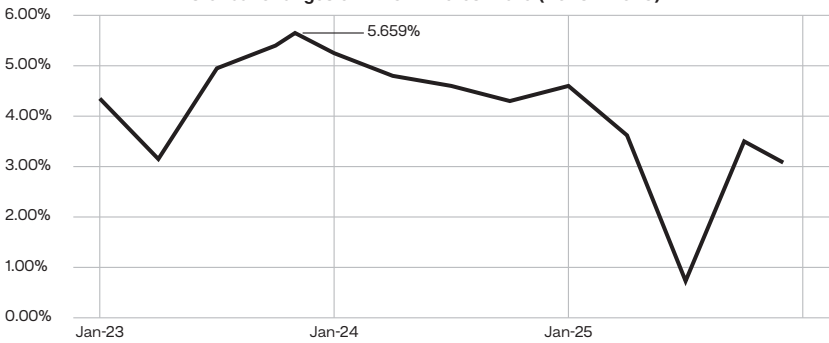
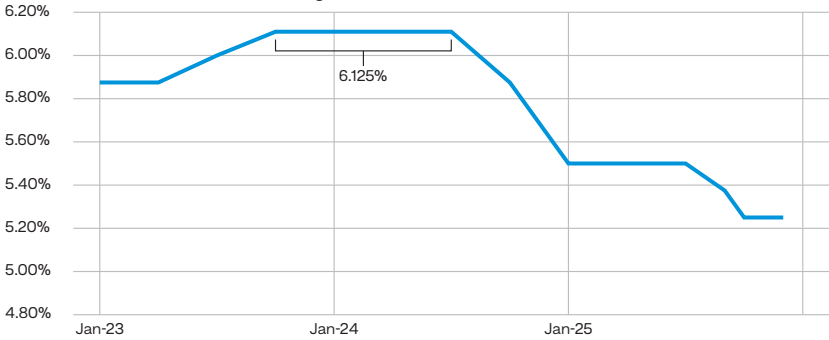


Key Facts Statement (KFS) for Portfolio Lending Overdraft Facility

The Bank of East Asia, Limited

*Portfolio Lending Overdraft Facility
(For SupremeGold Private customers only)
13 January, 2026*

<p style="text-align: center;">This product is an overdraft facility.</p> <p>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.</p>					
Interest Rates and Interest Charges					
Annualised Interest Rate	<p>The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:</p> <table border="1"> <thead> <tr> <th>Loan Amount</th><th>Annualised interest rate (or range of annualised interest rate)</th></tr> </thead> <tbody> <tr> <td>Applicable to all loan amount</td><td> <p>SupremeGold Private Customer: 1-month HIBOR¹ + 1.3%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p> </td></tr> </tbody> </table> <p>The interest rate in our offer letter 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 daily. Latest rate and other details of the 1-month HIBOR is published on our website: (https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=en) and please find the details of BEA's Best Lending Rate (BLR)² on website: (https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en)</p>	Loan Amount	Annualised interest rate (or range of annualised interest rate)	Applicable to all loan amount	<p>SupremeGold Private Customer: 1-month HIBOR¹ + 1.3%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>
Loan Amount	Annualised interest rate (or range of annualised interest rate)				
Applicable to all loan amount	<p>SupremeGold Private Customer: 1-month HIBOR¹ + 1.3%</p> <p>The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</p>				
Annualised Overdue/Default Interest Rate	Not applicable				
Overlimit Interest Rate* * as the Temporary Secured Overdraft Facility Interest Rate charged by BEA	BEA's Best Lending Rate (BLR) ² or 1-month HIBOR (whichever is higher) + 5% per annum will be applied to the amount in excess if your current loan balance exceeds the credit limit of the loan.				
Repayment					
Repayment Frequency	This loan does not require periodic repayment in regular amount.				
Periodic Repayment Amount	This loan does not require periodic repayment in regular amount.				
Total Repayment Amount	This loan does not require periodic repayment in regular amount.				
Fees and Charges					
Annual Fee/Fee* * as the Annual Review Fee charged by BEA	0.1% per annum of the Secured Overdraft Ceiling Limit (This fee will be waived)				
Late Payment Fee and Charge	Not applicable				
Overlimit Handling Fee* * as the Temporary Secured Overdraft Facility Handling Charge charged by BEA	HK\$120 per transaction will be charged if your current loan balance exceeds the credit limit of the loan.				
Returned Cheque Charge/Rejected Autopay Charge	HK\$150 each time per returned cheque Not applicable for Rejected Autopay Charge				
Additional Information					
Re-issuance of Secured Overdraft Facility Confirmation Letter	HK\$200 per letter				
Re-issuance of the Repayment Advice	HK\$50 per copy				
Issuance of Letter to Confirm the Secured Overdraft Facility Information	HK\$200 per letter				

Reference Information	
Historical Changes of Interest Rate Benchmark	<p>The chart below is provided for illustrative purposes only and shows the historical movement of the interest rate benchmark in the past 3 years.</p> <p>Historical Changes of HIBOR Interest Rate (2023 – 2025)</p>  <p>The highest HIBOR interest rate noted in the past 3 years is 5.659%.</p> <p>Historical Changes of BLR Interest Rate (2023 – 2025)</p>  <p>The highest BLR interest rate noted in the past 3 years is 6.125%.</p>
Periodic Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.
Total Repayment Amount (Illustrative Example)	This loan does not require periodic repayment in regular amount.

Remarks:

- 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate. The reference basis of HIBOR quoted is for reference only. You should refer to the monthly Adjustment of Interest Rate on Loan Facility notification for the final reference basis of HIBOR.
- BEA's Best Lending Rate (BLR) shall be determined by BEA from time to time.

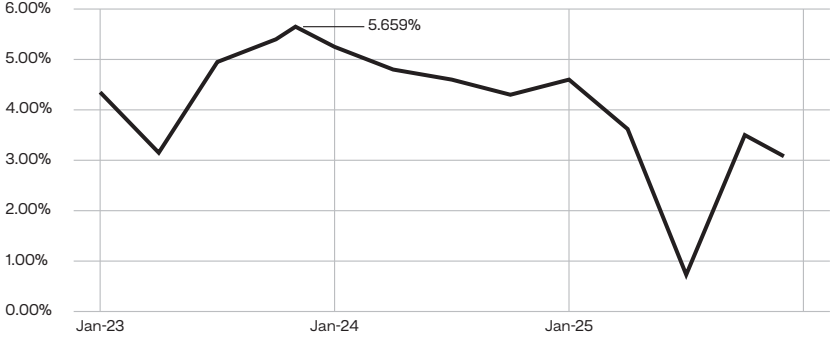
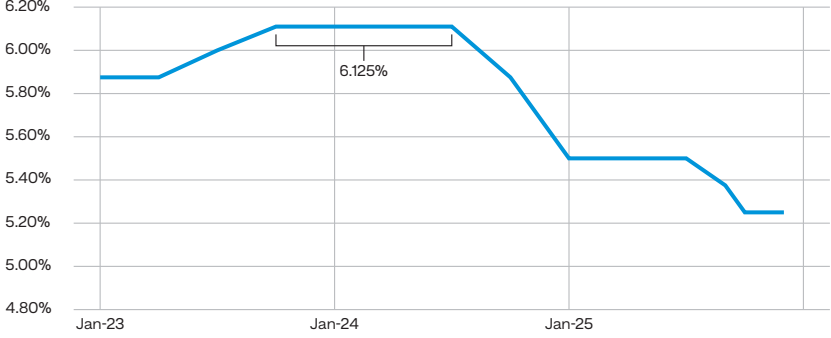
The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

「透支服務」產品資料概要

東亞銀行有限公司(“東亞銀行”)

資產組合融資透支服務
(只限顯卓私人理財客戶)
2026年1月13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你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，你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： <table border="1"> <thead> <tr> <th>貸款金額</th><th>年化利率 (或年化利率範圍)</th></tr> </thead> <tbody> <tr> <td>適用於所有貸款額</td><td>顯卓私人理財客戶：1個月香港銀行同業拆息¹ + 1.3%</td></tr> </tbody> </table> 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。 本貸款的利率於每日重設。 有關東亞銀行的一個月香港銀行同業拆息的最新利率及其他詳情，請查閱網站： https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=tc ；如有關東亞銀行的港元最優惠利率 ² ，請查閱網站： https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=tc 。	貸款金額	年化利率 (或年化利率範圍)	適用於所有貸款額	顯卓私人理財客戶：1個月香港銀行同業拆息 ¹ + 1.3%	
貸款金額	年化利率 (或年化利率範圍)				
適用於所有貸款額	顯卓私人理財客戶：1個月香港銀行同業拆息 ¹ + 1.3%				
逾期還款年化利率/ 就違約貸款收取的年化利率	不適用				
超出信用限額利率* *即東亞銀行收取之臨時資產組合融資透支服務利息	超出信貸限額之款項將以東亞銀行港元最優惠利率 ² 或香港銀行同業拆息(以較高者為準) + 5%之年息計算				
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	此貸款無需分期償還固定金額。				
費用及收費					
年費/費用* *即東亞銀行收取之年度審核費	資產組合融資透支信貸限額之 0.1% (每年)(此收費將會豁免)				
逾期還款費用及收費	不適用				
超出信用額度手續費* *即東亞銀行收取之臨時資產組合融資透支服務手續費	如你的貸款餘額超出信用額度，本行將收取每次 港幣120元				
退票/退回自動轉帳授權指示的費用	每次退票時，將收取 港幣150元 退回自動轉帳授權指示的收費：不適用				
其他資料					
補發資產組合融資透支服務確認書	港幣200元 (每份)				
補發繳款通知書	港幣50元 (每份)				
簽發有關資產組合融資透支服務資料之證明文件	港幣200元 (每份)				

參考資料	
利率基準的歷史變動	<p>下表僅供參考，顯示過去三年內利率基準的歷史變動。</p> <p>香港銀行同業拆息(HIBOR)利率的歷史變動(2023 – 2025)</p>  <p>過去三年內，香港銀行同業拆息(HIBOR)的最高利率為5.659%。</p> <p>最優惠利率(BLR)的歷史變動(2023 – 2025)</p>  <p>過去三年內，最優惠利率的最高利率為6.125%。</p>
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)	此貸款無需分期償還固定金額。

- 註：
- 1個月香港銀行同業拆息相等於銀行在同業市場拆借1個月資金的息率。香港銀行同業拆息的基準僅供參考，最終的香港銀行同業拆息基準以貸款確認書為準。
 - 東亞銀行港元最優惠利率受制於本行不時決定的利率調整。

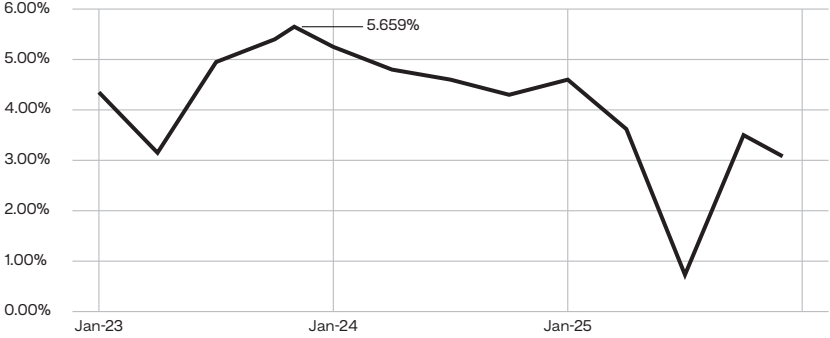
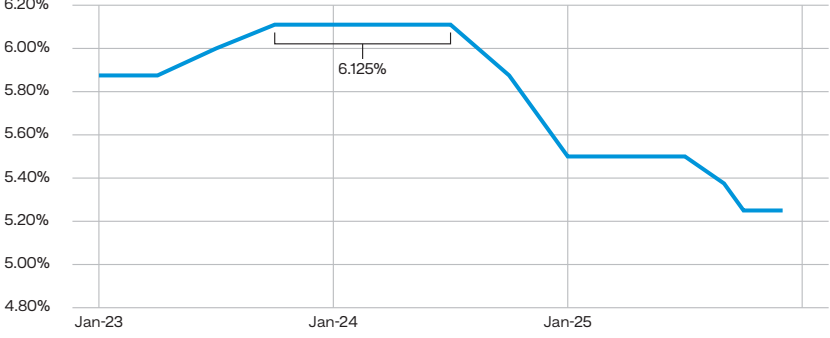
此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。

「透支服务」产品资料概要

东亚银行有限公司(“东亚银行”)

资产组合融资透支服务
(只限显卓私人理财客户)
2026年1月13日

此乃透支服务产品。					
本概要所提供的利率、费用及收费等资料仅供参考。请参阅我们的贷款确认书以了解你的透支服务产品的最终条款。在申请此产品前，请阅读并理解本概要中的资讯。提交申请时，你将被要求确认已阅读并理解本概要的内容。					
利率及利息支出					
年化利率	<p>以下年化利率适用于属于各自贷款金额范围内的透支贷款：</p> <table border="1"> <thead> <tr> <th>贷款金额</th><th>年化利率 (或年化利率范围)</th></tr> </thead> <tbody> <tr> <td>适用于所有贷款额</td><td>显卓私人理财客户：1个月香港银行同业拆息¹ + 1.3%</td></tr> </tbody> </table> <p>本贷款的利率并无上限，可能面对较高的利率风险。 本行贷款确认书中的利率可能会在贷款期内变动。 本贷款的利率是根据利率基准计算。此贷款的主要风险为利率风险。 本贷款的利率于每日重设。 有关东亚银行的一个月香港银行同业拆息的最新利率及其他详情，请查阅网站：https://www.hkbea.com/cgi-bin/rate_hkab_hibor_rate.jsp?language=sc；如有关东亚银行的港元最优惠利率²，请查阅网站：https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=sc。</p>	贷款金额	年化利率 (或年化利率范围)	适用于所有贷款额	显卓私人理财客户：1个月香港银行同业拆息 ¹ + 1.3%
贷款金额	年化利率 (或年化利率范围)				
适用于所有贷款额	显卓私人理财客户：1个月香港银行同业拆息 ¹ + 1.3%				
逾期还款年化利率/ 就违约贷款收取的年化利率	不适用				
超出信用限额利率* *即东亚银行收取之临时资产组合融资透支服务利息	超出信贷限额之款项将以东亚银行港元最优惠利率 ² 或香港银行同业拆息(以较高者为准) + 5%之年息计算				
还款					
还款频率	此贷款无需分期偿还固定金额。				
分期还款金额	此贷款无需分期偿还固定金额。				
总还款金额	此贷款无需分期偿还固定金额。				
费用及收费					
年费/费用* *即东亚银行收取之年度审核费	资产组合融资透支信贷限额之 0.1% (每年)(此收费将会豁免)				
逾期还款费用及收费	不适用				
超出信用额度手续费* *即东亚银行收取之临时资产组合融资透支服务手续费	如你的贷款余额超出信用额度，本行将收取每次 港币120元				
退票/退回自动转帐授权指示的费用	每次退票时，将收取 港币150元 退回自动转帐授权指示的收费：不适用				
其他资料					
补发资产组合融资透支服务确认书	港币200元 (每份)				
补发缴款通知书	港币50元 (每份)				
签发有关资产组合融资透支服务资料之证明文件	港币200元 (每份)				

参考资料	
利率基准的历史变动	<p>下表仅供参考，显示过去三年内利率基准的历史变动。</p> <p>香港银行同业拆息(HIBOR)利率的历史变动(2023 – 2025)</p>  <p>过去三年内，香港银行同业拆息(HIBOR)的最高利率为5.659%。</p> <p>最优惠利率(BLR)的历史变动(2023 – 2025)</p>  <p>过去三年内，最优惠利率的最高利率为6.125%。</p>
分期还款金额 (示例说明)	此贷款无需分期偿还固定金额。
总还款金额 (示例说明)	此贷款无需分期偿还固定金额。

- 注：
- 1个月香港银行同业拆息相等于银行在同业市场拆借1个月资金的息率。香港银行同业拆息的基准仅供参考，最终的香港银行同业拆息基准以贷款确认书为准。
 - 东亚银行港元最优惠利率受制于本行不时决定的利率调整。

此概要的中文版本仅供参考。如中文及英文版本有任何不一致，概以英文版本为准。