

For Immediate Release**BEA Announces New Offers for Personal Loan**
2-Month Interest-Free Trial APR As Low As 5.88%

Hong Kong, 30th March, 2006 – The Bank of East Asia (“BEA”) announces the launch of its new Personal Loan programme that includes a 2-month interest-free trial, Annualised Percentage Rate (“APR”) as low as 5.88%¹ plus a chance to enjoy a full rebate of the arrangement fee.

A special privilege for Personal Loan customers is the interest-free trial period for the first two months after the loan drawdown date. Within the trial period, customers are not required to make any repayments and may choose to settle the original loan amount without incurring any handling charges for early full repayment of the loan. If customers continue to repay the loan after the trial period based on the prescribed loan tenor, with no past due records, the arrangement fee will be fully rebated.

Ms. Emily Liu, BEA’s Head of Consumer Finance Department, said: “Our latest Personal Loan programme has been designed to provide general and professional customers with the cash flow they need, particularly in the event of unforeseen expenses. In addition, our trial period offers customers even greater financial freedom, as they can take a break from repayment during the trial period.”

Customers can enjoy highly competitive interest rates of as low as 0.3368% per month flat, which is equivalent to an APR of 5.88%¹. Taking a loan amount of HKD50,000 as an example, professional customers and general customers can enjoy APR 6.78%¹ and APR 7.28%¹ respectively. As the Hong Kong dollar Prime Rate is currently at 8.25% per annum, the interest rates offered in the Personal Loan programme are extremely attractive. BEA has also developed special privileges for applicants with good credit records. General customers with credit scores of Grade B or above are also entitled to enjoy the same interest rates as professional customers.

Loan amounts can be up to HKD1,000,000 or six times the applicant’s monthly salary (whichever is lower) for professional customers. General customers can receive loan amounts up to HKD500,000 or six times their monthly salary (whichever is lower). Customers can select a repayment term of up to 48 months based on their financial standing.

For more information on BEA’s new Personal Loan programme, please contact the Enquiry Hotline on 2211 1211 or visit any BEA branch or the Bank’s homepage at www.hkbea.com.

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Interest Rate Table

Loan Amount (HKD)	Interest Rate Per Month Flat (APR ¹)	
	Professionals ² or Customers with a Credit Score ³ of Grade B or above	General Customers
10,000 - 19,999	0.7998% (14.18%)	0.8273% (14.68%)
20,000 - 49,999	0.4834% (8.48%)	0.5114% (8.98%)
50,000 - 149,999	0.3877% (6.78%)	0.4159% (7.28%)
150,000 - 1,000,000 ⁴	0.3368% (5.88%)	0.3652% (6.38%)

Remarks:

1. The Annualised Percentage Rate ("APR") is calculated on the basis of a 12-month repayment period and in accordance with the standard method set out in the Code of Banking Practice. The calculation already reflects the trial period and the rebate of the arrangement fee. The APRs are rounded up or down to the nearest two decimal places. Please note that actual APRs may differ. The APRs without the arrangement fee waiver are included in the Personal Loan application form.
2. Professionals include doctors, accountants, solicitors, architects, surveyors, engineers, civil servants of Master Pay Scale Point 34 or above, and senior executives with a monthly basic salary of HKD45,000 or above. BEA reserves the right at its absolute discretion to define the meaning of "Professionals".
3. A credit score refers to customers' Credit Management Score in the credit report of TransUnion Limited upon loan application.
4. The loan amount of HKD500,001 – HKD1,000,000 is available to professionals only.

About The Bank of East Asia

Incorporated in Hong Kong in 1918, BEA is dedicated to providing comprehensive retail and commercial banking services to its customers in Hong Kong, Greater China, and overseas. BEA is the largest independent local bank in Hong Kong, with total consolidated assets of HKD238.8 billion (USD30.79 billion) as of 31st December, 2005. The Bank is listed on the Stock Exchange of Hong Kong and is one of the constituent stocks of the Hang Seng Index.

With more than 160 outlets worldwide, BEA operates an extensive international network covering Hong Kong and Greater China, the United States, Canada, the United Kingdom, the British Virgin Islands, and Southeast Asia.

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BEA – Serving customers through one of Hong Kong's largest banking networks, with over 110 branches and SupremeGold Centres around town