Key Facts Statement (KFS) for Overdraft Facility

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

"Wealth Portfolio Financing" Overdraft Facility (For personal Customers)
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[2] 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	HKD: (i) from 1% below the Bank's HKD Prime to 2% over the Bank's HKD Prime; 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	
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[3] 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.

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).

[2] Also known as loan advice in the Bank
[3] Also known as loan advice in the Bank

<table>
<tr><td></td><td>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].

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.

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 "Wealth Portfolio Financing " Overdraft Facility " 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.</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 interest rate
(i.e. P - 1% to P + 2%)</td><td>Total repayment amount for 1-month HIBOR
(i.e. H + 1% to H +5%)</td></tr>
<tr><td>HK$ 5,000</td><td>HK$ 7,117 – 8,139</td><td>HK$ 7,591.5 – 9,599</td></tr>
<tr><td>HK$ 20,000</td><td>HK$ 28,505 – 32,483</td><td>HK$ 30,366.0 - 38,360</td></tr>
<tr><td>HK$ 100,000</td><td>HK$ 142,486 – 162,488</td><td>HK$ 151,830.0 - 191,834</td></tr>
</table>
- 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</td></tr>
</table>

	platform which provides overdraft facilities at [https://www.bochk.com/en/home/calculators/wealthportfoliofinancing.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 DefaultAdministrative Charges of HKD500.00 or such other amount as determined by the Bankfrom 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

- 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.
- 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].
- 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.
- If your securities account is charged to the Bank, you could not sell the securities through non-HKD counter in Mobile / Internet Banking. You can only sell securities through HKD counter in Mobile / Internet Banking. If you want to sell your securities through non-HKD counter, please open a new non-charged securities account to transfer the relevant securities to that account, which you will then be able to sell securities through non-HKD counters in Mobile / Internet

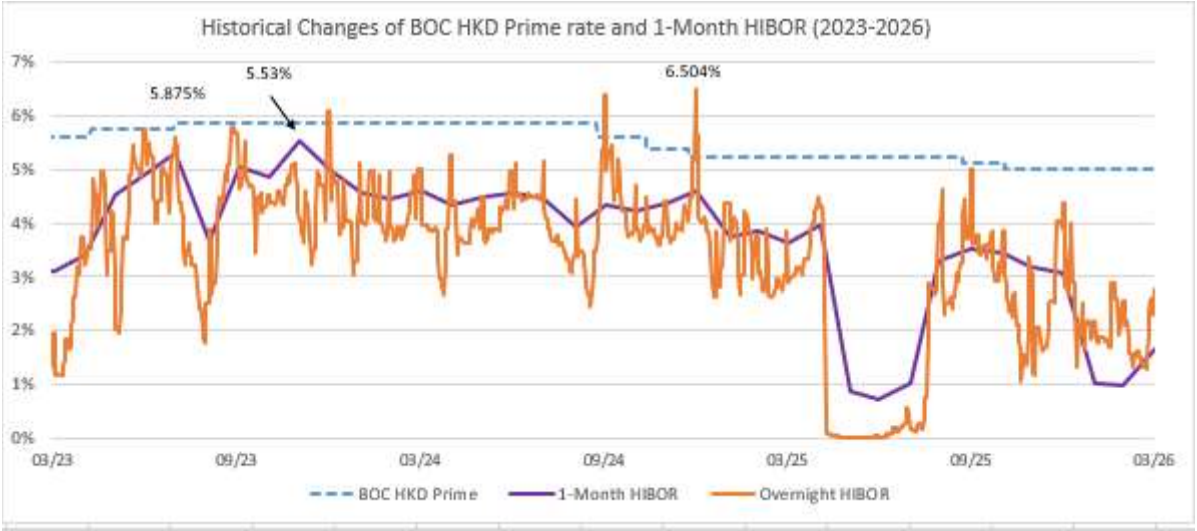
Banking.

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.

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%.

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 interest rate noted in the past 3 years. (i.e. P+2%)	Total repayment amount based on the highest 1-month HIBOR noted in the past 3 years (i.e. H+5%)
HK$ 5,000	HK$ 8,942	HK$ 12,774.5
HK$ 20,000	HK$ 35,768	HK$ 51,061.5
HK$ 100,000	HK$ 178,767	HK$ 255,344.0

- 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」)

「財富組合融資」透支授信 (個人客戶適用)
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[4]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	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2%；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，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	
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，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[5]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) 。

[4] 我行稱為貸款通知書
[5] 我行稱為貸款通知書

<table>
<tr><td></td><td>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」。

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

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《「財富組合融資」透支授信的條款》中的相關部分</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：

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) 。</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>
<tr><td>總還款金額</td><td>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%。
<table><tr><td>貸款金額 (港元)</td><td>根據上述 利率計算之總還款金額
（即 P-1%至 P+2%）</td><td>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%）</td></tr><tr><td>港幣$ 5,000</td><td>港幣$ 7,117 – 8,139</td><td>港幣$ 7,591.5 – 9,599</td></tr><tr><td>港幣$ 20,000</td><td>港幣$ 28,505 – 32,483</td><td>港幣$ 30,366.0 - 38,360</td></tr><tr><td>港幣$ 100,000</td><td>港幣$ 142,486 – 162,488</td><td>港幣$ 151,830.0 - 191,834</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。

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/tc/home/calculators/wealthportfoliofinancing.html。</td></tr>
<tr><td colspan="2">費用及收費</td></tr>
<tr><td>年費 / 費用</td><td>• 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。</td></tr>
</table>

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

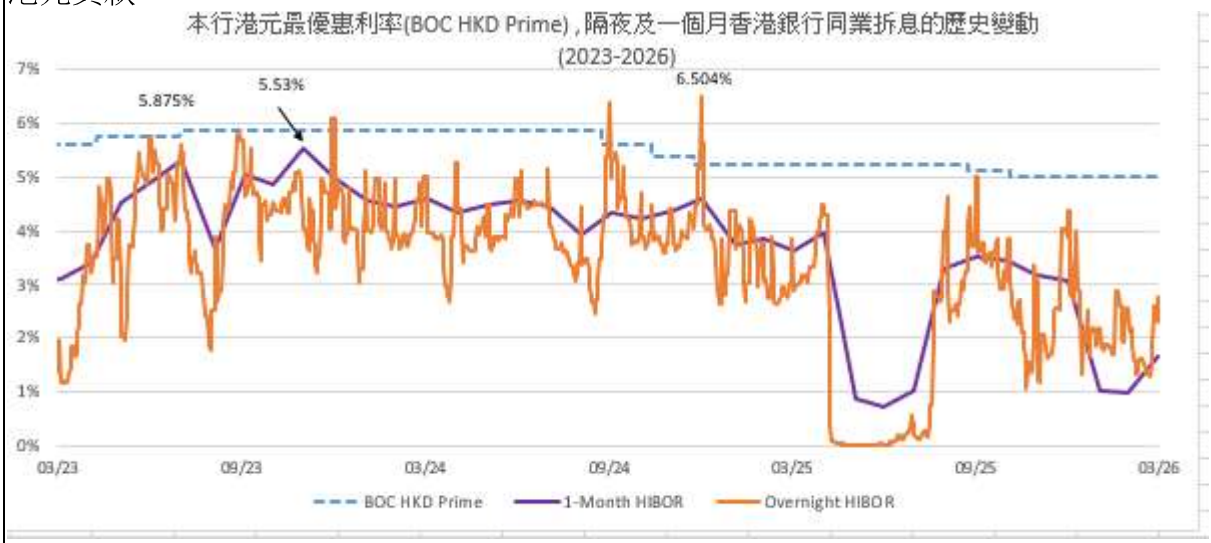
- 「財富組合融資」透支授信的利率按戶口種類、抵押資產類型而定。而有關資產作抵押的資格及作為計算信貸額的信貸比例將不時作出調整。
- 最新產品資訊和認可抵押名單可參閱中銀香港網頁。 (貸款>「財富組合融資」透支授信服務)
- 請留意本行並沒有委託任何第三方轉介「財富組合融資」透支授信服務申請，亦不會辦理任何由第三方在有利益安排下轉介的申請。如有查詢，請致電熱線3988-2388。
- 本行會對在授信項下提取的所有款項徵收利息，利息將按日及按實際過去日數累計，本金則在貸款到期日償還。
- 有關本行港元最優惠利率的最新利率及其他詳情，請查閱本行網站「https://www.bochk.com/sc/investment/rates/hkprime.html」
- 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」。
- 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。
- 如您的證券賬戶已作押，不可經手機/網上銀行於非港幣櫃台沽出證券。您只可以經手機/網上銀行於港幣櫃台沽出證券。如您想於非港幣櫃台沽出證券，請另外開立新的非作押證券賬戶，並將相關證券調撥至該賬戶內，隨後便可透過手機/網上銀行於非港幣櫃台沽出證券。

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。

港元貸款



過去三年內，本行最高的港元最優惠利率為 5.875%。

<table>
<tr><td></td><td>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%。</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><th>貸款金額 (港元)</th><th>根據過去三年內最高利率計算的總還款金額
（即 P+2%）</th><th>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
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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。