

## Key Facts Statement (KFS) for Overdraft Facility

The Bank of East Asia, Limited

Overdraft Facility – BEA Auto-payroll Customers  
[2<sup>nd</sup> January, 2018]

<p>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.</p>	
<b>Interest Rates and Interest Charges</b>	
Annualised Interest Rate	<b>BEA HKD Prime Rate + 0.5% to BEA HKD Prime Rate + 3%</b>
Annualised Overdue/Default Interest Rate	Not applicable
<b>Overlimit Interest Rate*</b> * as the Temporary Overdraft Interest Rate charged by BEA	The interest rate applied will depend on BEA account that customers select to operate this overdraft facility: <b>For overdraft facility attached to Supreme Account:</b> <b>BEA HKD Prime Rate or HIBOR (whichever is higher) +7% per annum</b> of the amount in excess <b>For overdraft facility attached to i-Account and HKD current account:</b> <b>BEA HKD Prime Rate or HIBOR (whichever is higher) +8% per annum</b> of the amount in excess
<b>Fees and Charges</b>	
<b>Annual Fee*</b> * as the Arrangement Fee charged by BEA	<b>1% per annum of credit limit</b> (minimum HK\$200)
<b>Late Payment Fee and Charge*</b> * as the Late Charge charged by BEA	<b>HK\$150</b> per repayment advice cycle
<b>Overlimit Handling Fee*</b> * as the Temporary Overdraft Handling Charge charged by BEA	<b>HK\$120</b> each transaction
<b>Returned Cheque/Rejected Autopay Charge</b>	<b>HK\$150</b> each time
<b>Additional Information</b>	
<b>Re-issuance of Overdraft Confirmation Letter</b>	<b>HK\$200</b> per letter
<b>Re-issuance of the Repayment Advice</b>	<b>HK\$50</b> per copy
<b>Issuance of Letter to Confirm the Overdraft Information</b>	<b>HK\$200</b> per letter