

Key Facts Statement (KFS) for Overdraft Facility Industrial and Commercial Bank of China (Asia) Limited

“Flexi Assets Financing” Secured Overdraft Facility May 2018

This product is an Overdraft Facility.
This statement provides you with indicative information about interest, fees and charges of this product but please refer to our facility letter for the final terms of your Overdraft Facility.

Interest Rates and Interest Charges

Annualised Interest Rate*	Collateral Type	Facility Currency	Annualised Interest Rate*
	Deposit	HKD	USD
USD			
Share	HKD		HKD P – 1.25% to HKD P – 0.25%
Investment Fund	HKD		HKD P – 2.5% to HKD P – 2%
	USD		USD P – 0.5% to USD P
RMB Government Bond	HKD		Hibor + 2.5%
Short to Medium Term of Insurance Plan	HKD		HKD P – 2.5% to HKD P – 2.05%

Annualised Overdue / Default Interest Rate	Not applicable
Overlimit Interest Rate	HKD/USD P or 1-month HIBOR/LIBOR (whichever is higher) + 10%p.a. will be applied to your overdraft exceeds the authorized limit if excess occurred

Fees and Charges

Annual Fee / Fee	Set-up Fee : HKD1,000 per limit Annual Review Fee : HKD1,000 per limit Cancellation Fee (for the 1 st year) : HKD1,000 per limit
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee	HKD120/ USD15 per item
Returned Cheque / Rejected Autopay Charge	Returned Cheque : HKD150/ USD20 per cheque Rejected Autopay Charge : HKD150 per transaction

Additional Information

- * The final approved Annualized Percentage Rate (APR) is subject to the facility amount and credit assessment result.
- As of 07 May 2018, the Best Lending Rate (“HKD P” and “USD P”) of the Bank are 5.25% and 3.5% respectively and the 1-month HIBOR (“Hibor”) quoted by the Bank in the Hong Kong Interbank Hong Kong Dollar Market at or about 11:00a.m. (Hong Kong Time) is 1.2%.