

Remarks:

1. The monthly flat rate for the first month from the loan drawdown date is 0%.
2. Customers are entitled to a 1-month repayment holiday from the loan drawdown date (the "Repayment Holiday"). During the Repayment Holiday, customers are not required to make any repayments. The first monthly repayment will be due 2 months from the date of loan drawdown and the loan maturity date will be deferred by 1 month accordingly.
3. The arrangement fee waiver is only applicable to customers who successfully apply for the loan during the promotional period. For customers who submit applications after the prescribed deadline, a non-refundable arrangement fee of 1% p.a. on the loan amount will be charged by The Bank of East Asia, Limited ("BEA") upfront upon loan drawdown.
4. The APR is calculated according to the standard method set out in the Code of Banking Practice. The APRs already include the 0% interest rate for the first month, Repayment Holiday, and the full arrangement fee waiver. Both APRs and monthly repayments are rounded up or down to the nearest 2 decimal places. Please note that actual APRs and monthly repayments may differ.
5. The above information is for reference only. BEA reserves the right to vary or cancel the above offer and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
6. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.