

## **Key Facts Statement (KFS) for Overdraft against Deposit Facility**

**Bank of India, Hong Kong branch**

**March, 2026**

*(This statement is indicative only. Please refer to our facility letter for the final terms of your facility)*

### **Interest Rates:**

- **Annualized Interest Rate:** Linked to Deposit rates as per the approved terms
- **Overlimit/Overdue/default interest rate:** 2% over normal applicable rate would be charged on the amount in excess.
- Interest shall be calculated on daily products with monthly compounding on the basis of the total number of days elapsed in a year of 360 days for USD facility and 365 days (or 366 days in a leap year) for HKD facility.

### **Charges**

- Processing charges – Nil
- Service Charges – HK\$ 1000 per year

