

Key Facts Statement (KFS) for Overdraft Facility

China Construction Bank (Asia)
Corporation Limited
("the Bank")

Securities Margin Trading
Apr 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 Investment Account Opening Form, Terms and Conditions for Investment Services and Securities Margin Trading Facility Letter for the final terms of your overdraft facility.

Please read and understand the information in this KFS before you apply for this product.

In this KFS, unless the context otherwise requires, terms defined in the Securities Margin Trading Facility Letter shall have the same meanings when used herein. 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 following annualised rates apply to overdraft facilities falling within the respective loan amount brackets below:

Loan Amount	Annualised interest rate (or range of annualised interest rate)
Up to HK\$ 5,000	HKD Prime rate
Above HK\$ 5,000 and up to HK\$ 20,000	
Above HK\$ 20,000 and up to HK\$ 100,000	
Above HK\$ 100,000	

The interest rate in our Securities Margin Trading Facility Letter of your loan may change during the tenor of this loan.

The interest rate of the Margin Facility is calculated based on an interest rate benchmark. One of the major risks of the Margin Facility is interest rate risk.

Latest rates and other details of the HKD Prime rate are published on our website:

HKD Prime rate:

https://cccf.asia.ccb.com/tran/WCCMainPlatV5?CCB_IBSVersion=V5&SERVLET_NAME=WCCMainPlatV5&TXCODE=HWLL01&PT_LANGU AGE=EN

Annualised Overdue / Default Interest Rate

Not Applicable

Overlimit Interest Rate	10% per annum over HKD Prime rate as respectively published and/or announced and/or applied by the Bank from time to time. The overlimit interest rate apply to any Additional Margin,overdue amount or any amount drawn in excess of the Credit Limit under the Margin Facility.									
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	<table><tr><td>Loan Amount</td><td>Total repayment amount^ for the interest rate specified above</td></tr><tr><td>HK\$ 5,000</td><td>HK \$ 5,022.60</td></tr><tr><td>HK \$ 20,000</td><td>HK \$ 20,090.41</td></tr><tr><td>HK \$ 100,000</td><td>HK \$ 100,452.05</td></tr></table> ^The tables above are provided for illustrative purposes only and show the total repayment amount under specific conditions, assuming that (1) the loan amount remains unchanged; (2) the annualized interest rate of this loan is HKD Prime rate; (3) the HKD Prime rate is 5.50%; (4) HKD Prime rate remains unchanged and (5) the loan period is 30 days.		Loan Amount	Total repayment amount^ for the interest rate specified above	HK\$ 5,000	HK \$ 5,022.60	HK \$ 20,000	HK \$ 20,090.41	HK \$ 100,000	HK \$ 100,452.05
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HK\$ 5,000	HK \$ 5,022.60									
HK \$ 20,000	HK \$ 20,090.41									
HK \$ 100,000	HK \$ 100,452.05									
Fees and Charges										
Annual Fee / Fee	Not Applicable									
Late Payment Fee and Charge	Not Applicable									
Overlimit Handling Fee	HK\$100 to HK\$120 will be charged on any Additional Margin, overdue amount or any amount drawn in excess of the Credit Limit under the Margin Facility. Notes: The Overlimit Handling Fee charged based on the Bank's General Banking Services Schedule of Services Fees under the Section Checking Account "Temporary Overdraft". Latest charges and other details are published on our website. General Banking Services Schedule of Services Fees: https://www.asia.ccb.com/hongkong/doc/about_us/F1168-banking-services-from-may.pdf									
Returned Cheque Charge / Rejected Autopay Charge	Not Applicable									

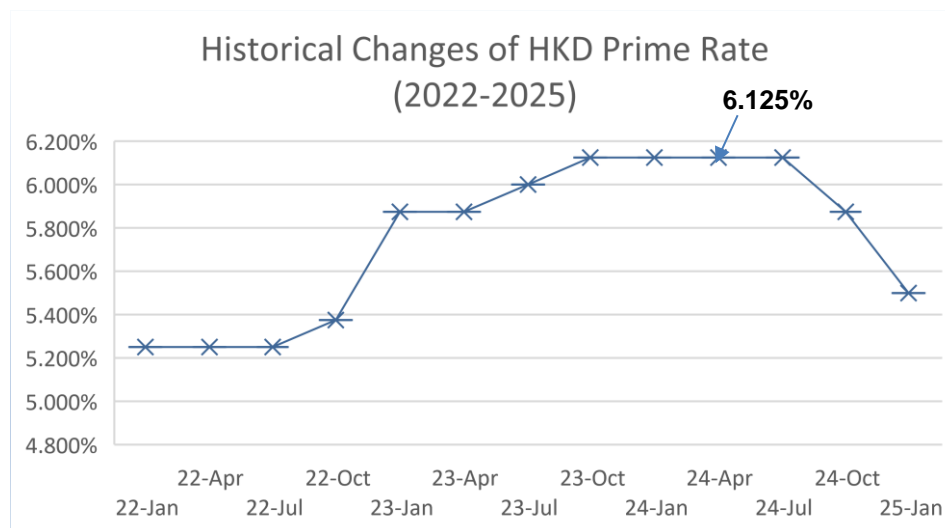
Additional Information

1. Customers shall maintain, at all times, sufficient Margin as the Bank may require from time to time such that the Security Level equals to or exceeds zero.
2. If at any time the Security Level falls below zero, customers shall immediately (whether with or without our demand) procure the Security Level to reach zero or above zero by, including and not limited to, providing to the Bank Additional Margin or additional Qualifying Securities.
3. If any sums owing by customers under the Margin Account will immediately become due and payable, the Bank is entitled (but is not obliged) to, without prior notice:
 - a. appropriate and deduct from any of customer's account maintained with the Bank (whether matured or not and whether subject to notice or otherwise, including the Settlement Account) an amount equal to such Additional Margin so as to procure the Security Level to reach zero or above zero; and / or
 - b. enforce the security that the Bank may have in relation to the Margin Facility.
4. Interest will accrue from day to day and will be computed on the basis of a year (in ordinary and leap years) of 365 days and for the actual number of days elapsed.
5. Interest on the Margin Facility will be payable monthly on the last Business Day of each calendar month or, at the Bank's option, may be debited from the Settlement Account whereupon such amount will become part of the total principal amount outstanding under the Margin Facility and will carry interest accordingly.

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.



The highest Hong Kong Dollar Prime Rate noted in the past 3 years is 6.125%.

Periodic Repayment Amount (Illustrative Example)

This loan does not require periodic repayment in regular amount.

Total Repayment Amount (Illustrative Example)

(The following example illustrates the total repayment amount* based on the highest interest rate noted in the past 3 years.)

	Loan Amount	Total repayment amount% based on the highest interest rate noted in the past 3 years*
	HK\$ 5,000	HK \$ 5,025.17
	HK \$ 20,000	HK \$ 20,100.68
	HK \$ 100,000	HK \$ 100,503.42
<p>* The tables above are provided for illustrative purposes only and show the total repayment amount under specific conditions, assuming that (1) the loan amount remains unchanged; (2) the annualized interest rate of this loan is HKD Prime rate; (3) HKD Prime rate remains unchanged and (4) the loan period is 30 days.</p>		

Reminder: 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.

透支服務產品資料概要

[中國建設銀行(亞洲)股份有限公司]

[“本行”]

[證券孖展交易]
[2025年4月]

此乃透支服務產品。

本概要所提供的利率、費用及收費等資料僅供參考。請參閱我們的投資戶口申請表, 投資服務之條款和條件, 及證券孖展交易授信函以了解您的透支服務產品的最終條款。

在申請此產品前, 請閱讀並理解本概要中的資訊。

除非上下文意有不同要求, 否則證券孖展交易授信函中所定義的詞語用於本概要時有相同意思。提交申請時, 您將被要求確認已閱讀並理解本概要的內容。

利率及利息支出

年化利率

以下年化利率適用於屬於各自貸款金額範圍內的透支貸款：

貸款金額	年化利率（或年化利率範圍）
港幣\$ 5,000或以下	港元最優惠利率
港幣\$ 5,000 以上至港幣\$ 20,000	
港幣\$ 20,000 以上至港幣\$ 100,000	
港幣\$ 100,000以上	

本行證券孖展交易授信函中的利率可能會在貸款期內變動。

本孖展信貸的利率是根據利率基準計算。孖展信貸的主要風險為利率風險。

有關港元最優惠利率的最新利率及其他詳情, 請查閱本行網站。

港元最優惠利率:

https://cccf.asia.ccb.com/tran/WCCMainPlatV5?CCB_IBSVersion=V5&SERVLET_NAME=WCCMainPlatV5&TXCODE=HWLL01&PT_LANGU AGE=B5

逾期還款年化利率 / 就違約貸款收取的年化利率

不適用

超出信用限額利率

按本行不時公佈及／或使用的港元最優惠利率加10%作為年息率
超出信用限額利率適用於孖展信貸項下如有任何額外孖展、逾期或超出信用限額之款項

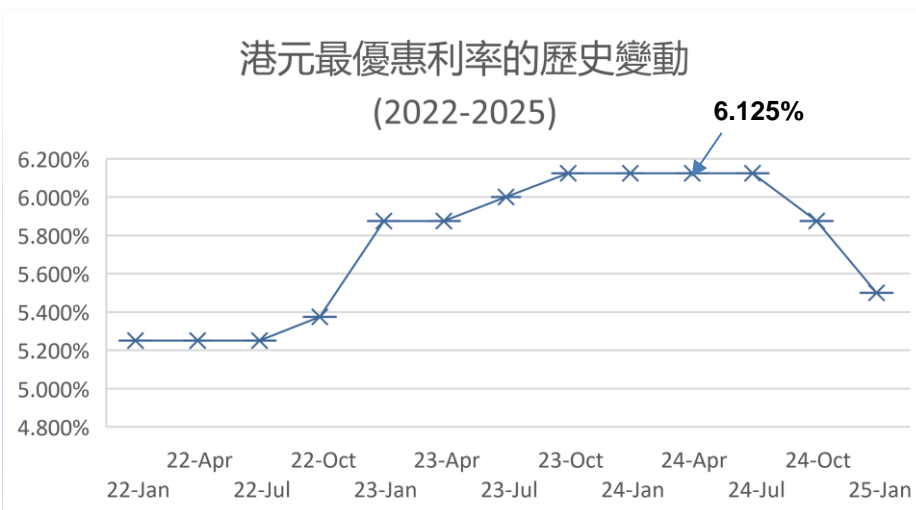
還款									
還款頻率	此貸款無需分期償還固定金額。								
分期還款金額	此貸款無需分期償還固定金額。								
總還款金額	<table border="1"> <tr> <td>貸款金額</td><td>根據上述 利率計算之 總還款金額[^]</td></tr> <tr> <td>HK\$ 5,000</td><td>HK \$ 5,022.60</td></tr> <tr> <td>HK \$ 20,000</td><td>HK \$ 20,090.41</td></tr> <tr> <td>HK \$ 100,000</td><td>HK \$ 100,452.05</td></tr> </table> <p>[^]上表僅供參考，並列出特定情況下的總還款金額。有關例子假設 (1) 貸款金額維持不變；(2) 此貸款的年化利率為港元最優惠利率；(3) 港元最優惠利率為5.50%；(4) 港元最優惠利率維持不變；及(5) 貸款期為30天。</p>	貸款金額	根據上述 利率計算之 總還款金額 [^]	HK\$ 5,000	HK \$ 5,022.60	HK \$ 20,000	HK \$ 20,090.41	HK \$ 100,000	HK \$ 100,452.05
貸款金額	根據上述 利率計算之 總還款金額 [^]								
HK\$ 5,000	HK \$ 5,022.60								
HK \$ 20,000	HK \$ 20,090.41								
HK \$ 100,000	HK \$ 100,452.05								
費用及收費									
年費 / 費用	不適用								
逾期還款費用及收費	不適用								
超出信用額度手續費	<p>孖展信貸項下如有任何額外孖展、逾期或超出信用限額款項，本行將收取港元\$100 至 港元\$120</p> <p>注：超出信用額度手續費的收取是基於本行一般銀行服務之服務收費表中支票戶口內之「臨時透支」一欄。</p> <p>有關手續費的收取及其他詳情，請查閱本行網站。</p> <p>一般銀行服務收費表： https://www.asia.ccb.com/hongkong/doc/about_us/F1168-banking-services-from-may.pdf </p>								
退票 / 退回自動轉帳授權指示的費用	不適用								
其他資料									
<ol style="list-style-type: none"> 貴客戶須於所有時候根據本行不時的要求向本行提供足夠孖展，以維持保障水平等於或高於零。 若在任何時候保障水平低於零，貴客戶須立即(不論在本行有否作出要求的情況下)促使保障水平回升至等於或高於零，包括但不限於向本行提供額外孖展或額外的合資格證券。 貴客戶於其孖展賬戶尚欠的任何款項將即時到期並須立即繳付，而本行有權(但未承擔義務)在不另行通知的情況下： <ol style="list-style-type: none"> 從任何貴客戶於本行開立的賬戶(不論是否已到期及不論是否需提供通知，包括結算賬戶)調撥及扣除相等於該額外孖展的金額，以促使保障水平回升至等於或高於零；及／或 執行就孖展信貸給予本行的質押。 									

4. 利息每日計算，一年(不論潤年或非潤年)按365日計，以實際日數為準。
5. 孖展信貸的利息於每個曆月最後一個營業日支付，本行亦可選擇將之計入於貴客戶之結算賬戶，隨即該數項就成為孖展信貸項下未償還本金總額的一部分，因而開始計息。

參考資料

利率基準的歷史變動

下表僅供參考，顯示過去三年內利率基準的歷史變動。



過去三年內，最高的港元最優惠利率為 6.125%。

分期還款金額 (示例說明)

此貸款無需分期償還固定金額。

總還款金額 (示例說明)

(以下示例展示了根據過去三年內最高利率計算的總還款金額。)

貸款金額	根據過去三年內最高利率計算的總還款金額*
港幣\$ 5,000	港幣\$ 5,025.17
港幣\$ 20,000	港幣\$ 20,100.68
港幣\$ 100,000	港幣\$ 100,503.42

*上表僅供參考，並列出特定情況下的總還款金額。有關例子假設 (1) 貸款金額維持不變；(2) 此貸款的年化利率為港元最優惠利率；(3) 港元最優惠利率維持不變；及 (4) 貸款期為30天。

提示：借定唔借?還得到先好借!

此概要的中文版本僅供參考。如中文及英文版本有任何不一致，概以英文版本為準。