

**For Immediate Release**

**BEA Launches New Fixed Rate Deposit-Linked Mortgage Plan**  
*Effective Mortgage Rate as Low as P-4.9%*

**Hong Kong, 20<sup>th</sup> February, 2006** – The Bank of East Asia (“BEA”) today announces the launch of a new mortgage plan tailored for high achievers – the “Fixed Rate SupremeGold Mortgage Plan”. The first fixed-rate loan product of its kind offered in Hong Kong, the plan provides for an effective mortgage rate as low as Prime Rate (“P”)-4.9% p.a., while allowing customers great flexibility to tailor the plan to their needs.

The new programme, the “Fixed Rate SupremeGold Mortgage Plan”, offers three fixed-rate terms: 3 months; 6 months; and 12 months. During the promotional period effective today until 18<sup>th</sup> April, 2006, successful applicants will enjoy a fixed rate on new mortgage loans as low as 4.8% p.a. (3 months), 5.0% p.a. (6 months) and 5.2% p.a. (12 months). At the end of the fixed-rate period, the mortgage loan will switch automatically to a floating-rate basis, with interest payments as low as P-2.25% p.a.

In addition, SupremeGold customers can maximise the benefits of the Plan by placing a deposit with the Bank. With the additional deposit-linked feature, successful applicants will be entitled to an even lower effective mortgage rate of P-4.9% p.a., i.e. 3.1% p.a. Currently, BEA’s prime rate is 8% p.a., and its mortgage rates offered to general mortgage loan customers are from P-2% to P-2.5% on a floating-rate basis, plus cash rebate of up to 0.4%.

As an added bonus, all Plan customers will enjoy a waiver of the fire insurance premium for the first year. The new Fixed Rate SupremeGold Mortgage Plan applies to new loan or re-financing applications with a minimum loan amount of HKD1 million. No maximum loan amount is set, and the repayment tenor can be as long as 30 years.

According to Mr. Tong Hon-shing, BEA’s General Manager & Head of Personal Banking Division, BEA has tailored an innovative fixed-rate mortgage plan to suit the specific needs of high achievers. “Busy individuals do not have time to weigh the pros and cons of all mortgage offers,” Mr. Tong said. “That is why we developed a plan that rewards high achievers by linking the mortgage rate to the deposits they place with us. This deposit linked mortgage plan is among the most competitive mortgage loan schemes prevailing in the market today.”

**About BEA Property Loan Service**

BEA offers a wide range of mortgage loan schemes to match the varying budget needs of its customers. The Easyhome Mortgage Loan includes mortgage transfer, re-financing, bridging loan, and overdraft services. The Tenants Purchase Scheme

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Mortgage Loan offers a preferential mortgage rate, instant approval, and flexible repayment methods. The Home ownership Scheme Mortgage Loan is specially designed for buyers under the Home Ownership Scheme, and applies to both primary and secondary markets, as well as mortgage transfers. For the purchase of shops and offices for personal use or leasing purposes, BEA offers the Non-residential Mortgage Loan.

A wide range of free-of-charge mortgage services is also available through Cyberbanking at [www.hkbea-cyberbanking.com](http://www.hkbea-cyberbanking.com), including instant property valuation, mortgage pre-approval, mortgage application, mortgage terms enquiries, account enquiries, repayment instructions, and mortgage calculator. For further information, please call BEA's Mortgage Hotline on 3608 8686 (press "1") or visit any BEA branch.

### **About SupremeGold**

SupremeGold is BEA's premier banking experience, and offers select customers privileged financial analysis and services. SupremeGold customers receive personalised service provided by dedicated Relationship Managers and an exclusive welcome at SupremeGold Centres and SupremeGold Counters at BEA branches throughout Hong Kong and China. Customers are entitled to priority service and enhanced financial protection including time deposit auto set-up service and flexible no-bounce cheque / autopay protection, plus the waiver of many standard fees and charges. A wide variety of investment products are also available. For more information, please visit any BEA SupremeGold Centre or SupremeGold Counter, call BEA Customer Service Hotline on 2211 1333, or visit the BEA website at [www.hkbea.com](http://www.hkbea.com).

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