

## Key Facts Statement (“KFS”) for Overdraft Facility

*The Bank of East Asia, Limited*  
 (“BEA” or “The Bank”)

*IPO Financing*  
*April 2026*

**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 the the confirmation details in the BEA SmarTrade Online Trading Platform/ BEA SmarTrade Mobile App 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

<b>Annualised Interest Rate</b>	Not Applicable
<b>Annualised Overdue / Default Interest Rate *</b>  * as the Temporary Overdraft Charge for HKD current account charged by BEA	Not Applicable unless in the case of shortfall.  A Shortfall occurs if the subscription amount of the allotted shares exceeds the IPO financing deposit amount and there are insufficient funds in your securities settlement account and current account to cover the difference. In such event, the Bank will overdraw your HKD current account; overdraft interest will be charged and accrue daily until full repayment is made. The overdraft interest rate will depend on the type of your All-in-One account unless there is pre-arranged credit facility on your HKD current account. Please refer to the Bank Charges on the Bank’s website ( <a href="https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html">https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html</a> ) for details.
<b>Overlimit Interest Rate</b>	Not Applicable

### Repayment

<b>Repayment Frequency</b>	This loan does not require periodic repayment in regular amount.
<b>Periodic Repayment Amount</b>	This loan does not require periodic repayment in regular amount.
<b>Total Repayment Amount</b>	Not Applicable

### Fees and Charges

<b>Annual Fee / Fee</b>	Not Applicable
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<p><b>Late Payment Fee and Charge *</b></p> <p>* as the Temporary Overdraft Charge for HKD current account charged by BEA</p>	<p>Not Applicable unless in the case of shortfall.</p> <p>A Shortfall occurs if the subscription amount of the allotted shares exceeds the IPO financing deposit amount and there are insufficient funds in your securities settlement account and current account to cover the difference. In such event, the Bank will overdraw your HKD current account, handling charge will be incurred. Please refer to the Bank Charges on the Bank's website (<a href="https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html">https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html</a>) for details.</p>
<p><b>Overlimit Handling Fee</b></p>	<p>Not Applicable</p>
<p><b>Returned Cheque Charge / Rejected Autopay Charge</b></p>	<p>Not Applicable</p>
<p><b>Additional Information</b></p>	
<p><b>IPO Handling Fee</b></p>	<p>A fixed charge per IPO application with financing facility.</p> <p>IPO Handling fee may vary by IPO with financing facility, ranging from HK\$0 – HK\$100 per application. Please refer to the pricing information at the time of your application.</p>
<p><b>Financing Commitment Fee</b></p>	<p>Charge at certain% of the financing amount during the financing period per IPO application with financing facility.</p> <p>Commitment fee may vary by IPO with financing facility. Please refer to the pricing information at the time of your application.</p>
<ol style="list-style-type: none"> <li>1. The IPO Financing Deposit Amount (which for all purposes shall include any premium payable for an IPO Application) , IPO Handling Fee, Financing Commitment Fee and Financing Interest Amount (if applicable) will be held by the Bank when you submit the application to the Bank. Once approved by the Bank, the aforesaid amounts stated above will be debited from your securities settlement account on the application deadline.</li> <li>2. Regardless of whether you are allotted new shares in any amount or the company is successfully listed, the IPO Handling Fee, Financing Commitment Fee and Financing Interest (if applicable) are non-refundable.</li> <li>3. Application for IPO Financing service is available on a first-come-first-served basis.</li> <li>4. IPO Financing service is only available for designated IPO. Financing percentage, financing interest rate, interest period and relevant fees may vary by IPO. Please refer to the pricing information at the time of your application.</li> <li>5. IPO Financing is offered via BEA SmarTrade Online Trading Platform and BEA SmarTrade Mobile App.</li> </ol>	

To borrow or not to borrow? Borrow only if you can repay!

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.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司