

Key Facts Statement (KFS) for Secured Overdraft Facility

The Bank of East Asia, Limited

Secured Overdraft Facility – SupremeGold Private Customers
[23th November, 2020]

<p>This product is a Secured 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 Secured Overdraft Facility.</p>	
Interest Rates and Interest Charges	
Annualised Interest Rate	1-month HIBOR + 1.5%
Annualised Overdue/Default Interest Rate	Not applicable
Overlimit Interest Rate* * as the Temporary Secured Overdraft Facility Interest Rate charged by BEA	BEA HKD Prime Rate or HIBOR (whichever is higher) + 5% per annum of the amount in excess
Fees and Charges	
Annual Fee/Fee* * as the Annual Review Fee charged by BEA	0.1% per annum on the Secured Overdraft Ceiling Limit
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee* * as the Temporary Secured Overdraft Facility Handling Charge charged by BEA	HK\$120 each transaction
Returned Cheque/Rejected Autopay Charge	HK\$150 each time (for Returned Cheque Charge) 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