

Key Facts Statement (KFS) for Overdraft Facility

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

Overdraft Facility
29 January 2018

<p>This product is an overdraft facility.</p> <p>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.</p>	
Interest Rates and Interest Charges	
Annualised Floating Rate	P+4.25% p.a.
Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	P+9% p.a. or H, whichever is higher, will be applied to the amount in excess if the current loan balance exceeds the credit limit of the loan.
Fees and Charges	
Annual Fee / Fee	<p>Application fee (secured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$1,500) will be charged at the time as stated in the Facility Letter.</p> <p>Application fee (unsecured loan): 0.5% on Loan Limit Amount (Minimum Charge: HK\$2,000) will be charged at the time as stated in the Facility Letter.</p> <p>Renewal Fee: 0.25% on Loan Limit Amount (Minimum Charge: HK\$1,000) on the date when the Bank issues the Renewal letter to the customer(s) on yearly basis.</p> <p>Commitment Fee: 0.25% p.a. on the Unused Overdraft Limit in case the Usage of the Limit is Lower than 30% (calculated on a daily basis) and will be charged on the Bank's last working date of the calendar month. If the Overdraft Facility is to be cancelled, the fee will be charged on the Overdraft Facility cancellation date.</p> <p>O/D exceeds Credit Limit / O/D without Credit Limit Fee: HK\$120 for each overdraft plus additional interest charges for the exceeded amount at P+9% p.a. or H, whichever is higher</p> <p>Cancel / Withdraw Fee: Not Applicable</p>
Late Payment Fee and Charge	Not Applicable
Overlimit Handling Fee	Not Applicable
Returned Cheque / Rejected Autopay Charge	Not Applicable

Additional Information

Other fees and charges:

1. Request for Other Loan Documents copy will be charged at the time of application: HK\$50 per page.

Notes:

1. The Annualised Floating Rate quoted here is for reference only. The Annualised Floating Rate applicable to the customer(s) is subject to the financial conditions of the customer(s) and is solely determined by the Bank.
2. P is the Hong Kong Dollars Best Lending Rate of the Bank and equals 5.25% as of 26 January 2018.
3. H is the Overnight Rate offered in the Hong Kong Interbank Market of Hong Kong Association of Banks (HKAB) and equals 0.2016% as of 26 January 2018.
4. Please refer to the latest version of the Bank's Charges of Retail Banking Services "Loan Services" and the Facility Letter of the Overdraft Facility.
5. The Bank reserves the right to vary the fees/charges for customers based on their account record from time to time by notice.
6. The above terms may from time to time be varied by notice to customers.
7. In case of any discrepancies between the English and Chinese versions, the Chinese version shall prevail.

透支服務產品資料概要

交通銀行(香港)有限公司 (「本行」)

透支服務
2018年1月29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。	
利率及利息支出	
實際浮動年利率	最優惠利率+4.25%
逾期還款年化利率 / 就違約貸款收取的年化利率	不適用
超出信用額度利率	如現有的貸款餘額超出其貸款的信用額度，本行將對超出額度的金額收取港元最優惠利率+年息 9%或隔夜銀行同業拆息，取高者。
費用及收費	
年費 / 收費	申請手續費(抵押貸款)：按貸款合同所訂時限收取貸款額度的 0.5%(最低收費 HK\$1,500)。 申請手續費(無抵押貸款)：按貸款合同所訂時限收取貸款額度的 0.5%(最低收費 HK\$2,000)。 額度轉期費：本行每年向客戶發出額度轉期通知函日收取貸款額度的 0.25%(最低收費 HK\$1,000)。 承擔費：若透支額度用款率低於 30%，每月最後一個銀行營業日收取按未用金額部份計收年息 0.25% (每天累算)。如取消透支額度，在透支額度銷額日收取。 過額透支/臨時透支手續費：每筆 HK\$120，另加透支利息(港元最優惠利率+年息 9%或隔夜銀行同業拆息利率，取高者)。 取消貸款/未有提取貸款手續費：不適用
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收費	不適用
其他資料	
其他費用及收費： 1. 要求影印其他授信文件資料於提交申請日收取：每頁 HK\$50。	

備註：

1. 在此列出的實際浮動年利率只供參考，適用於客戶的實際浮動年利率按其財政狀況而定，並由本行全權決定。
2. 最優惠利率為本行所釐定，按 2018 年 1 月 26 日為 5.25%。
3. 銀行同業拆息為香港銀行公會所釐訂之隔夜拆息，按 2018 年 1 月 26 日為 0.2016%。
4. 請參閱本行最新版本零售銀行服務收費表“放款服務”及透支服務之授信函。
5. 本行保留根據客戶之戶口紀錄並不時發出通知更改利率的權利。
6. 本行可不時通知客戶修改上述項目。
7. 中、英文版本如有任何歧異，概以中文版為準。