

## Key Facts Statement (KFS) for Overdraft Facility

The Bank of East Asia, Limited

Overdraft Facility for SupremeGold 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 +2.5%</b>
Annualised Overdue/Default Interest Rate	Not applicable
Overlimit Interest Rate* * as the Temporary Overdraft Interest Rate charged by BEA	<b>BEA HKD Prime Rate or HIBOR (whichever is higher) +5% per annum</b> of the amount in excess
<b>Fees and Charges</b>	
Annual Fee/Fee* * as the Arrangement Fee charged by BEA	A <b>one-off administration fee of HK\$2,000</b> will be charged for an approved credit limit above HK\$200,000.
Late Payment Fee and Charge* * as the Late Charge charged by BEA	<b>HK\$150</b> per repayment advice cycle
Overlimit Handling Fee* * as the Temporary Overdraft Handling Charge charged by BEA	<b>HK\$120</b> each transaction
Returned Cheque/Rejected Autopay Charge	<b>HK\$150</b> each time
<b>Additional Information</b>	
Re-issuance of Overdraft Confirmation Letter	<b>HK\$200</b> per letter
Re-issuance of the Repayment Advice	<b>HK\$50</b> per copy
Issuance of Letter to Confirm the Overdraft Information	<b>HK\$200</b> per letter