

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

Bank of India, Hong Kong branch

April, 2025

(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 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 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

