

Key Facts Statement (KFS) for Revolving Credit Facility

AGRICULTURAL BANK OF CHINA LIMITED, HONG KONG BRANCH

Revolving Loan Facility (Cash-Backed) Service

<p>This product is a revolving credit facility. The KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your revolving credit facility.</p>		
Interest Rates and Interest Charges		
Annualised Floating Rate	Loan Amount ¹	Annualised Floating Rate
	HK\$ 5,000	8.00%
	HK\$ 20,000	5.00%
	HK\$ 100,000	3.00%
Annualised Overdue / Default Interest Rate	Overdue/Default interest ² shall be calculated daily for any sum due/in default but not paid at the rate of 5% above the respective applicable interest rates	
Overlimit Interest Rate	Not applicable	
Minimum Payment	Not applicable	
Fees and Charges		
Handling Fee	Not applicable	
Annual Fee / Monthly Fee	Not applicable	
Withdrawal Fee / Transaction Fee	Not applicable	
Late Payment Fee and Charge	Not applicable	
Overlimit Handling Fee	Not applicable	
Returned Cheque Charge / Rejected Autopay Charge	Not applicable	
Lost Card Replacement Fee	Not applicable	
Additional Information		
<p>- The above Annualised Floating Rate is as of 31 Mar 2015 and for reference only</p> <p>- Different interest rates may apply to different loan(s)/interest period(s), as notified by the Bank</p> <p>- Interest period is determined by the Bank on the drawdown date or rollover date of a loan</p>		

Remarks:

1. Minimum loan amount shall be determined by the Bank from time to time.
2. The overdue/default interest is calculated on a simple basis: Overdue/Default amount x Annualised overdue/default interest rate ÷ 365-day x No. of days overdue/default; No minimum amount of overdue/default interest shall be applied.
3. If there is any inconsistency between the English version and Chinese version, the English version shall prevail for all purposes.