Key Facts Statement (KFS) for Overdraft Facility

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

Securities Margin Account
12 June 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* 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[#] 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% 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	

B) For Loan[#] 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% The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.
Above CNY¥ 5,000 and up to CNY¥ 20,000	
Above CNY¥ 20,000 and up to CNY¥ 100,000	
Above CNY¥ 100,000	

[#]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]

<table>
<tr><td></td><td>CNY Prime rate:
[https://www.bochk.com/en/investment/rates/cnyprime.html]</td></tr>
<tr><td>Annualised Overdue / Default Interest Rate</td><td>HKD Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdue sums in HKD.

CNY Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdue sums in CNY.

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.</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 Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdraft amount in HKD exceeding the overdraft limit granted.

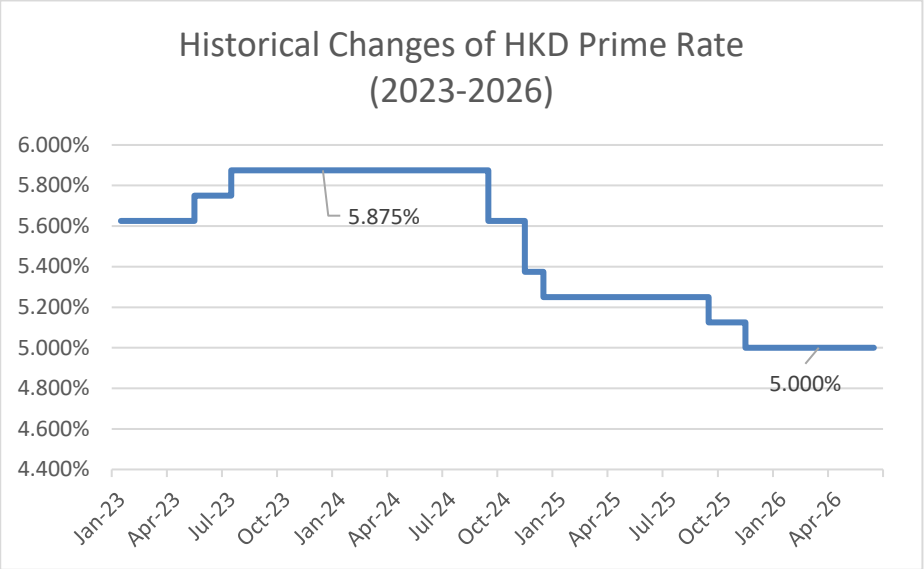
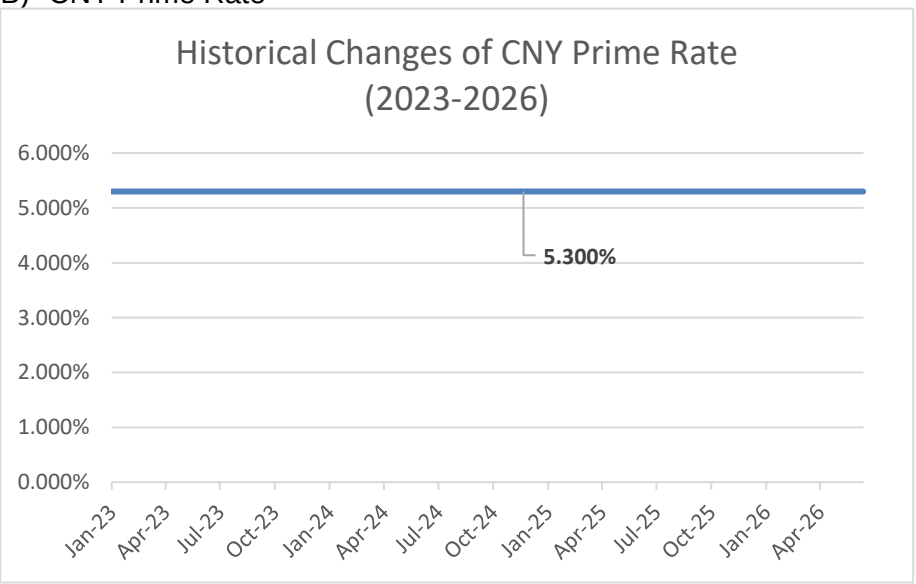
CNY Prime rate plus 10% or overnight HIBOR (whichever is higher) on overdraft amount in CNY exceeding the overdraft limit granted.</td></tr>
<tr><td colspan="2">Repayment</td></tr>
<tr><td>Repayment Frequency</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Periodic Repayment Amount</td><td>This loan does not require periodic repayment in regular amount.</td></tr>
<tr><td>Total Repayment Amount</td><td>A) For Loan in HKD
<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$ 5,029.79</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></table>
B) For Loan in CNY
<table><tr><td>Loan Amount</td><td>Total repayment amount^ for the interest rate specified above</td></tr><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></table>
^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.

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from the Bank’s website</td></tr>
</table>

	[https://www.bochk.com/en/home/calculators/gbfsecuritiesmargin.html].
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

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.
5. Internet Banking and Mobile Banking offers margin transfer service every Monday to Saturday from 8:00 to 20:00, excluding public holidays and Sundays.

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[%] based on the highest interest rate noted in the past 3 years.) A) For Loan in HKD

Loan Amount	Total repayment amount[%] 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

[%]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.

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.

透支服務產品資料概要

中國銀行(香港)有限公司(「本行」)

證券孖展賬戶
2026年6月12日

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*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。

*貸款確認書指「證券孖展賬戶申請書」及「規則：證券孖展賬戶」

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：

A) 港元貸款#

貸款金額#	年化利率（或年化利率範圍）
港幣$ 5,000或以下	港元最優惠利率減 2.80% 至 港元最優惠利率加 2.25% 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	

B) 人民幣貸款#

貸款金額#	年化利率（或年化利率範圍）
人民幣¥ 5,000或以下	人民幣最優惠利率減 1.42% 至 人民幣最優惠利率加 0.00% 本貸款的利率並無上限，可能面對較高的利率風險。
人民幣¥ 5,000以上至人民幣¥ 20,000	
人民幣¥ 20,000以上至人民幣¥ 100,000	
人民幣¥ 100,000以上	

#貸款金額為證券孖展賬戶中不同貨幣的現金賬借方餘額。

本行「證券孖展賬戶申請書」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。

有關各貨幣「最優惠利率」的最新利率及其他詳情，請查閱本行網站。

港元最優惠利率 [https://www.bochk.com/tc/investment/rates/hkprime.html]

人民幣最優惠利率 [https://www.bochk.com/tc/investment/rates/cnyprime.html]

<table>
<tr><td>逾期還款年化利率 / 就違約貸款收取的年化利率</td><td>逾期未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。

逾期未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。

利息由到期日或(如較早)本行代表您支付款項的日期至實際償還日期(判決前後)根據您的所有應付款項累計。利息按實際日數除以360(適用於人民幣)或365(適用於港元)而計算，每月計算複利。</td></tr>
<tr><td>超出信用限額利率</td><td>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：

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。

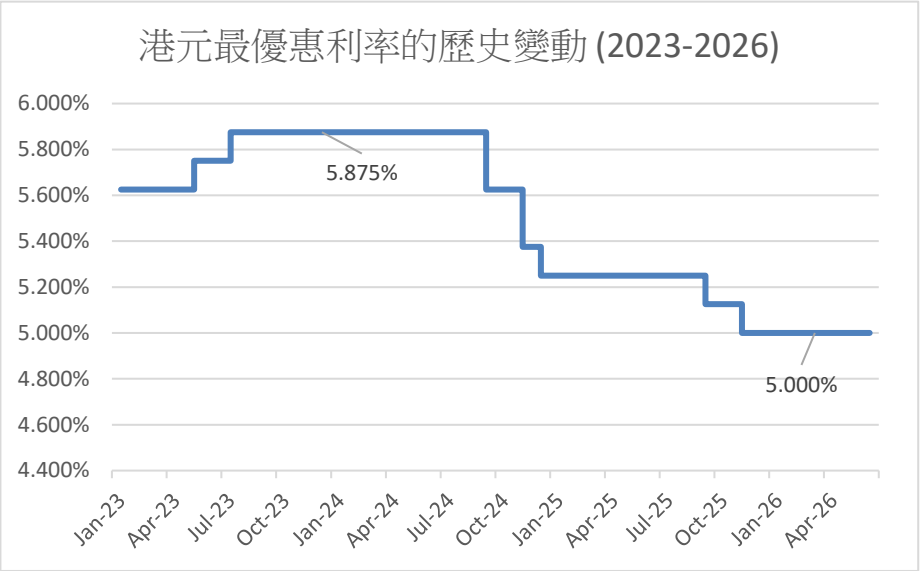
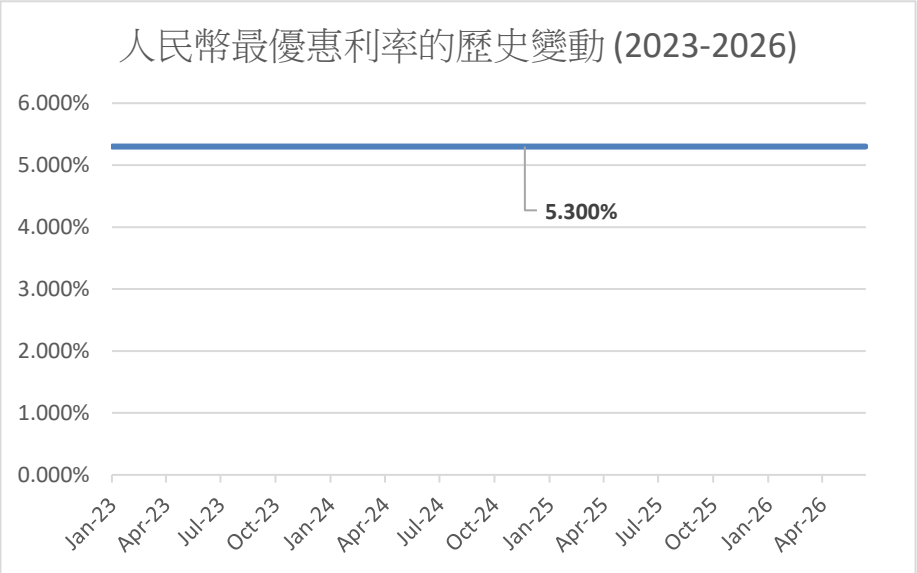
超逾已獲批透支額度的人民幣透支款項將按人民幣最優惠利率加10%，或隔夜香港銀行同業人民幣拆息利率加10%(以較高者為準)計算利息。</td></tr>
<tr><td colspan="2">還款</td></tr>
<tr><td>還款頻率</td><td>此貸款無需分期償還固定金額。</td></tr>
<tr><td>分期還款金額</td><td>此貸款無需分期償還固定金額。</td></tr>
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^上表僅供參考，並列出特定情況下的總還款金額。有關例子假設(1) 貸款金額維持不變；(2)此貸款不同貨幣的年化利率分別為港元最優惠利率+2.25%及人民幣最優惠利率+0.00%；(3) 港元最優惠利率為 5.000%及人民幣最優惠利率為5.300%；(4) 港元最優惠利率及人民幣最優惠利率均維持不變；及(5) 貸款期為30天。

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：[https://www.bochk.com/tc/home/calculators/gbfsecuritiesmargin.html]以取得較準確資料。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>年費 / 費用</td><td>不適用</td></tr>
</table>

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 / 退回自動轉帳授權指示的費用	不適用

其他資料

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。
5. 網上銀行及手機銀行於星期一至六上午8:00至下午8:00提供按金調撥服務，惟有關服務於公眾假期及星期日暫停。

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。 A) 港元最優惠利率  過去三年內，最高的港元最優惠利率為 5.875%。 B) 人民幣最優惠利率  過去三年內，最高的人民幣最優惠利率為 5.300%。
分期還款金額（示例說明）	此貸款無需分期償還固定金額。
總還款金額 （示例說明）	（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。） A) 港元貸款 貸款金額 | 根據過去三年內最高利率計算的總還款金額[%] 港幣$ 5,000 | 港幣$ 5,033.39 港幣$ 20,000 | 港幣$ 20,133.56 港幣$ 100,000 | 港幣$ 100,667.81

	B) 人民幣貸款 <table><tr><td>貸款金額</td><td>根據過去三年內最高利率計算的總還款金額[%]</td></tr><tr><td>人民幣¥ 5,000</td><td>人民幣¥ 5,022.08</td></tr><tr><td>人民幣¥ 20,000</td><td>人民幣¥ 20,088.33</td></tr><tr><td>人民幣¥ 100,000</td><td>人民幣¥ 100,441.67</td></tr></table> [%]上表僅供參考，並列出特定情況下的總還款金額。有關例子假設(1) 貸款金額維持不變；(2)此貸款不同貨幣的年化利率分別為港元最優惠利率+2.25%及人民幣最優惠利率+0.00%；(3) 港元最優惠利率及人民幣最優惠利率均維持不變；及(4) 貸款期為30天。

提示 :借定唔借?還得到先好借!

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。