ICBC 中国工商银行（亚洲）

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

"Flexi Assets Financing" Secured Overdraft Facility (For Operating Company)
November 2023

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	The Lowest Annualised Interest Rate	The Highest Annualised Interest Rate
Time Deposit	TDR + 1.35%	TDR + 1.7%
Certificate of Deposit	TDR + 1.35%	TDR + 1.7%
Share	H+1% / P-2.5% (whichever is lower)	H+1.2% / P-2.2% (whichever is lower)

Annualised Overdue / Default Interest Rate: Not applicable

Overlimit Interest Rate: A default interest rate of HKD P or 1-month HIBOR (whichever is higher) + 10%p.a. will be charged on any amount outstanding of the Facility which exceeds the applicable overdraft limit, from the date on which such excess was incurred up to the date of actual payment of such excess. The Bank will inform you if such default rate is applied.

Such interest will be calculated on simple basis and accrued daily. No minimum amount of default interest will be applied.

Fees and Charges

Annual Fee / Fee*

Set-up Fee	: HKD1,000 per limit
Annual Review Fee	: HKD1,000 per limit
Interest Rate Adjustment Fee	: HKD1,000 per limit

Late Payment Fee and Charge: Not applicable

Overlimit Handling Fee: HKD120 per item

Returned Cheque / Rejected Autopay Charge

Returned Cheque due to insufficient funds	: HKD150 per cheque
Returned Cheque due to other reasons	: HKD70 per cheque
Return of Autopay Instruction due to insufficient funds	: HKD150 per item

Additional Information

* The final approved Annualized Percentage Rate (APR) and Annual Fee/Fee is subject to the facility amount and credit assessment result, please refer to our facility letter for the final terms of your Overdraft Facility.

- Interest will be calculated on the basis of actual number of days elapsed and 365-day year (including leap years). The interest will be debited from the account at every month end.
- "TDR" is the pledged Time Deposit Rate.
- Prime Rate (P) means the Best Lending Rate (BLR) from time to time quoted by the Bank. Hibor (H) means the Hong Kong InterBank Offered Rate for the interest period of 1 month for Hong Kong Dollars quoted by the Bank at or about 11:00a.m. (Hong Kong time).

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