 and up to HK$ 100,000 / Above USD$ 2,560 and up to USD$ 12,820	
	Above HK$ 100,000/ USD$12,820	
1-month HIBOR	Up to HK$ 5,000	HKD: (i) from 1% over 1-month HIBOR to 5% over 1-month HIBOR .; or (ii) the overnight HIBOR;whichever is the highest. Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
	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 in our offer letter[4] of your loan may change during the tenor of this

[3] Also known as loan advice in the Bank
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<table>
<tr><td></td><td>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.

Interest rate re-fixing for this loan takes place when change of the Bank's Prime rate, or when the overnight HIBOR higher than the Bank's Prime rate (applicable to the interest rate basis is HKD Prime).

Interest rate re-fixing for this loan takes place when change of the Bank's USD Prime rate (applicable to the interest rate basis is USD Prime).

Interest rate re-fixing for this loan takes place daily, or when the overnight HIBOR higher than 1-month HIBOR (applicable to the interest rate basis is 1-month HIBOR).

Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html].

Latest rate and other details of the Overnight HIBOR and 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].

For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>HKD: (i) 10% over the Bank's HKD Prime; or (ii) the overnight HIBOR; whichever is the highest.

USD: 10% over the Bank's USD Prime

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.

Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.

For details, please refer to the relevant sections of "Terms and Conditions for Premium Financing " provided by the Bank.</td></tr>
<tr><td>Overlimit Interest Rate</td><td>The following will be applied to your overlimit amount of overdraft facility if your current loan balance exceeds the credit limit of the loan:

HKD: (i) Annualised Default interest rate as referred to above; or (ii) the Annualised Interest Rate applicable to HKD overdraft facility; whichever is higher.

USD: (i) The Bank's USD Prime plus 6% per annum; or (ii) the Annualised Interest Rate applicable to USD overdraft facility, whichever is the highest.</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount</td><td>The table below is provided for illustrative purpose only.

For loans in HKD with interest charged based on the Bank's HKD Prime rate at 5.25% or 1-month HIBOR at 4.183%:
<table>
<tr><td>Loan Amount (in HKD)</td><td>Total repayment amount for the Bank's HKD Prime interest rate</td><td>Total repayment amount for 1-month HIBOR</td></tr>
</table></td></tr>
</table>

	(i.e. P - 1% to P + 5%)	(i.e. H + 1% to H +5%)
HK$ 5,000	HK$ 7,117 – 10,110	HK$ 7,591.5 – 9,599
HK$ 20,000	HK$ 28,505 – 40,513	HK$ 30,366.0 - 38,360
HK$ 100,000	HK$ 142,486 – 202,492	HK$ 151,830.0 - 191,834

For loans in USD with interest charged based on the Bank's USD Prime rate at 7.50%:

Loan Amount (in USD)	Total repayment amount for the interest rate (i.e. P - 1% to P + 5%)
US$ 5,000	US$ 8,285 – 11,351
US$ 20,000	US$ 33,177 - 45,331
US$ 100,000	US$ 165,919 – 226,728

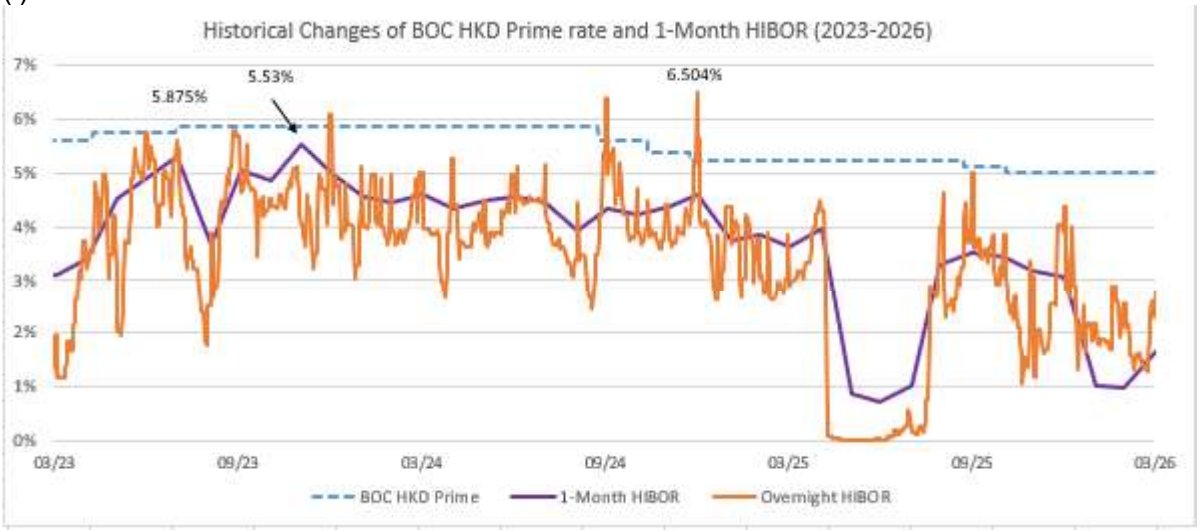
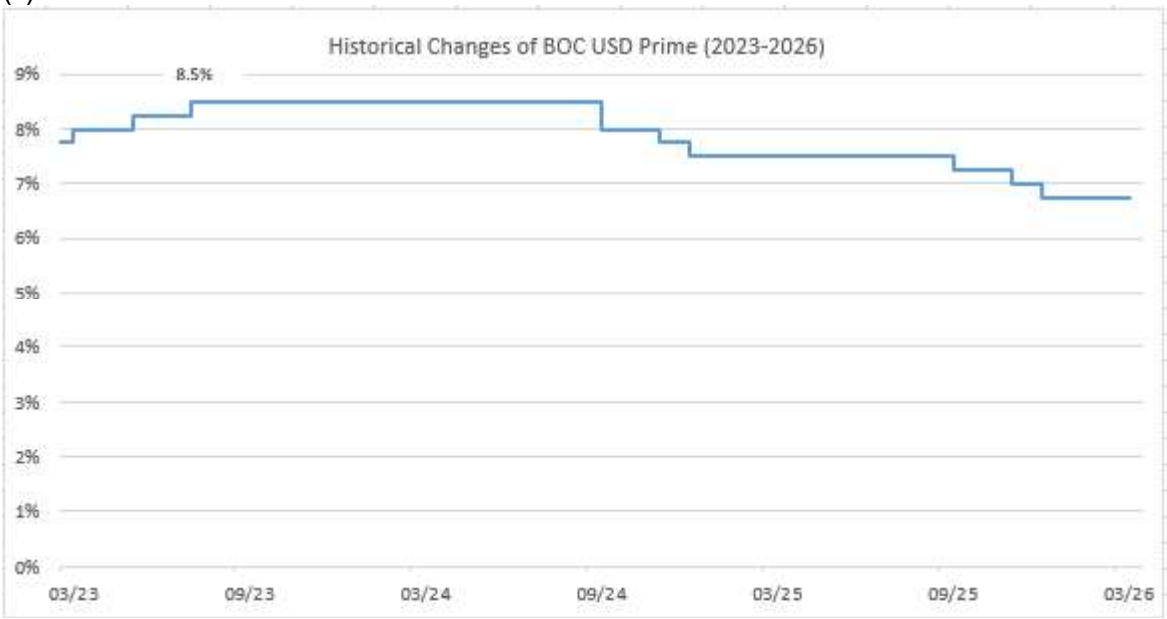
- Total interest paid is calculated by assuming each year has 365 days and the Overdraft Amount remains unchanged for the whole loan tenor of 10 years. Principal has to be paid off when the loan matures, which is included in the above repayment amount.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides overdraft facilities at [https://www.bochk.com/en/home/calculators/premiumfinancing.html].

Fees and Charges	
Annual Fee / Fee	• 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. • HKD$1,000 per time will be charged when customer successfully applies for interest rate base conversion.
Late Payment Fee and Charge	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 HK$500 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.
Overlimit Handling Fee	HK$120 per time will be charged if your current loan balance exceeds the credit limit of the loan.
Returned Cheque Charge / Rejected Autopay Charge	HK$150 per returned cheque / rejected autopay payment.

Additional Information

- Exposure to exchange rate fluctuation
  - If the currency of the loan is different from the currency of the insurance policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.
  - In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.
- Impacts on cooling-off rights
  - Your right to cancel the insurance policy within the cooling-off period will be assigned to the Bank, and therefore any cancellation request will be subject to the Bank 's consent. For a policy subject to Premium Financing and cancelled within the cooling-off period, you may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the Premium Financing . When the loan currency differs from the policy currency, you may be required to convert your insurance policy into the loan currency, pursuant to the prevailing exchange rate, before being able to settle the loan repayments. In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you will suffer a significant financial loss.
- Maximum Loan Tenor: 10 Years (applicable to all new applications on or after 1st January 2023). Loan Tenor in any event is not later than the maturity date specified in the Insurance Policy and subject to review Premium Financing by the Bank from time to time (including annual review).
- Monthly interest shall be charged based on all amounts advanced under the facility. The interest will accrue from day to day and be calculated on the basis of actual number of days elapsed. Principal has to be paid off when the loan matures.
- Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html.]
- Latest rate and other details of the Overnight HIBOR and 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].
- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.
- If for any reason whatsoever, interbank offered rates (IBORs) include HIBOR or the amended rate as decided by the Bank does not reflect the cost of funds incurred, interest for the advance shall be charged at a rate substituted by any substitute or replacement ratereasonably determined by the Bank solely without prior notice. The Lender shall notify the Borrower such rates as soon as it has been fixed.

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. (i) Loans in HKD  The highest of HKD Prime rate noted in the past 3 years is 5.875%. The highest of Overnight Hibor noted in the past 3 years is 6.50357%. The highest 1-Month HIBOR interest rate noted in the past 3 years is 5.53%. (ii) Loans in USD  The highest USD Prime interest rate noted in the past 3 years is 8.5%.
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.
Total Repayment Amount	The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years. For Loans in HKD with interest charged based on the Bank's HKD Prime rate at 5.875% or 1-month HIBOR at 5.53%:

Loan Amount (in HKD)	Total repayment amount based on the highest the Bank's HKD	Total repayment amount based on the highest 1-

	Prime interest rate noted in the past 3 years (i.e. P+5%)	month HIBOR noted in the past 3 years (i.e. H+5%)
HK$ 5,000	HK$ 10,439	HK$ 12,774.5
HK$ 20,000	HK$ 41,754	HK$ 51,061.5
HK$ 100,000	HK$ 208,734	HK$ 255,344.0

For loans in USD with interest charged based on the Bank's USD Prime rate at 8.5%:

Loan Amount (in USD)	Total repayment amount based on the highest interest rate noted in the past 3 years
US$ 5,000	US$ 11,862
US$ 20,000	US$ 47,375
US$ 100,000	US$ 236,875

- Total interest paid is calculated by assuming each year has 365 days and the overdraft amount remains unchanged for the whole loan tenor of 10 years.
- Principal has to be paid off when the loan matures, which is included in the above repayment amount.

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.

透支服務產品資料概要

中國銀行(香港) 有限公司(「本行」)

保費融資透支授信服務
2026年5月

此乃透支服務產品。

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[5]以了解您的透支服務產品的最終條款。

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。

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：

利率基準	貸款金額	年化利率（或年化利率範圍）
本行最優惠利率	港幣$ 5,000或以下/美元$ 640 或以下	港元：(i) 本行港元最優惠利率減1%至本行港元最優惠利率加5%；或 (ii) 香港銀行同業隔夜拆息（以最高者為準）。 美元： 本行美元最優惠利率減1%至本行美元最優惠利率加5%（以較高者為準）。 在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，可能面對較高的利率風險。
	港幣$ 5,000以上至港幣$ 20,000/美元$ 640以上至美元$ 2,560	
	港幣$ 20,000以上至港幣$ 100,000/美元$ 2,560以上至美元$ 12,820	
	港幣$ 100,000以上/美元$ 12,820以上	
1個月香港銀行同業拆息 (HIBOR)	港幣$ 5,000或以下	港元：(i) 1個月香港銀行同業拆息 (HIBOR)加1%至1個月香港銀行同業拆息 (HIBOR)加5%。；或 (ii) 香港銀行同業隔夜拆息（以最高者為準）。 在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，可能面對較高的利率風險。
	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	

本行貸款確認書[6]中的利率可能會在貸款期內變動 。

本貸款的利率是根據利率基準計算。此貸款的主要風險為利率風險。

本貸款的利率於本行港元最優惠利率變動時或香港銀行同業隔夜拆息高於本行港元

[5] 我行稱為貸款通知書
[6] 我行稱為貸款通知書

	最優惠利率時重設(適用於利率基準為本行港元最優惠利率)。 本貸款的利率於本行美元最優惠利率變動時重設(適用於利率基準為本行美元最優惠利率)。 本貸款的利率於1個月香港銀行同業拆息每日變動時或香港銀行同業隔夜拆息高於1個月香港銀行同業拆息時重設 (適用於利率基準為1個月香港銀行同業拆息) 。 有關本行港元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/sc/investment/rates/hkprime.html」 有關香港銀行同業隔夜拆息及1個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢 年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。
逾期還款年化利率 / 就違約貸款收取的年化利率	港元：(i) 本行港元最優惠利率加10%; 或 (ii) 香港銀行同業隔夜拆息。 美元：本行美元最優惠利率加10% 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） 違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。 詳細請參閱本行提供的《保費融資條款》中的相關部分
超出信用限額利率	如客戶現有的貸款餘額超出其貸款的信用額度，本行將按以下利率，對超出其貸款額度的貸款收取利息： 港元：(i) 上述就違約貸款收取的年化利率 ; 或 (ii) 適用的港元透支授信的年化利率 (以較高者為準) 。 美元：(i) 本行美元最優惠利率加6%；或 (ii) 適用的美元透支授信的年化利率 (以最高者為準)。
還款	
還款頻率	此貸款無需分期償還固定金額。
分期還款金額	此貸款無需分期償還固定金額。
總還款金額	下表僅供參考。 假設本行港元最優惠利率為 5.25%及一個月香港銀行同業拆息為 4.183%。

貸款金額 (港元)	根據上述 本行港元最優惠利率計算之 總還款金額（即 P-1%至P+5%）	根據一個月香港銀行同業拆息計算之 總還款金額（即 H+1%至H+5%）
港幣$ 5,000	港幣$ 7,117 – 10,110	港幣$ 7,591.5 – 9,599
港幣$ 20,000	港幣$ 28,505 – 40,513	港幣$ 30,366.0 - 38,360
港幣$ 100,000	港幣$ 142,486 – 202,492	港幣$ 151,830.0 - 191,834

貸款金額 (美元)	根據上述 利率計算之 總還款金額（即P-1%至P+5%）
美元$ 5,000	美元$ 8,285 – 11,351
美元$ 20,000	美元$ 33,177 – 45,331
美元$ 100,000	美元$ 165,919 – 226,728

- 全期利息支出是假設每年有 365 天並且10年貸款期內動用透支額保持不變來計算。本金在貸款到期日償還，並已包括於總還款金額內。

註： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的透支服務計算機或到: https://www.bochk.com/en/home/calculators/premiumfinancing.html。

費用及收費

年費 / 費用	• 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)。 • 客戶每次成功申請轉換基準利率，本行將收取轉換手續費HK$1,000。
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 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，本行每次將收取HK$120。
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK$150。

其他資料

- 匯率波動風險
  - 如果貸款的貨幣與保險單的貨幣不同，匯率波動風險可能會影響貸款和保單的價值，客戶可能會遭受重大的財務損失。
  - 如果由於不利的匯率波動而導致從保險單中獲得的收益遠低於未償貸款金額，則客戶可能需要存入額外的資金以減少未償還的貸款。

- 對冷靜期權利的影響
  - 本人在冷靜期內取消此保單的權利將被轉讓予銀行，故此任何取消保單的要求均可能須先徵得銀行同意。即使本人已在冷靜期內取消保費融資相關的作押保單，本人仍須償還保費融資的本金、提前還款罰款（如適用）、利息及其他保費融資衍生的行政費用。若貸款貨幣與保單貨幣不相同，本人可能需要先將保單按當時的匯率由保單貨幣兌換至貸款貨幣，才能償還貸款。若匯率出現不利波動導致本人的保單收益大幅低於未償還的貸款金額，本人將蒙受重大財務損失。

- 最長貸款年期: 十年 (適用2023年1月1日起（包括當天）的所有新申請)。貸款年期任何情況下均不可超出「保單」到期日及銀行有權不時重新檢視保費融資額度 (包括每年重檢)

- 本行會對在授信項下提取的所有款項徵收利息，利息將按日及按實際過去日數累計，本金則在貸款到期日償還。

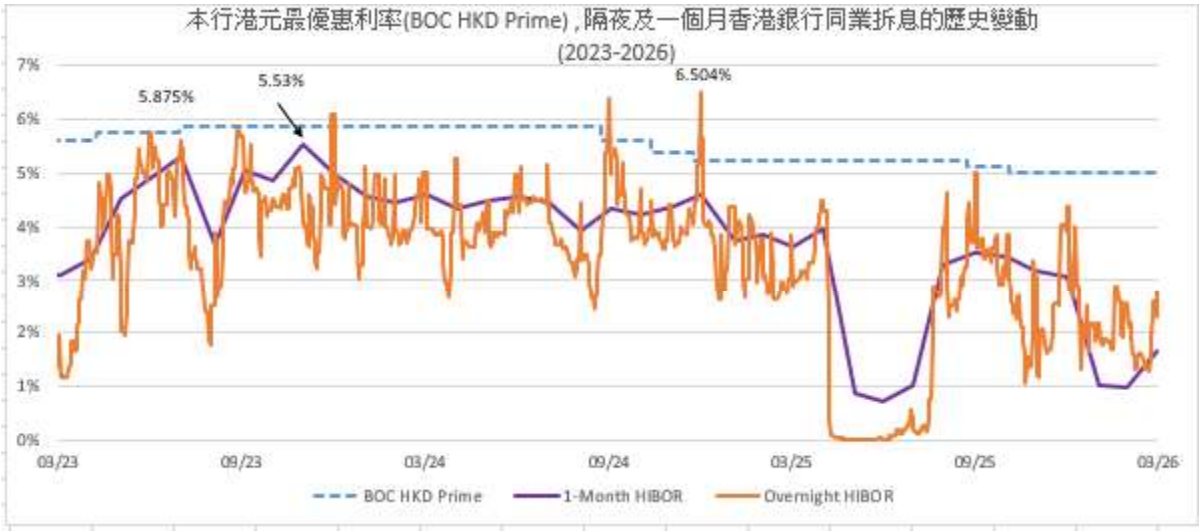
- 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「https://www.bochk.com/sc/investment/rates/hkprime.html」
- 有關香港銀行同業隔夜拆息及 1 個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。
- 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢
- 無論何種原因，銀行同業拆息利率包括香港銀行同業拆息或本行確定的修正利率未反映本行為辦理該等授信而發生或將要發生的資金成本，或者本行無法獲得資金，在沒有預先通知借款人的情況下，辦理該等授信的利率可按本行單方面合理決定的任何替代或替換利率收取。本行確定該利率後會儘快通知借款人。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。

(i) 港元貸款



過去三年內，本行最高的港元最優惠利率為 5.875%。
過去三年內，最高的香港銀行同業隔夜拆息利率為6.50357%。
過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.53%。

(ii) 美元貸款

<table>
<tr><td></td><td>

過去三年內，本行最高的美元最優惠利率為 8.5%。</td></tr>
<tr><td>分期還款金額</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>總還款金額</td><td>以下示例展示了根據過去三年內最高利率計算的總還款金額。
假設本行港元最優惠利率為 5.875%及一個月香港銀行同業拆息為 5.53%。

<table>
<tr><td>貸款金額 (港元)</td><td>根據過去三年內本行港元最優惠利率最高利率計算的總還款金額（即P+5%）</td><td>根據過去三年內香港銀行同業拆息（HIBOR）最高利率計算的總還款金額（即H+5%）</td></tr>
<tr><td>港幣$ 5,000</td><td>港幣$ 10,439</td><td>港幣$ 12,774.5</td></tr>
<tr><td>港幣$ 20,000</td><td>港幣$ 41,754</td><td>港幣$ 51,061.5</td></tr>
<tr><td>港幣$ 100,000</td><td>港幣$ 208,734</td><td>港幣$ 255,344.0</td></tr>
</table>

假設本行美元最優惠利率為8.5%。
<table>
<tr><td>貸款金額 (美元)</td><td>根據過去三年內最高利率計算的總還款金額（即P+5%）</td></tr>
<tr><td>美元$ 5,000</td><td>美元$ 11,862</td></tr>
<tr><td>美元$ 20,000</td><td>美元$ 47,375</td></tr>
<tr><td>美元$ 100,000</td><td>美元$ 236,875</td></tr>
</table>

-全期利息支出是假設每年有 365 天並且10年貸款期內動用透支額保持不變來計算。
-本金在貸款到期日償還，並已包括於總還款金額內。</td></tr>
</table>

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。

Key Facts Statement (KFS) for Instalment Loan

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

Premium Financing Instalment Loan
May 2026

This product is an instalment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter[7] for the final terms of your instalment loan.

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.

Interest Rates and Interest Charges

Interest Rate

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	<u>Loans based on floating rate:</u> **HKD:** From the Bank's HKD Prime to 5% over the Bank's HKD Prime **USD:** From the Bank's USD Prime to 5% over the Bank's USD Prime Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk. <u>Loans based on fixed rate:</u> **CNY**: 1% to 8%		
1-month HIBOR	**HKD**: From 1% over 1-month HIBOR to 5% over 1-month HIBOR. Save for the statutory excessive interest rate cap and in compliance with the relevant laws and regulations of Hong Kong, the interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.		

The interest rate in our offer letter[8] 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.

The "Interest Fixing Date" refers to the Bank on the date of drawdown of the Facility or the commencement date of the relevant interest period.

Interest rate re-fixing for this loan takes place when change of the Bank's Prime rate (applicable to the interest rate basis is HKD Prime/ USD Prime).

Interest rate re-fixing for this loan takes place monthly. (applicable to the interest rate basis is 1-month HIBOR).

[7] Also known as "Loan Advice" in the Bank
[8] Also known as "Loan Advice" in the Bank

<table>
<tr><td></td><td>Latest rate and other details of the Bank's HKD Prime rate is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html].

Latest rate and other details of 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].

For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.

The annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.</td></tr>
<tr><td>Annualised Percentage Rate (APR)</td><td>For loan based on floating rate (loans in HKD and USD):
Not applicable, please refer to the applicable interest rate above.

For loan based on fixed rate (loans in CNY) :
For a loan amount of CNY¥100,000:

<table>
<tr><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td>APR (or range of APR)</td><td colspan="3">1% to 8%</td></tr>
</table>

An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate.</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>HKD: 6% over the Bank's HKD Prime

USD: 6% over the Bank's USD Prime.

CNY: 6% over the Bank's CNY Prime.

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.

Default interest shall accrue on a day to day basis and be calculated from the date when payment is due up to the date of final payment in full.</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan requires monthly repayment.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>There are two repayment methods:

1. Declining Balance Method. Repayments would be applied to cover both interest and principal loan. The principal loan balance will be reduced after each installment. Interest will be calculated on the principal loan balance after each instalment repayment.

2. Interest Only. Before the maturity date, repayments would only be applied to the interest. The principal has to be paid off when the loan matures.

The table below is provided for illustrative purpose only.

For a loan amount of HK$100,000 with monthly repayment
<table>
<tr><td></td><td>Loan Tenor</td><td>6-month</td><td>12-month</td><td>24-month</td></tr>
<tr><td rowspan="2">Periodic repayment amount for the Bank's HKD Prime interest rate (i.e. P to P+5%)</td><td>Declining Balance Method</td><td>HK$ 16,922.80 - 17,168.46</td><td>HK$ 8,572.21 - 8,803.22</td><td>HK$ 4,398.34 - 4,626.04</td></tr>
<tr><td>Interest only</td><td colspan="3">HK$437.50 – 854.17</td></tr>
<tr><td>Periodic repayment amount for 1-month HIBOR (i.e. H+1%</td><td>Declining Balance Method</td><td>HK$16,919.52 - 17,115.90</td><td>HK$8,569.14 - 8,753.64</td><td>HK$4,395.34 - 4,576.88</td></tr>
</table>
</td></tr>
</table>

to H+5%)	Interest only	HK$431.92 - 765.25

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the Bank's USD Prime interest rate(i.e. P to P+5%)	Declining Balance Method	US$ 17,033.14 - 17,279.55	US$ 8,675.74 - 8,908.29	US$ 4,499.96 - 4,730.73
	Interest only	US$625.00 – 1,041.67		

For a loan amount of CNY¥100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate (i.e. 1% to 8%)	Declining Balance Method	CNY¥ 16,715.31 – 17,057.71	CNY¥ 8,378.54 - 8,698.84	CNY¥ 4,210.21 – 4,522.73
	Interest only	CNY¥83.33 – 666.67		

- By way of example, if the Bank's HKD Prime rate is 5.25%,1-month HIBOR is 4.183%and the Bank's USD Prime rate is 7.5%.

Total Repayment Amount

For a loan amount of HK$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the Bank's HKD Prime interest rate (i.e. P to P+5%)	Declining Balance Method	HK$ 101,536.80 – 103,010.76	HK$ 102,866.52 – 105,638.64	HK$105,560. 16 – 111,024.96
	Interest only	HK$ 102,625.00 – 105,125.02	HK$ 105,250.00 – 110,250.04	HK$ 110,500.00 – 120,500.08
Total repayment amount for 1-month HIBOR (i.e. H+1% to H+5%)	Declining Balance Method	HK$101,517. 12 – 102,695.4	HK$102,829. 68 – 105,043.68	HK$105,488. 16 – 109,845.12
	Interest only	HK $102,591.5 – 104,591.5	HK $105,183 – 109,183	HK $110,366 – 118,366

For a loan amount of US$100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month
Total repayment amount for the Bank's USD Prime interest rate (i.e. P to P+5%)	Declining Balance Method	US$ 102,198.84 – 103,677.30	US$ 104,108.88 - 106,899.48	US$ 107,999.04 – 113,537.52
	Interest only	US$ 103,750.00 – 106,250.02	US$ 107,500.00 – 112,500.04	US$ 115,000.00 – 125,000.08

For a loan amount of CNY¥100,000 with monthly repayment

	Loan Tenor	6-month	12-month	24-month

Total repayment amount for the interest rate(i.e. 1% to 8%)	Declining Balance Method	CNY¥ 100,291.86 – 102,346.26	CNY¥ 100,542.48 – 104,386.08	CNY¥ 101,045.04 – 108,545.52
	Interest only	CNY¥ 100,499.98 – 104,000.02	CNY¥ 100,999.96 – 108,000.04	CNY¥ 101,999.92 – 116,000.08

-Total interest paid is calculated by assuming each year has 365 days. For interest only, principal has to be paid off when the loan matures, which is included in the above repayment amount.

- By way of example, if the Bank's HKD Prime rate is 5.25% ,1-month HIBOR is 4.183% and the Bank's USD Prime rate is 7.5%.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website / principal Internet platform which provides instalment loans at [https://www.bochk.com/dam/loans/pltl/en.html].

Fees and Charges	
Handling Fee	HKD$1,000 per time will be charged when customer successfully applies for interest rate base conversion.
Late Payment Fee and Charge	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 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.
Prepayment / Early Settlement / Redemption Fee	**HKD/USD Loans:** If the loan tenor is 12 months or less, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 6 months of the original loan tenor (whichever is higher). If the loan tenor is 13 months to 24 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 12 months of the original loan tenor (whichever is higher). If the loan tenor is 25 months or 36 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 24 months of the original loan tenor (whichever is higher). If the loan tenor is 37 months or 60 months, 2% of prepayment amount or HK$50,000 (applicable to loan in HKD) / US$4,000 (applicable to loan in USD) will be charged if you fully or partially repay the loan within the first 36 months of the original loan tenor (whichever is higher). 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice.

	CNY Loans based on fixed rate: 3% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the first year of the original loan tenor (whichever is higher). 2.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the second year of the original loan tenor (whichever is higher). 2% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the third year of the original loan tenor (whichever is higher). 1.5% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the forth year of the original loan tenor (whichever is higher). 1% of prepaid amount or CNY¥50,000 will be charged if you fully or partially repay the loan in the fifth year of the original loan tenor (whichever is higher). 1-month interest (based on repayment amount) will be charged if you fully or partially repay the loan in less than 1 month's prior notice
Returned Cheque / Rejected Autopay Charge	HK$150 per returned cheque / rejected autopay payment.
Additional Information	

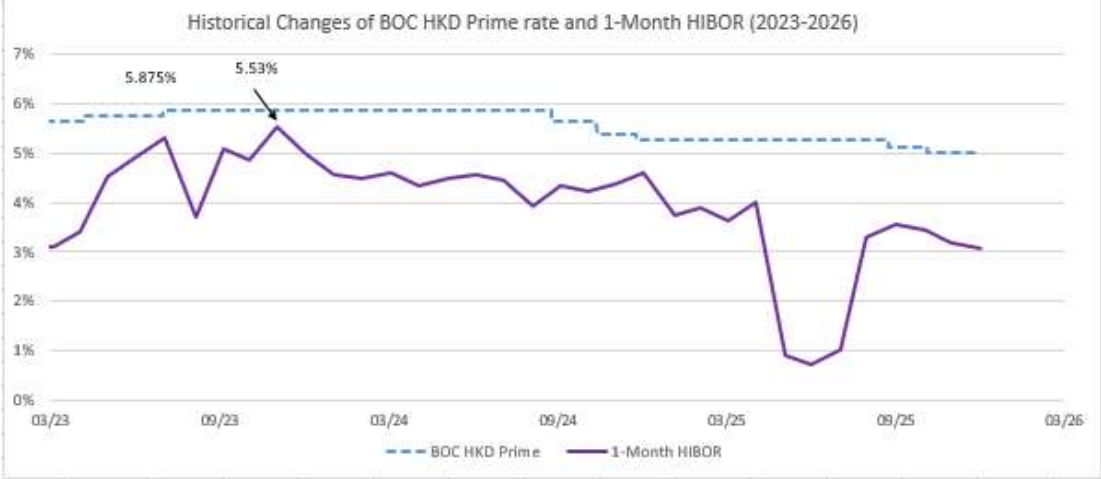
- Exposure to exchange rate fluctuation
  - If the currency of the loan is different from the currency of the insurance policy, foreign exchange rate risk implications may affect the value of the loan and Insurance Policy, you might suffer a significant financial loss.
  - In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you may need to deposit additional funds to reduce the loan outstanding.

- Exposure to interest rate fluctuation
  - The interest payment of the Premium Financing will affect the net rate of return (i.e. net of interest payment) you plan to achieve in your Insurance Policy with the use of premium financing. You may be exposed to significant interest rate risk if the interest rate of the loan facility is not fixed (i.e. floating rate subject to changes from time to time). Even in the case of fixed interest rate, the Bank may have discretion to adjust the interest rate on the loan facility from time to time. Any increase in interest rates applicable to the Premium Financing will increase the cost of servicing the Premium Financing (i.e. increase in regular interest payments.). You may not be able to service the Premium Financing and may hence default when there is a substantial increase in the interest rate. Also, in cases where the interest rate of the Premium Financing is substantially higher than the returns received from the Insurance Policy, you will suffer a significant financial loss.

- Impacts on cooling-off right
  - Your right to cancel the insurance policy within the cooling-off period will be assigned to the Bank, and therefore any cancellation request will be subject to the Bank 's consent. For a policy subject to Premium Financing and cancelled within the cooling-off period, you may be obligated to repay the loan principal, early repayment penalty (if applicable), interest and other administrative fee accrued under the Premium Financing. When the loan currency differs from the policy currency, you may be required to convert your insurance policy into the loan currency, pursuant to the prevailing exchange rate, before being able to settle the loan repayments. In cases where the proceeds received from the insurance policy is substantially lower than the outstanding loan amount due to adverse fluctuation in the exchange rate, you will suffer a significant financial loss.

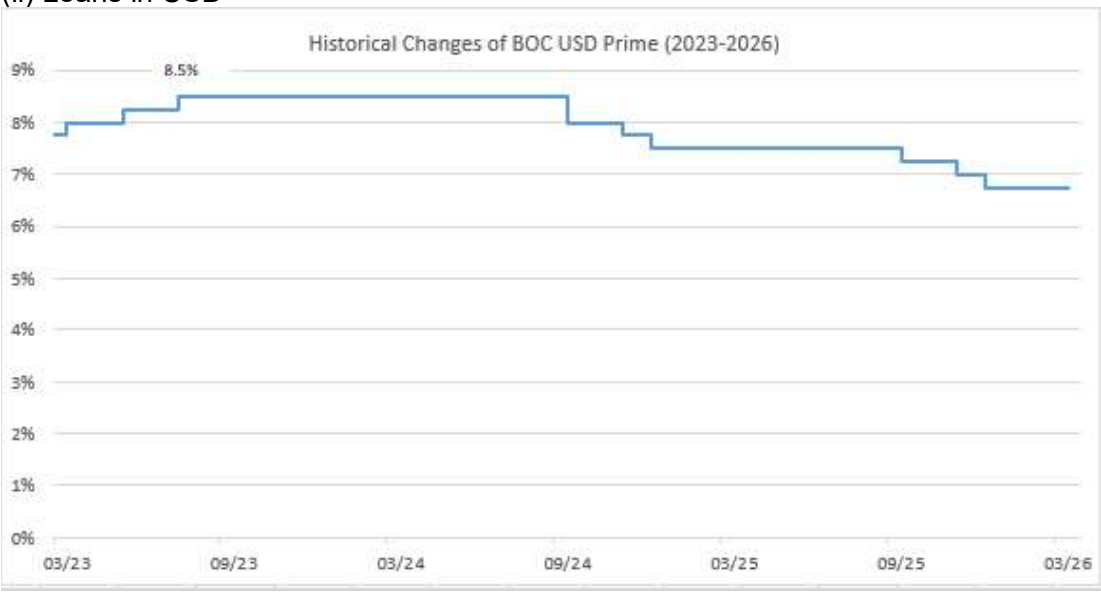
- Latest rate and other details of the Bank's HKD Prime is published on our website [https://www.bochk.com/en/investment/rates/hkprime.html.]
- Latest rate and other details of the 1-month HIBOR is published on the website of The Hong Kong Association of Banks [https://www.hkab.org.hk/en/rates/hibor].
- For enquiries of latest rate and other details of the Bank's USD Prime, please contact our branch staff.

Reference Information	
Historical Changes of Interest Rate Benchmark	The chart below is provided for illustrative purposes only and shows the historical movement of the BOCHK HKD Prime and USD Prime rate interest rate benchmark in the past 3 years. (i) Loans in HKD



The highest BOCHK HKD Prime rate noted in the past 3 years is 5.875%.
The highest 1-month HIBOR interest rate noted in the past 3 years is 5.53%.

(ii) Loans in USD



The highest USD Prime interest rate noted in the past 3 years is 8.5%.

(iii) Loans in CNY
Not applicable. Loans based on fixed rate.

Periodic Repayment Amount

The following example illustrates the periodic repayment amount based on the highest interest rate noted in the past 3 years.

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest the Bank's HKD Prime interest rate noted in the past 3 years(i.e. P+5%).	Declining Balance Method	HK$ 17,199.29	HK$ 8,832.34	HK$ 4,654.98
	Interest only	HK$906.25		
Monthly repayment amount based on the highest 1-month HIBOR noted in the past 3 years. (i.e. H+5%).	Declining Balance Method	HK$ 17,182.27	HK$ 8,816.26	HK$ 4,638.99
	Interest only	HK$ 877.50		

For a loan amount of US$100,000 with monthly repayment:

	Loan Tenor	6-month	12-month	24-month
Monthly repayment amount based on the highest the Bank's USD Prime interest rate noted in the past 3 years(i.e. P+5%)	Declining Balance Method	US$ 17,329.03	US$ 8,955.20	US$ 4 ,777.70
	Interest only	US$1,125		

- By way of example, if the Bank's HKD Prime rate is 5.875%,1-month HIBOR is 5.53% and the Bank's USD Prime rate is 8.5%.

Total Repayment Amount

The following example illustrates the total repayment amount based on the highest interest rate noted in the past 3 years.

For a loan amount of HK$100,000 with monthly repayment:

	Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest interest rate noted in the past 3 years (i.e. P+5%).	Declining Balance Method	HK$ 103,195.74	HK$ 105,988.08	HK$ 111,719.52
	Interest only	HK$ 105,437.50	HK$ 110,875.00	HK$ 121,750.00
Total repayment amount based on the highest 1-month HIBOR noted in the past 3 years. (i.e. H+5%).	Declining Balance Method	HK$ 103,093.62	HK$ 105,795.12	HK$ 111,335.76
	Interest only	HK$ 105,265	HK$ 110,530	HK$ 121,060

For a loan amount of US$100,000 with monthly repayment:

	Loan Tenor	6-month	12-month	24-month
Total repayment amount based on the highest the Bank's USD Prime interest rate noted in the past 3 years (i.e. P+5%).	Declining Balance Method	US$ 103,974.18	US$ 107,462.40	US$ 114,664.80
	Interest only	US$ 106,750.00	US$ 113,500.00	US$ 127,000.00

-Total interest paid is calculated by assuming each year has 365 days. For interest only payment method, the principal has to be paid off when the loan matures, which is included in the above repayment amount.

- By way of example, if the Bank's HKD Prime rate is 5.875%,1-month HIBOR is 5.53% and the Bank's USD Prime rate is 8.5%.

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.

分期貸款產品資料概要

中國銀行(香港)有限公司(「本行」)

保費融資分期貸款
2026年5月

此乃分期貸款產品。

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[9]以了解您的分期貸款的最終條款。

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。

利率及利息支出

利率

貸款金額為港幣10萬元：

貸款期	6個月	12個月	24個月
利率（或利率範圍）	浮息貸款: 港元: 本行港元最優惠利率至本行港元最優惠利率加5% 美元: 本行美元最優惠利率至本行美元最優惠利率加5% 在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，可能面對較高的利率風險。 固定利率貸款: 人民幣: 1% 至8%		
1個月香港銀行同業拆息 (HIBOR)	港幣：1個月香港銀行同業拆息加1% 至 1個月香港銀行同業拆息加5%。 在遵守香港相關法律法規的前提下，除法定貸款利率上限之外，本貸款的利率並無上限，可能面對較高的利率風險。		

本行貸款確認書10中的利率可能會在貸款期內變動 。

本貸款的利率是根據利率基準計算的。此貸款的主要風險為利率風險。

定息日為本行於貸款提取日或有關計息期的首日。

本貸款的利率於本行最優惠利率變動時重設（適用於利率基準為本行港元/美元最優惠利率）。

本貸款的利率於1個月香港銀行同業拆息每月變動時重設(適用於利率基準為1個月香港銀行同業拆息)。

有關本行港元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」。

有關1個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。

[9] 我行稱為貸款通知書
[10] 我行稱為貸款通知書

	有關本行美元最優惠利率的最新利率及其他詳情，請向我行職員查詢 年化利率即在一年間以貸款借貸所需的成本利率，以百分比表示。
實際年利率	不適用，就浮息貸款(港元及美元貸款)，請參考上列的利率資料。 固定利率貸款 (人民幣貸款) 貸款金額為人民幣10萬元： <table><tr><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>實際年利率（或實際年利率範圍）</td><td colspan="3">1% 至8%</td></tr></table> 實際年利率（APR）是一個參考利率，利率按年計算,包括基本利率及其他費用。
逾期還款實際年利率 / 就違約貸款收取的實際年利率	港元:本行港元最優惠利率加6%。 美元:本行美元最優惠利率加6%。 人民幣 : 本行人民幣最優惠利率加6%。 本行保留可就下列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） 違約利息按日累計，自付款到期之日起，計算至最終全數支付之日為止。
還款	
還款頻率	本貸款需按每月還款。
分期還款金額	還款方法有下列方式: 1. 每期息隨本減 (償還款項將用於支付貸款利息和本金。每次分期付款後，貸款本金餘額將會減少。每次還款後，利息將根據貸款本金餘額計算。) 2. 每期還息 到期還本(到期日之前，還款僅用於支付利息。貸款到期時必須償還本金。) 下表僅供參考。 以貸款額港幣10萬元，每月還款為例: <table><tr><td></td><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td rowspan="2">本行港元最優惠利率計算之分期還款金額（即P 至 P+5%）。</td><td>每期息隨本減</td><td>港幣 $16,922.80 - 17,168.46</td><td>港幣$ 8,572.21 - 8,803.22</td><td>港幣$ 4,398.34 - 4,626.04</td></tr><tr><td>每期還息 到期還本</td><td colspan="3">港幣$437.5 – 854.17</td></tr><tr><td rowspan="2">1個月香港銀行同業拆息 (HIBOR) 計算之分期還款金額（即H+1%至 H+5%）。</td><td>每期息隨本減</td><td>港幣 $16,919.52 - 17,115.90</td><td>港幣 $8,569.14- 8,753.64</td><td>港幣 $4,395.34- 4,576.88</td></tr><tr><td>每期還息 到期還本</td><td colspan="3">港幣$ 431.92 - 765.25</td></tr></table> 以貸款額美元10萬元，每月還款為例: <table><tr><td></td><td>貸款期</td><td>6個月</td><td>12個月</td><td>24個月</td></tr><tr><td>本行美元最優惠利率計算之</td><td>每期息隨本減</td><td>美元$ 17,033.14 -</td><td>美元$ 8,675.74 - 8,908.29</td><td>美元$ 4,499.96 -</td></tr></table>

分期還款金額(即P至P+5%)。		17,279.55		4,730.73
	每期還息 到期還本	美元$625.00 – 1,041.67		

以貸款額人民幣10萬元，每月還款為例

	貸款期	6個月	12個月	24個月
利率計算之分期還款金額(即1%至8%）。	每期息隨本減	人民幣¥16,715.31 – 17,057.71	人民幣¥ 8,378.54 – 8,698.84	人民幣¥4,210.21 – 4,522.73
	每期還息 到期還本	人民幣¥83.33 – 666.67		

假設本行港元最優惠利率為 5.25%及一個月香港銀行同業拆息為 4.183%，美元最優惠利率為7.5%。

總還款金額

下表僅供參考。

以貸款額港幣10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月
本行港元最優惠利率（或利率 範圍）計算之分期還款金額 （即P至P+5%）。	每期息隨本減	港幣$101,536.80 – 103,010.76	港幣$102,866.52 – 105,638.64	港幣$105,560.16 – 111,024.96
	每期還息 到期還本	港幣$102,625.00 – 105,125.02	港幣$105,250.00 – 110,250.04	港幣$110,500.00 – 120,500.08
1個月香港銀行同業拆息 (HIBOR) 計算之分期還款金額 (即H+1%至H+5%)。	每期息隨本減	港幣$101,517.12 – 102,695.4	港幣$102,829 – 105,043.68	港幣$105,488.16 – 109,845.12
	每期還息 到期還本	港幣$102,591.5 – 104,591.5	港幣$105,183 – 109,183	港幣$11,0366 – 118,366

以貸款額美元10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月
本行美元最優惠利率（或利率範圍）計算之總還款金額（即P至P+5%）。	每期息隨本減	美元$102,198.84 – 103,677.30	美元$104,108.88 - 106,899.48	美元$107,999.04 – 113,537.52
	每期還息 到期還本	美元$103,750.00 – 106,250.02	美元$107,500.00 – 112,500.04	美元$115,000.00 – 125,000.08

以貸款額人民幣10萬元 ，每月還款為例：

	貸款期	6個月	12個月	24個月

利率（或利率範圍）計算之**總還款金額**（即1%至8%）。	每期息隨本減	人民幣¥100,291.86 – 102,346.26	人民幣¥100,542.48 – 104,386.08	人民幣¥101,045.04 – 108,545.52
	每期還息 到期還本	人民幣¥100,499.98 – 104,000.02	人民幣¥100,999.96 – 108,000.04	人民幣¥101,999.92 – 116,000.08

- 全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。
- 假設本行港元最優惠利率為 5.25%及一個月香港銀行同業拆息為 4.183%，美元最優惠利率為7.5%。

註 ： 如要計算適用於閣下特定情況的上述資訊，您可透過本行網站上的分期貸款服務計算機: [https://www.bochk.com/dam/loans/pltl/en.html]以取得較準確資料。

費用及收費	
手續費	客戶每次成功申請轉換基準利率，本行將收取轉換手續費HK$1,000。
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。
提早還款 / 提前清償 / 贖回的收費	**港元/美元貸款:** 若貸款期少於或等於12個月，於首六個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為13個月至24個月，於首十二個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為25個月至36個月，於首二十四個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 若貸款期為37個月至60個月，於首三十六個月內償還全數或部分貸款時, 將收取還款金額的2%罰息或HK$50,000 (適用於港幣貸款)/ US$4,000 (適用於美元貸款) (取高者)。 當客戶不足於一個月內通知本行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。 **人民幣固定利率貸款:** 當客戶於第一年內償還全數或部分貸款時, 將收取還款金額的3%罰息或CNY¥50,000 (取高者)。 當客戶於第二年內償還全數或部分貸款時, 將收取還款金額的2.5%罰息或CNY¥50,000 (取高者)。 當客戶於第三年內償還全數或部分貸款時, 將收取還款金額的2%罰息或CNY¥50,000

	(取高者)。 當客戶於第四年內償還全數或部分貸款時, 將收取還款金額的1.5%罰息或CNY¥50,000 (取高者)。 當客戶於第五年內償還全數或部分貸款時, 將收取還款金額的1%罰息或CNY¥50,000 (取高者)。 當客戶不足於一個月內通知本行償還全數或部分貸款時，將收取按還款金額計算的一個月利息。
退票 / 退回自動轉帳授權指示的費用	每次退票 / 退回自動轉帳授權指示時，將收取HK$150。

其他資料

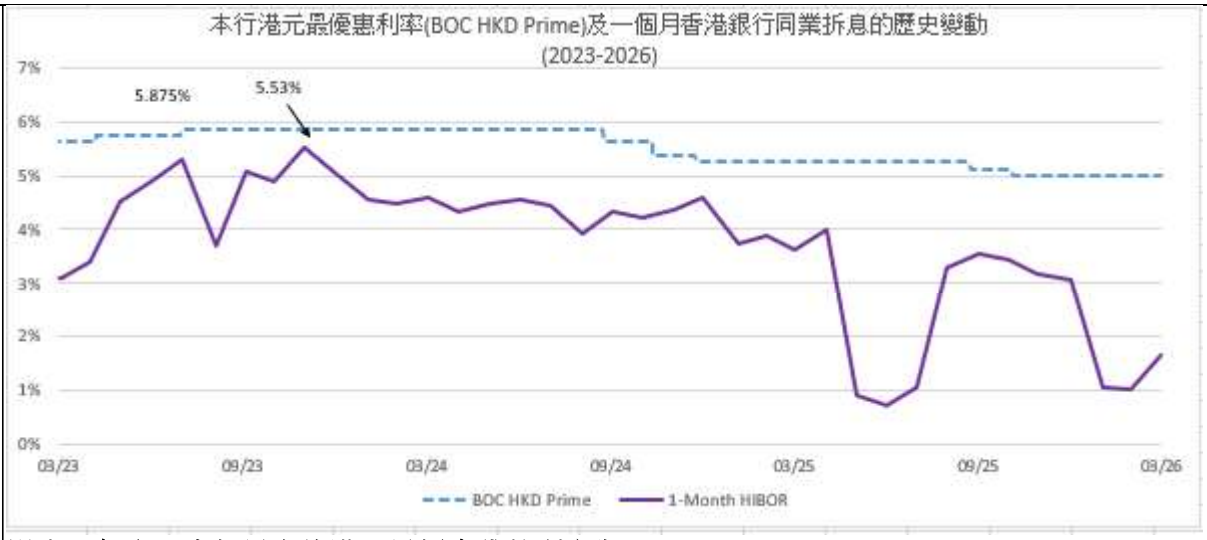
- 匯率波動風險
  - 如果貸款的貨幣與保險單的貨幣不同，匯率波動風險可能會影響貸款和保單的價值，客戶可能會遭受重大的財務損失。
  - 如果由於不利的匯率波動而導致從保險單中獲得的收益遠低於未償貸款金額，則客戶可能需要存入額外的資金以減少未償還的貸款。

- 利率波動風險
  - 保費融資的利息支出會影響客戶以保費融資購買保單的預期淨回報率（即扣除利息支出後的回報）。若貸款利率並非固定（即是會不時變動的浮息），客戶可能需承受重大利率風險。即使貸款利率以定息計算，銀行亦可能有權根據貸款合約不時調整貸款利率。貸款利率上升會增加客戶的償債成本（即定期須支付的利息有所增加）。若貸款利率大幅上升，可能導致客戶未能如數還款而因此違約。此外，若貸款利率遠高於保單的回報，客戶將蒙受重大財務損失。

- 對冷靜期權利的影響
  本人在冷靜期內取消此保單的權利將被轉讓予銀行，故此任何取消保單的要求均可能須先徵得銀行同意。即使本人已在冷靜期內取消保費融資相關的作押保單，本人仍須償還保費融資的本金、提前還款罰款（如適用）、利息及其他保費融資衍生的行政費用。若貸款貨幣與保單貨幣不相同，本人可能需要先將保單按當時的匯率由保單貨幣兌換至貸款貨幣，才能償還貸款。若匯率出現不利波動導致本人的保單收益大幅低於未償還的貸款金額，本人將蒙受重大財務損失。
- 有關本行港元最優惠利率[利率基準名稱] 的最新利率及其他詳情，請查閱本行網站「主頁>投資>利率及牌價>港元最優惠利率」https://www.bochk.com/tc/investment/rates/hkprime.html。有關1個月香港銀行同業拆息的最新利率及其他詳情，請查閱香港銀行公會網站「https://www.hkab.org.hk/tc/rates/hibor」。
- 有關本行美元最優惠利率的最新利率及其他詳情，請向我行分行職員查詢。

參考資料

利率基準的歷史變動	下表僅供參考，顯示過去三年內利率基準本行最優惠貸款利率的歷史變動。 (i) 港元貸款



過去三年內，本行最高的港元最優惠貸款利率為5.875%。
過去三年內，香港銀行同業拆息（HIBOR）的最高利率為 5.53%。

(ii) 美元貸款



過去三年內，本行最高的美元最優惠貸款利率為8.5%。

(iii) 人民幣貸款
不適用，貸款以固定利率定價

分期還款金額

以下例子展示了根據過去三年內最高利率計算的分期還款金額。

以貸款額港幣10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內本行最高最優惠利率計算的[每月]還款金額（即P+5%）。	每期息隨本減	港幣$17,199.29	港幣$8,832.34	港幣$4,654.98
	每期還息 到期還本	港幣$906.25		
根據過去三年內最高1個月香港銀行同業拆息 (HIBOR)（即H+5%）。	每期息隨本減	港幣$17,182.27	港幣$8,816.26	港幣$4,638.99
	每期還息 到期還本	港幣$877.50		

以貸款額美元10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的[每月]還款 金額(即P+5%）。	每期息隨本減	美元$17,329.03	美元$8,955.20	美元$4,777.70
	每期還息 到期還本	美元$1,125		

總還款金額

以下例子展示了根據過去三年內最高利率計算的總還款金額。

以貸款額港幣10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額（即P+5%）。	每期息隨本減	港幣$ 103,195.74	港幣$ 105,988.08	港幣$ 111,719.52
	每期還息 到期還本	港幣$ 105,437.50	港幣$ 110,875.00	港幣$ 121,750.00
根據過去三年內最高1個月香港銀行同業拆息(HIBOR) 計算的總還款金額 （即H+5%）。	每期息隨本減	港幣$ 103,093.62	港幣$ 105,795.12	港幣$ 111,335.76
	每期還息 到期還本	港幣$ 105,265	港幣$ 110,530	港幣$ 121,060

以貸款額美元10萬元，每月還款為例：

	貸款期限	6個月	12個月	24個月
根據過去三年內最高利率計算的總還款金額（即P+5%）。	每期息隨本減	美元$ 103,974.18	美元$ 107,462.4	美元$ 114,664.80
	每期還息 到期還本	美元$ 106,750.00	美元$ 113,500.00	美元$ 127,000.00

-全期利息支出是假設每年有 365 天來計算。每期還息 到期還本還款方式下，本金在貸款到期日償還，並已包括於總還款金額內。
-假設本行港元最優惠利率為 5.875%及一個月香港銀行同業拆息為 5.53%，美元最優惠利率為 8.5%。

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。