

## **Key Facts Statement (KFS) for Trade Finance Facility (Overdraft, Trust Receipts, Bill Purchase accounts)**

**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 Bank of India's Prime Rate decided by the Bank from time to time.
- **Overlimit/Overdue/default interest rate:** 2% over the 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 – 0.10% of the approved limit  
(Minimum HK\$ 10,000 & Maximum HK\$ 500,000)
- Modification of sanction terms – HK\$ 5,000

