BEA 東亞銀行

Key Facts Statement (KFS) for Overdraft Facility

The Bank of East Asia, Limited

Overdraft Facility – SupremeGold Customers
23 June, 2025

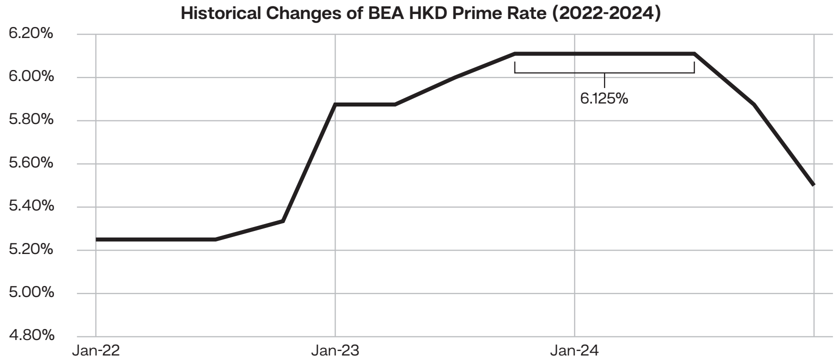
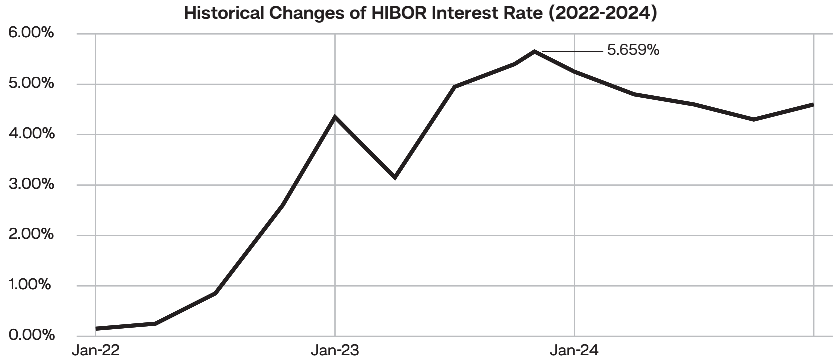
This product is an overdraft facility.

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.

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 annualised interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.	The following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below: <table><tr><td>Loan Amount*</td><td>Annualised interest rate (or range of annualised interest rate)</td></tr><tr><td>Above HK$10,000 and up to HK$20,000</td><td>**BEA HKD Prime Rate + 2.5%** The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr><tr><td>Above HK$20,000 and up to HK$100,000</td><td>**BEA HKD Prime Rate + 2.5%** The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr><tr><td>Above HK$100,000</td><td>**BEA HKD Prime Rate + 2.5%** The interest rate for the loan is not subject to a cap and thus may subject to higher interest rate risk.</td></tr></table>* Minimum loan amount for SupremeGold customers is HK$10,000. 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 BEA HKD Prime Rate is published on our website https://www.hkbea.com/cgi-bin/rate_prime_rate.jsp?language=en. No interest will be incurred if the overdraft account is cancelled and the outstanding is fully repaid within 7 calendar days immediately following the date of drawdown of the loan ("Cooling-off Period").
Annualised Overdue/Default Interest Rate	Not applicable
Overlimit Interest Rate	**5% above** "BEA HKD Prime Rate or Hong Kong Interbank Offered Rate "HIBOR" (whichever is higher)" per annum will be applied to the amount in excess if your current loan balance exceeds the credit limit of the loan. Latest rate and other details of the HIBOR is published on www.hkab.org.hk/en/rates/hibor.
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. Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website/principal Internet platform which provides overdraft facilities at www.hkbea.com/html/en/calculator-consumer-loan_main.html.
Fees and Charges	
Annual Fee/Fee	A one-off administration fee of **HK$2,000** will be charged for an approved credit limit above HK$200,000. No fee will be incurred if the overdraft account is cancelled and the outstanding is fully repaid within 7 calendar days immediately following the date of drawdown of the loan ("Cooling-off Period").
Late Payment Fee and Charge	**HK$150** per repayment advice cycle
Overlimit Handling Fee	**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** per returned cheque/rejected autopay payment.

Additional Information	
Re-issuance of Overdraft Confirmation Letter	**HK$200** per letter
Re-issuance of the Repayment Advice	**HK$50** per copy
Issuance of Letter to Confirm the Overdraft Information	**HK$200** per letter

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. **Historical Changes of BEA HKD Prime Rate (2022-2024)**  The highest BEA HKD Prime Rate noted in the past 3 years is 6.125%. **Historical Changes of HIBOR Interest Rate (2022-2024)**  The highest HIBOR interest rate noted in the past 3 years is 5.659%.
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

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.