

For RLD Use Only	
APX eform No.:	
BLO Application No:	
For Branch Use Only	
Plan Code:	Pricing:
Corporate Code:	Cash Rebate:
Risk Level:	Loan Amount:
e-Cara Ref. No:	
Expected Drawdown Date:	
<input type="checkbox"/> Asset Proof	<input type="checkbox"/> 1 st Hand (EM) <input type="checkbox"/> 1 st Hand (LC)
<input type="checkbox"/> Income Proof	<input type="checkbox"/> 2 nd Hand <input type="checkbox"/> Refinancing
Branch Code:	Branch Name:
Seller ID:	Remarks: Green Mortgage



Mortgage Loan Application Form

To: The Bank of East Asia, Limited, "The Bank" or "BEA"

Note:

Please place a tick ("✓") in the appropriate box

* Please delete whichever inapplicable

Application Date (DD/MM/YYYY)

APPLICANT(S) INFORMATION		
Personal Information	Applicant 1	Applicant 2
	<input type="checkbox"/> Mortgagor <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor	<input type="checkbox"/> Mortgagor <input type="checkbox"/> Borrower <input type="checkbox"/> Guarantor
	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss	<input type="checkbox"/> Mr. <input type="checkbox"/> Mrs. <input type="checkbox"/> Ms. <input type="checkbox"/> Miss
Name in English		
Name in Chinese		
HKID Card/Passport No.*		
Relationship with loan borrower (if guarantor)	<input type="checkbox"/> Spouse <input type="checkbox"/> Parent – child <input type="checkbox"/> Sibling <input type="checkbox"/> Relatives <input type="checkbox"/> Friend <input type="checkbox"/> Other: _____	<input type="checkbox"/> Spouse <input type="checkbox"/> Parent – child <input type="checkbox"/> Sibling <input type="checkbox"/> Relatives <input type="checkbox"/> Friend <input type="checkbox"/> Other: _____
Nationality		
Date of Birth (DD/MM/YYYY)		
Marital Status	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other: _____	<input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Other: _____
Current Residential Address	Flat/Unit _____ Floor _____ Block _____ Building/Estate _____ Street No. & Name _____ District _____ <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> NT <input type="checkbox"/> Self-owned <input type="checkbox"/> Living with Family <input type="checkbox"/> Quarters <input type="checkbox"/> Rented Monthly Rental HKD: _____	<input type="checkbox"/> Same as Applicant 1 <input type="checkbox"/> Different from Applicant 1 Flat/Unit _____ Floor _____ Block _____ Building/Estate _____ Street No. & Name _____ District _____ <input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> NT <input type="checkbox"/> Self-owned <input type="checkbox"/> Living with Family <input type="checkbox"/> Quarters <input type="checkbox"/> Rented Monthly Rental HKD: _____
Contact Telephone No.	Home:	Home:
	Office:	Office:
	Mobile (with SMS function):	Mobile (with SMS function):
E-mail Address [#]		
Correspondence Address [^]	Please choose one: Current Residential Address <input type="checkbox"/> Applicant 1 <input type="checkbox"/> Applicant 2	
	Correspondence address changed to Property Address on loan drawdown date <input type="checkbox"/> Yes <input type="checkbox"/> No	

[#] The Bank may provide notice to you from time to time via your email address. Please inform the Bank immediately if there is any change to your email address.

[^] If you request to change the correspondence address in the future, all borrowers of the property mortgage loan are required to sign on the "Notification For Change of Customer Information and/or Address for Individual Customers", with the said signature(s) corresponding with the specimen signature(s) for the property mortgage loan.

APPLICANT(S) INFORMATION

For Shell Company Application Only	Company Information		
Name in English			<input type="checkbox"/> Mortgagor
Name in Chinese			<input type="checkbox"/> Borrower
Business Registration No.		Registered Office Address	Flat/Unit _____ Floor _____ Block _____
Date of Incorporation (DD/MM/YYYY)			Building/Estate _____
Place of Incorporation	<input type="checkbox"/> Hong Kong <input type="checkbox"/> Other Country: _____		Street No. & Name _____
			District _____
			<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> NT

EMPLOYMENT INFORMATION

	Applicant 1	Applicant 2
Nature of Employment	<input type="checkbox"/> Employed (Fixed Income) <input type="checkbox"/> Self-employed <input type="checkbox"/> Employed (Non-fixed Income) <input type="checkbox"/> Others: _____	<input type="checkbox"/> Employed (Fixed Income) <input type="checkbox"/> Self-employed <input type="checkbox"/> Employed (Non-fixed Income) <input type="checkbox"/> Others: _____
Employment Status	<input type="checkbox"/> Full-time employee <input type="checkbox"/> Part-time employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed/retired/housewife <input type="checkbox"/> Student <input type="checkbox"/> Others: _____	<input type="checkbox"/> Full-time employee <input type="checkbox"/> Part-time employee <input type="checkbox"/> Self-employed <input type="checkbox"/> Unemployed/retired/housewife <input type="checkbox"/> Student <input type="checkbox"/> Others: _____
Name of Employer		
Occupation/Industry		
Position		
Year of Services		

FINANCIAL INFORMATION

	Applicant 1	Applicant 2
Monthly Basic Income		
Other Monthly Income (e.g. bonus, commission, rental income, etc., please state the nature)		
Income Source	<input type="checkbox"/> Derived mainly from Hong Kong <input type="checkbox"/> Derived mainly from outside Hong Kong: <input type="checkbox"/> The applicant is on secondment by a local employer to work outside Hong Kong*. <input type="checkbox"/> The applicant's immediate family member (i.e. spouse, parents, and descendants) is residing in Hong Kong. * Please provide relevant documentary proof.	<input type="checkbox"/> Derived mainly from Hong Kong <input type="checkbox"/> Derived mainly from outside Hong Kong: <input type="checkbox"/> The applicant is on secondment by a local employer to work outside Hong Kong*. <input type="checkbox"/> The applicant's immediate family member (i.e. spouse, parents, and descendants) is residing in Hong Kong. * Please provide relevant documentary proof.
Source of Funds of Repayment (Only applicable to applicant(s) with asset proof)	<input type="checkbox"/> Earning from Work <input type="checkbox"/> Earning from Business Interest <input type="checkbox"/> Inheritance <input type="checkbox"/> Personal Savings <input type="checkbox"/> Return of Investment/Investment Matured <input type="checkbox"/> Earning Given by Spouse <input type="checkbox"/> Sale of Asset (e.g. Car, Property) <input type="checkbox"/> Winning Lottery/Prize Money <input type="checkbox"/> Others (please specify): _____	<input type="checkbox"/> Earning from Work <input type="checkbox"/> Earning from Business Interest <input type="checkbox"/> Inheritance <input type="checkbox"/> Personal Savings <input type="checkbox"/> Return of Investment/Investment Matured <input type="checkbox"/> Earning Given by Spouse <input type="checkbox"/> Sale of Asset (e.g. Car, Property) <input type="checkbox"/> Winning Lottery/Prize Money <input type="checkbox"/> Others (please specify): _____

ASSET DECLARATION

	Applicant 1	Applicant 2
Only for applications that require proof of assets.	Please refer to my supporting document(s) provided.	Please refer to my supporting document(s) provided.

DECLARATION OF LIABILITIES

	Applicant 1	Applicant 2
Do you <u>have any existing loans and/or liabilities?</u> (Include The Bank of East Asia, Limited) (Please attach additional sheets for further information as appropriate.)	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify) <input type="checkbox"/> Mortgage* (count of mortgage loan: _____) <input type="checkbox"/> Others (please refer to database of "TransUnion Limited") * Please provide latest repayment schedule or facility letter of existing mortgage loan(s)	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify) <input type="checkbox"/> Mortgage* (count of mortgage loan: _____) <input type="checkbox"/> Others (please refer to database of "TransUnion Limited") * Please provide latest repayment schedule or facility letter of existing mortgage loan(s)
Besides this mortgage loan application, do you have <u>any other loan/credit facilities under application/ to be applied for in the near future?</u> (Include The Bank of East Asia, Limited) (Please attach additional sheets for further information as appropriate.)	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify) i) Type: _____ Monthly Repayment Amount: HK\$ _____ Loan Amount: HK\$ _____ ii) Type: _____ Monthly Repayment Amount: HK\$ _____ Loan Amount: HK\$ _____	<input type="checkbox"/> No <input type="checkbox"/> Yes (Please specify) i) Type: _____ Monthly Repayment Amount: HK\$ _____ Loan Amount: HK\$ _____ ii) Type: _____ Monthly Repayment Amount: HK\$ _____ Loan Amount: HK\$ _____

PROPERTY DETAILS

Property Address		
Flat/Unit	Floor	Block
Name of Building/Estate		
Number and Name of Street/Road		
District		<input type="checkbox"/> Hong Kong <input type="checkbox"/> Kowloon <input type="checkbox"/> NT
Inclusions of Property		
<input type="checkbox"/> Roof <input type="checkbox"/> Flat Roof <input type="checkbox"/> Balcony <input type="checkbox"/> Garden <input type="checkbox"/> Terrace		
<input type="checkbox"/> Car Park No.: _____ Floor		
For New Property Purchase Only		
Purchase Price HKD:	Property Purchased from <input type="checkbox"/> Primary Market <input type="checkbox"/> Secondary Market	Date of Provisional S&P Agreement (DD/MM/YYYY)
Purchase Completion Date (DD/MM/YYYY)	For Primary Market only: Offered by <input type="checkbox"/> Developer <input type="checkbox"/> Intermediary Cash Rebate: _____	
Vacant Possession upon Completion <input type="checkbox"/> Yes <input type="checkbox"/> No	Value of Other Incentives: _____ Others, please specify: _____	For Refinancing/Bridging Loan
Do you purchase the mortgaged property of this mortgage loan application to replace your existing mortgage property? <input type="checkbox"/> Yes <input type="checkbox"/> No		Expected Drawdown Date (DD/MM/YYYY)

For Bank Use Only

Property Valuation	Valuation Price	Surveyor Firm
	1. HKD _____ Reference no: _____ 2. HKD _____ Reference no: _____ Valuation date: _____ (if the value of the property is above HKD15 million, please obtain a second valuation)	For Valuation 1 <input type="checkbox"/> 2 <input type="checkbox"/> Centaline Surveyors Limited 1 <input type="checkbox"/> 2 <input type="checkbox"/> C S Surveyors Limited 1 <input type="checkbox"/> 2 <input type="checkbox"/> Others: _____
		Property Type Village House: <input type="checkbox"/> Yes <input type="checkbox"/> No
Housing Scheme/ Downpayment Loan Scheme	<input type="checkbox"/> Civil Servant – HFS / HPS / HLS <input type="checkbox"/> Civil Servant – Downpayment loan scheme under HFS / HPS / HLS <input type="checkbox"/> Housing Authority – HPLS / HALS / HOS / PSPS / TPS / Buy or Rent Option Scheme <input type="checkbox"/> Housing Society – Flat-for-Sale Scheme / HSLs / SChS / SCHLS <input type="checkbox"/> Hospital Authority – Downpayment Loan Scheme under HLISS	
Eligibility for MPM exemptions:	<input type="checkbox"/> Refinancing loans on the existing mortgaged property with no cash out (irrespective of the number of existing mortgages) <input type="checkbox"/> Cash-out refinancing loans secured by the existing mortgaged property (max existing mortgage = 1) <input type="checkbox"/> Finance a new property as a replacement of existing mortgaged property, and the outstanding mortgage loans of existing property will be repaid in full within 6 months upon the draw down of the new mortgage loan (max existing mortgage = 1)	

MORTGAGE LOAN ARRANGEMENT

Loan Amount HKD:	No. of Instalments <input type="checkbox"/> Monthly Repayment; in _____ Instalments (Note: 12 instalments per year) <input type="checkbox"/> Fortnightly Repayment; in _____ Instalments (Note: 26 instalments per year)	
Repayment Instruction	<input type="checkbox"/> Fixed Term <input type="checkbox"/> Fixed Amount <i>(Instalment amount will be adjusted if the number of total instalments exceeds the maximum available set by the Bank.)</i>	
Mortgage Type	<input type="checkbox"/> Completion of new property purchase <input type="checkbox"/> Completed Property – Legal Mortgage <input type="checkbox"/> Property under construction – Equitable Mortgage	
	<input type="checkbox"/> Refinancing (from other Bank)	
	<input type="checkbox"/> Refinancing (with BEA mortgage)	
	<input type="checkbox"/> Refinancing and full repayment of existing mortgage loan (with BEA mortgage)	
	<input type="checkbox"/> Bridging Loan	
		Existing mortgage account no.: _____
<input type="checkbox"/> Refinancing of a mortgage-free property (without any mortgage)		
For Cash-out Refinancing Loan only	Intended Purpose <input type="checkbox"/> Investment, please specify the nature: _____ <input type="checkbox"/> Others, please specify the nature: _____	Usage in <input type="checkbox"/> Hong Kong <input type="checkbox"/> Outside Hong Kong or China <input type="checkbox"/> China City Name: _____ Country Name: _____
For Bridging Loan only	Interest Rate (per annum): _____ New Property Mortgage Application No.: _____ Sale of Existing Property Completion Date (DD/MM/YYYY): _____ 1 st Interest Payment Due Date (DD/MM/YYYY): _____	
Solicitor Firm ^a	Name of Solicitor Firm	
	Contact Person	Contact Telephone No.

DEPOSIT LINKED MORTGAGE

Do you want to apply Deposit Linked Mortgage?

Yes No

1. Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.
2. The amount of the Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage is 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower. Any portion of the deposit exceeding the Saving Deposit Limit will be given interest at the rate of the related savings account as quoted by the Bank from time to time.
3. The Preferential Deposit Interest Rate only applies to the Hong Kong dollars deposit in the Bank's Hong Kong Dollar Savings Account or Savings Account of All-in-one account designated by you and agreed by the Bank (the "Designated Account"). The Designated Account must be the direct debit authorization account for repayment of the Deposit Linked Mortgage Loan ("DLM Loan"). The Designated Account holder must be one or more of the Borrower(s). The Designated Account held by the Mortgagor(s) or the Guarantor(s) will not be accepted. (in case the Borrower is a shell company, the Designated Account holder must be under the name of the shell company or one or more of the Guarantor(s)).
4. You are entitled to enjoy the Preferential Deposit Interest Rate if you are a current holder of a valid Designated Account, and you are able to submit a copy of a duly signed Deposit Linked Mortgage Confirmation Letter to the Bank at least 5 working days prior to the Loan drawdown day. The Preferential Deposit Interest Rate will be effective from the successful drawdown of your Loan and your Deposit Linked Mortgage being successfully set up.

PROPERTY FIRE INSURANCE ARRANGEMENT^b

Bank-arrangement^{1,2,4} Self-arrangement^{3,4} Master Policy

1. BEA will arrange an appropriate fire insurance policy for the property, and a customer copy of this will be sent to you separately by post. The policy will be effected with Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). Blue Cross is a member of the BEA Group. BEA is an appointed insurance agency of Blue Cross.
2. Arranging fire insurance through BEA for residential properties will enjoy free fire insurance for the first semi-year (i.e. 183 days) (Not applicable for Pan Asian SuperFirst Mortgage Program, Non-residential Mortgage Program, Standalone Car Parking Space Mortgage Program, refinancing of mortgaged property with BEA and HKMC Fixed Adjustable Rate Mortgage Program).
3. Before the loan facility starts, you must submit a valid fire policy issued by any insurance company authorised by the Insurance Authority. The policy must contain the required extent of coverage (for details please refer to the Rights And Obligations Of Mortgagor For Insuring The Mortgaged Property) and The Bank of East Asia, Limited must be noted as the mortgagee. On each subsequent renewal, you are also required to furnish us with a valid fire insurance policy together with the premium payment receipt before the upcoming expiry date.
4. If you fail to arrange or pay for the fire insurance, BEA will insure the property on your behalf and pay the related insurance premium. We will debit the insurance premium cost and a handling fee of HK\$400 from your account maintained with us, or demand the amount from you, according to the Bank's discretion.
5. The master policy covers the whole estate. We suggest that you approach your Management Office to clarify the sum insured in order to make sure that your interests are properly protected before the application of separate fire insurance policy.
6. Please be reminded that our exemption for arranging separate fire insurance is subject to a review of the Master Policy, which is requested by us and provided by you or your Management Office before the time of each renewal.
7. If the Bank fails to receive a valid master policy with an extent of coverage that meets the Bank's requirements, the Bank will ask you to arrange a fire insurance policy for your mortgaged property or the Bank shall be at liberty to arrange an insurance policy at your expense.

Insured Amount* * Your choice of insured amount will be adopted for fire insurance renewal until we receive your request to change.	<input type="checkbox"/> Original loan amount [△] <input type="checkbox"/> Outstanding loan amount [△] <input type="checkbox"/> Cost of reinstating the property [#] [△] If the insured amount of the policy is below the cost of reinstating the property, you will be exposed to the risk of underinsured. In case the property is damaged/destroyed, you will be fully responsible for any shortfall between the cost of reinstating the property and the policy proceeds. [#] If the cost of reinstating the property is chosen for insurance coverage, BEA will appoint a surveyor to conduct valuation of your property upon policy renewal and a valuation and handling fee of HK\$1,000 will be charged each time.
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Remarks: ^a This can be provided later ^b This can be determined later

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Loan Source	<input type="checkbox"/> Agency <input type="checkbox"/> Counter / Walk-in <input type="checkbox"/> Online (No Referral)
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EXTENT OF COVERAGE

You are required to effect a fire and allied perils insurance for your mortgaged property, with The Bank of East Asia, Limited noted as the mortgagee. The minimum extent of coverage is as follows:-

Interest:	On the whole Fabric of Building Structures (excluding foundations & drains) including but not limited to building automations, installations, utilities and all plant, machinery and equipment pertaining thereto, Landlord's fixtures, fittings and appurtenance of each and every nature (whether indoor or outdoor) therein and thereon, walls, fences, walkways and gates, including proportionate share of common areas for which the Insured is responsible.
Perils insured:	Against Fire, Lightning, Bush Fire, Aircraft and other Aerial or Spatial Devices or Articles Dropped from them, Earthquake (Fire Shock & Flood), Explosion, Vehicle Impact (by any vehicle), Riot & Strike, Malicious Damage, Sprinkle Leakage, Typhoon, Windstorm & Flood, Water Tanks, Apparatus & Pipes and Landslip & Subsidence.
Extensions:	Reinstatement Value Insurance Clause, Public Authorities Clause, No Control Clause, Reinstatement of Sum Insured Clause, Capital Additions Clause (Limit: 10% of Sum Insured), 85% Average Clause, Errors & Omissions & Misdescription Clause and Mortgagee Clause (held to the order of The Bank of East Asia, Limited) and Mortgagee/Non-Occupying Landlord Clause.

2nd MORTGAGE

No

Yes Developer (Please complete and sign the below consent form) The Hong Kong Mortgage Corporation Limited
 Hong Kong Housing Society The Government of The HKSAR
 Hong Kong Housing Authority Hospital Authority

Loan Amount: HKD _____

Interest Rate: _____%

No. of Instalments: _____ Instalment

Monthly Repayment Amount: HKD _____

If you are applying for a second mortgage of the Developer, you are invited to expressly consent to our disclosing your personal information to the second mortgagee.

This consent is given by me/us to you, The Bank of East Asia, Limited, for providing and/or disclosing:-

- (a) information about my/our credit standing or financial position;
- (b) details of (1) the facility letter, loan agreement and/or any other documents containing the terms and conditions on which the loan/banking/credit facilities are granted under this mortgage loan application; and (2) any other securities or guarantees provided as security of or guarantee for the performance by me/us of my/our obligations in relation to the loan/ banking/credit facilities under this mortgage loan application; and
- (c) defaults and details thereof under the documents mentioned in (b) above and in respect of any of our/my obligations in relation to the loan/banking/credit facilities under this mortgage loan application to:
- the second mortgagee or its successor or assigns of the mortgaged property (the "Second Mortgagee");
 - any company or person to whom I/we shall have applied for the grant of any loan/ banking/credit facilities, to be secured by a mortgage over the mortgaged property;
 - any company or person to whom you may have transferred or may propose to transfer amounts owing by me/us in respect of the loan/banking/credit facilities under this mortgage loan application or any securities and/or guarantees for the performance of my/our obligations in respect of the loan/banking/credit facilities under this mortgage loan application; or
 - any company or person to whom the Second Mortgagee may have transferred or may propose to transfer amounts owing by me/us in respect of the loan/ banking/credit facilities granted by the Second Mortgagee, the second mortgage or any securities and/or guarantees for the performance of my/our obligations in respect of such loan or facilities or to any participant or sub-participant of the loan/banking/credit facilities granted by the Second Mortgagee.

I/We acknowledge that any reference to a document herein shall include (i) a reference to such document as from time to time varied, modified and/or supplemented and (ii) all documents ancillary or incidental thereto.

I/We understand that my/our refusal to give the consent will not necessarily result in our/my mortgage loan application being denied or not being processed at all.

By signing below, I/we

* give consent to you to act in accordance with the above.

* decline to give consent.

* Please put "✓" in where appropriate

Signed by:

Applicant 1

Applicant 2

ADDITIONAL INFORMATION

I am a relative of the following director/employee of The Bank of East Asia Group.

Applicant 1:
Name of the relative: _____
(Name in English as printed on his / her HKID card)

Applicant 2:
Name of the relative: _____
(Name in English as printed on his / her HKID card)

MORTGAGE REFERRAL DECLARATION

I/We hereby declare that:

- This application is not referred by any third party to The Bank of East Asia, Limited ("BEA").
- This application is referred by the below party (Please fill in the relevant information in the table below) to BEA. I/We understand and agree that 1) BEA **shall not accept and proceed this application** if the **said referring party charged any fee on me/us** or such referring party is **not on BEA's panel list** and 2) BEA **will deduct the rebate from the loan amount** if I/we receive any rebate from the referring party.

Name of the Party	Contact No. (if applicable)	Fee charged		Rebate Amount	
		No	Yes (Please specify the fee amount)	No	Yes (Please specify the fee amount)

DECLARATION OF USAGE OF THE PROPERTY

I/We, the undersigned, hereby declare that:

- I/We intend to occupy or continue to occupy the property to be mortgaged under this mortgage loan application ("the Mortgaged Property").[#]
- The Mortgaged Property is intended to be occupied by my/our immediate family members (i.e. parents, spouse, children, siblings, grandparents, parents-in-law).[#]
- The borrower is a shell company and the Mortgaged Property is intended to be occupied by its majority shareholder(s) (or one of the shareholders in the case that the shell company is equally owned by two or more than two shareholders) or the immediate family members of said shareholder(s) (i.e. parents, spouse, children, siblings, grandparents, parents-in-law).[#]
- The Mortgaged Property is rented out with Tenancy Agreement.
- The Mortgaged Property is to be rented out.
- The Mortgaged Property is for investment purposes, or for any other purpose not listed above (please state):

[#] I/We understand and acknowledge that the Bank reserves the right to impose a higher mortgage rate on my/our loan and/or a top-up payment to be paid by me/us to lower the loan to value ratio from time to time at its sole discretion if the Mortgaged Property is not occupied by the person(s) as abovementioned (as the case may be) or if the purpose of owning the Mortgaged Property changes to leasing or investment or any purposes other than self-occupation as defined above subsequent to the loan drawdown.

DECLARATION (MORTGAGE)

Please read the below clauses carefully, particularly those underlined.

1. I/We confirm that the information given above is correct and complete, and authorise The Bank of East Asia, Limited (*Bank*) to check and confirm this from any source the Bank may choose.
2. The receipt of my/our application form and the collection of handling fee (if any) do not constitute any commitment or assurance on the part of the Bank that the loan application will be approved and such fee (if any) is non-refundable under any circumstances.
3. I/We understand and agree that the Bank reserves the sole right to decline this application or approve an amount less than the one I/we have applied for without disclosing any reason.
4. I/We have received, read and hereby acknowledge and understand the contents of the Key Facts Statement for Residential Mortgage Loan and/or the Key Facts Statement for Overdraft Facility which are attached in this application and understand that the details and information therein are for reference only (applicable for applying residential mortgage loan and/or overdraft facility).
5. I/We agree and accept that approved loan amount and the applicable interest rate shall be subject to the final approval of the Bank and I/we also agree that the Bank reserves the sole right to adjust the loan interest rate, fees and charges, and the terms and conditions at any time in accordance with applicable code of practice.
6. I/We undertake that I/we shall not enter into any second mortgage/further mortgage over the Mortgaged Property without the prior written consent of the Bank. If I/we fail to observe this undertaking, the Bank shall have the right at its sole and absolute discretion to (i) refuse to grant the loan to me/us; (ii) adjust the loan amount and/or loan tenor and/or the terms and conditions in relation to the loan; or (iii) demand immediate full repayment of the outstanding amount of the loan.
7. The Mortgaged Property (after the issuance of the occupation permit) is required to be insured against fire risks (i) for an amount agreed upon by the Bank and (ii) subject to criteria as imposed by the Bank. The relevant insurance policy denoting the Bank's interest as the chargee together with the premium receipt is to be kept by the Bank.
8. I/We understand that if it is subsequently confirmed that the Mortgaged Property is under cover of a master policy approved by the Bank, the free fire policy offered by the Bank (if any) will be terminated immediately and I/we shall not be entitled to raise objection and/or claim any compensation in relation thereto.
9. I/We understand and agree that any kind of rebate, reward, gift or benefit (collectively as "Mortgage Benefit") as offered by the Bank in relation to this mortgage application will be cancelled or revoked if I/we do not fulfill the conditions or requirements for obtaining the Mortgage Benefit upon loan drawdown or on such other date(s) as determined by the Bank at its sole and absolute discretion, and I/we shall not be entitled to raise any objection and/or make any claim in relation thereto.
10. I/We understand that documents and information provided including this application form, will not be returned and the Bank will dispose of any documents, information and application form in relation to the loan application upon cancellation of this application as soon as practicable.
11. Save and except as disclosed herein, I/we have not obtained any loans in relation to any other properties in and outside Hong Kong.
12. The Bank will rely on the information contained in this Mortgage Loan Application Form and I/we have a continuing obligation to notify the Bank forthwith on any amendments or variations of the information/documents provided in this application if any of the facts which I/we have disclosed herein change prior to the drawdown of the loan herein applied for.
13. I/We agree to provide further information and furnish other documents as the Bank may require from time to time and my/our failure to do so vitiate the grant of loan to me/us.
14. I/We have read, and hereby acknowledge and agree to the contents of the Personal Information Collection (Customers) Statement and its supplement, if any ("Statement") issued by the Bank in compliance with the Personal Data (Privacy) Ordinance that accompanies this application and hereby consent to the Bank for its use, disclosure and/or transfer of my/our personal data in the manner set out in such Statement.
15. I/We agree that the Bank is entitled to obtain information relating to me/us from any third parties at any and all times, including without limitation conducting checks with any credit reference agency. In compliance with the regulatory requirements, I/we understand that I/we may be requested to sign the separate consent to enable the Bank to obtain other specific information relating to me/us from third parties.

OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING, EXCLUSIVE OF PRIVATE BANKING SERVICES

The Bank may use your personal data for direct marketing. Please check ("✓") the relevant box(es) below if you do not wish the Bank to use your personal data for direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank) through any of the following channels.

- Applicant: 1 2 by emails
 1 2 by text messages (SMS/MMS)
 1 2 by direct mails
 1 2 by statement inserts
 1 2 by phone calls

By not checking ("✓") a particular channel, you consent that the Bank can use your personal data for direct marketing through that channel. If you are a Private Banking customer of the Bank and want to opt out from direct marketing activities of private banking services of the Bank, please contact your Relationship Manager.

Provision of personal data to other persons for direct marketing:

The Bank may provide your personal data to other persons for their use in direct marketing in return for money or other property.

- Applicant: 1 2 **You should check ("✓") this box if you do not wish the Bank to provide your personal data to other persons for their use as stated above.**

Important Note:

The above represents your present choice as to whether or not to receive direct marketing contact or information which shall become effective and shall replace any choice regarding direct marketing communicated by you to the Bank prior to this application ONLY AFTER this loan application is approved AND executed. Accordingly, if you wish the Bank to update your choice in relation to direct marketing arrangement immediately, please contact our branch staff for separate arrangement.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in The Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement of the Bank ("Statement"). Please also refer to the Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

CREDIT CARD APPLICATION

Note: If you are interested in BEA credit card in the meantime, you must read the appendix of "Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services" and "Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account)" before signing of this application.

1. BEA reserves the sole right to approve or decline any credit card application, to grant any credit limit and to assign any card type (based on the credit limit granted).
2. All customers are entitled to an annual fee waiver for the first year. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA account (designated accounts include all deposit accounts, mortgage loans, consumer loans, and MPF accounts). The annual fee waiver will also apply to all relevant supplementary cards.
3. The minimum annual income of the applicant must be HK\$40,000 or above.

Applicant 1

Credit card type

BEA i-Titanium Card – White (ORG) (MC: 5068)

Correspondence address:

Please regard my designated mailing address as

Residential Address Office Address

If no instruction is given, the Residential Address will be deemed to be the designated correspondence address for ALL your Credit Card account(s) and revolving loan account(s) (if any).

Additional Information:

I wish to have ATM facilities on my BEA Credit Card for my BEA Account listed below. (applicable to HKD deposit account only)

Account No.

0 1 5 | | | | | | | | | | | | | | | | | | | |

Statement Savings Account HKD Current Account

(Statement Savings Account will be considered as the designated account if no instruction is given for the ATM facility.)

OVER CREDIT LIMIT FACILITY

With the Over Credit Limit Facility, you may spend over your credit limit in times of need*. When your current balance Fees and Charges on BEA Credit Card Services. Please "✓" the box if you do not require this facility:

Opt Out Over Credit Limit Facility (Note: Upon approval of your application, this choice will also apply to ALL your existing BEA Credit Cards (if any).)

* BEA reserves the sole right to determine the over credit limit amount.

E-STATEMENT SERVICE

i.) To help protect the environment, I will obtain and check my credit card statements approved in this application through Cyberbanking, and agree that BEA is not required to provide paper statements. BEA will send a notification email to the email address provided on this application form, and/or the email address for e-statement notifications associated with my existing Cyberbanking account(s)* (if any) when the latest statement is available.

* Only applicable to Private Banking, SupremeGold, Supreme, i-Account, principal credit card, revolving loan and Cyberbanking accounts. Joint accounts and MPF accounts are excluded.

ii.) I would like to receive paper statement by mail. A Paper Statement Fee of HK\$50 will be charged to each principal card account approved in this application by BEA without prior notice. The Paper Statement Fee of HK\$50 will be levied to each principal card account:

- 1) at the time of account opening (if you opt to receive paper statements);
- 2) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, the Paper Statement Fee will be levied on the first working day of February each year;
- 3) every time you switch from e-statements to paper statements. The fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. The fee in subsequent years will still be levied annually in the account opening month.

This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.

CYBERBANKING BILL PAYMENT SERVICES

Regardless of the amount of the approved credit limit, the daily transaction limit of bill payments via Cyberbanking (including the Internet, mobile phone and phone channels) for the following 4 merchant categories is preset at HK\$100,000, while that of other categories is preset at HK\$20,000. You may login to Cyberbanking to reduce the limit of bill payments or visit any BEA branch in person to increase the limit.

- Government or Statutory Organisation
- Education: Primary or Secondary School
- Public Utilities
- Education: Post-secondary or Specialised Institution

CREDIT CARD APPLICATION

Note: If you are interested in BEA credit card in the meantime, you must read the appendix of "Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services" and "Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account)" before signing of this application.

1. BEA reserves the sole right to approve or decline any credit card application, to grant any credit limit and to assign any card type (based on the credit limit granted).
2. All customers are entitled to an annual fee waiver for the first year. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA account (designated accounts include all deposit accounts, mortgage loans, consumer loans, and MPF accounts). The annual fee waiver will also apply to all relevant supplementary cards.
3. The minimum annual income of the applicant must be HK\$40,000 or above.

Applicant 2

Credit card type

BEA i-Titanium Card – White (ORG) (MC: 5068)

Correspondence address:

Please regard my designated mailing address as

Residential Address Office Address

If no instruction is given, the Residential Address will be deemed to be the designated correspondence address for ALL your Credit Card account(s) and revolving loan account(s) (if any).

Additional Information:

I wish to have ATM facilities on my BEA Credit Card for my BEA Account listed below. (applicable to HKD deposit account only)

Account No.

0 | 1 | 5 | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — | — |

Statement Savings Account HKD Current Account

(Statement Savings Account will be considered as the designated account if no instruction is given for the ATM facility.)

OVER CREDIT LIMIT FACILITY

With the Over Credit Limit Facility, you may spend over your credit limit in times of need*. When your current balance Fees and Charges on BEA Credit Card Services. Please "✓" the box if you do not require this facility:

Opt Out Over Credit Limit Facility (Note: Upon approval of your application, this choice will also apply to ALL your existing BEA Credit Cards (if any).)

* BEA reserves the sole right to determine the over credit limit amount.

E-STATEMENT SERVICE

i.) To help protect the environment, I will obtain and check my credit card statements approved in this application through Cyberbanking, and agree that BEA is not required to provide paper statements. BEA will send a notification email to the email address provided on this application form, and/or the email address for e-statement notifications associated with my existing Cyberbanking account(s)* (if any) when the latest statement is available.

* Only applicable to Private Banking, SupremeGold, Supreme, i-Account, principal credit card, revolving loan and Cyberbanking accounts. Joint accounts and MPF accounts are excluded.

ii.) I would like to receive paper statement by mail. A Paper Statement Fee of HK\$50 will be charged to each principal card account approved in this application by BEA without prior notice. The Paper Statement Fee of HK\$50 will be levied to each principal card account:

- 1) at the time of account opening (if you opt to receive paper statements);
- 2) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, the Paper Statement Fee will be levied on the first working day of February each year;
- 3) every time you switch from e-statements to paper statements. The fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. The fee in subsequent years will still be levied annually in the account opening month.

This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.

CYBERBANKING BILL PAYMENT SERVICES

Regardless of the amount of the approved credit limit, the daily transaction limit of bill payments via Cyberbanking (including the Internet, mobile phone and phone channels) for the following 4 merchant categories is preset at HK\$100,000, while that of other categories is preset at HK\$20,000. You may login to Cyberbanking to reduce the limit of bill payments or visit any BEA branch in person to increase the limit.

- Government or Statutory Organisation
- Education: Primary or Secondary School
- Public Utilities
- Education: Post-secondary or Specialised Institution

DECLARATION (CREDIT CARD)

1. I confirm that the information given above is true and complete in every material respect and I understand acknowledge that if I provide any false or incorrect information hereunder, I may commit criminal offences in relation and to deception and/or providing false information under the laws of the Hong Kong Special Administrative Region. I authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on my credit information with any credit reference agency.
2. I/We acknowledge that the approval of Credit Card application is independent with the mortgage application and I/We agree that the credit card will not be cancelled no matter the result of the mortgage application or the mortgage will be drawdown within BEA or not.
3. I acknowledge and agree that the use of (i) BEA Credit Card; (ii) BEA Credit Card Interest-free Instalment Programme; (iii) The "Cash in Hand" Programme; (iv) "Cash in Hand" Balance Transfer Programme; and (v) "Cash in Hand" Statement Instalment Programme are subject to (a) the BEA Credit Cardholder Agreement (Personal Account) and the Law Compliance Supplement; (b) Terms and Conditions of BEA Credit Card Interest-free Instalment Programme; (c) "Cash in Hand" Programme Terms and Conditions; (d) "Cash in Hand" Balance Transfer Programme Terms and Conditions; and (e) "Cash in Hand" Statement Instalment Programme Terms and Conditions (all as amended from time to time) respectively. I confirm my understanding that I should obtain all the aforesaid Terms and Conditions and Law Compliance Supplement from any of BEA branches or via BEA website at www.hkbea.com and BEA will send to me by post the latest version of the aforesaid Terms and Conditions and Law Compliance Supplement together with BEA Credit Card account information upon approval of this application.
4. I confirm that I have read, understood and agree to be bound by the terms and conditions of (a) BEA Credit Cardholder Agreement (Personal Account) and the Law Compliance Supplement; (b) Terms and Conditions of BEA Credit Card Interest-free Instalment Programme; (c) "Cash in Hand" Programme Terms and Conditions; (d) "Cash in Hand" Balance Transfer Programme Terms and Conditions; and (e) "Cash in Hand" Statement Instalment Programme Terms and Conditions (all as amended from time to time).
5. I understand and agree that BEA has the right not to approve the issuance of the BEA Credit Card without providing reason. The finance charge for the BEA Credit Card is calculated on a daily basis at 2.62% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 36.43% and 39.38% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time.
6. I confirm that no credit card under my name issued by any financial institutions has been cancelled due to default in payment. I also confirm that I do not have any overdue payment exceeding 30 days in respect of any of my indebtedness (including but not limited to credit cards, mortgages, personal loans, and other financial arrangements). I further confirm that no bankruptcy order has ever been made against me and I am neither in the process of petitioning for bankruptcy nor have any intention to do so.
7. I declare and confirm that I am not referred by a third party in relation to this application. I understand that BEA will not accept and proceed this application if it is referred by third party.
8. I hereby further give my consent to BEA that it may carry out matching procedures such as comparing data of me by me for credit checking and BEA may verify data by making use the information provided by any credit reference bureau or agency.
9. I agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me for credit checking and BEA may verify data by making use the information provided by any credit reference bureau or agency.
10. I confirm that I have read and understood Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account).
11. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full.
12. I further understand that in the event this application is approved, I shall have the right to instruct BEA to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination.
13. I agree to the e-statement service arrangement detailed above.
14. I confirm that I have read and understood the Notice relating to the Personal Data (Privacy) Ordinance and the Terms and Conditions for the Promotional Offer (if applicable) related to this card application and agree to be bound by the same.

Terms and conditions of the Annual Fee Waiver

1. A principal cardholder who maintains a valid designated BEA account (designated accounts include all deposit, mortgage loan, consumer loan, and MPF accounts) can enjoy a perpetual annual fee waiver. This annual fee waiver will also apply to relevant supplementary cards.

General Terms and Conditions

1. BEA reserves the right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with appropriate notice. BEA reserves the right to demand immediate payment for the outstanding unpaid amount and all interest and other related fees and/or charges forthwith. In the event of any dispute, the decision of BEA shall be final and conclusive.
2. No person other than the cardholder or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of the BEA Credit Cardholder Agreement (Personal Account).

SIGNING OF APPLICATION

I/We have already read and hereby agree and confirm to the above declarations.
 I/We hereby agree to notify the Bank immediately if I/We change my/our intention(s) as declared above.
 I/We understand that without the above declarations, the Bank may not grant the mortgage loan secured by the Mortgaged Property under this mortgage loan application.
 I/We declare that the information I/we have given in the above declarations and all documents I/we provided are true and correct, and that if I/We provide any false, inaccurate or misleading information, it may constitute a criminal offence on my/our part which may lead to criminal prosecution, and imprisonment and/or a fine; further it may lead to a civil action against me/us for recovery of all losses incurred by the Bank.

Signed by:

Applicant 1:

In the event that the applicant would like to arrange ATM access to his/her BEA account(s) using the credit card, or register the credit card to his/her Cyberbanking account as a related account, signature in this application form must be the same as the specimen on record for the related account(s).

Date:

Applicant 2:

In the event that the applicant would like to arrange ATM access to his/her BEA account(s) using the credit card, or register the credit card to his/her Cyberbanking account as a related account, signature in this application form must be the same as the specimen on record for the related account(s).

Date:

To borrow or not to borrow? Borrow only if you can repay!

The Bank's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

For Bank Use Only	
Branch Name	
Branch Code	
Staff Name	
Seller ID	
Tel	
Email	

Signed by: _____
Branch staff initial

Date: _____

Applicant 1

Form A

To : The Bank of East Asia, Limited ("BEA")

Re: Consent relating to mortgage data

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to BEA for the mortgage loan under application being denied or not being processed at all.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by BEA and/or any other credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March, 2011.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all credit providers in Hong Kong with whom I have Existing Mortgage Loan(s).

This consent is given by me to BEA on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with BEA, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) other than BEA by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the credit provider;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the credit provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers after the transitional period expires on 31st March, 2013 for the purposes of:
 - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
 - (2) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and
- (g) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), BEA is entitled to retain this Form up to the time it receives notice from TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I :

* give consent to BEA, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

* decline to give consent and acknowledge that:

- (i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any credit providers in Hong Kong (including BEA) and TU to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU by BEA, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by BEA as set out in the Personal Information Collection (Customers) Statement of BEA provided to me.

Signed by Applicant 1

Name:

HKID Card no./Travel document no.:

Date:

* Please put "✓" in where appropriate

For Bank Use Only	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well.	Checked by
	(Signature & No.)

For Bank Use Only
Application No.

Applicant 1

Form B

(This form is to be served to applicant only if he / she declines to give consent in Form A)

To : The Bank of East Asia, Limited ("BEA")

Re: Consent relating to mortgage application data

By signing this Form, I :

* agree

* do not agree

to BEA providing to TU the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

Signed by Applicant 1

Name:

HKID Card no./Travel document no.:

Date:

* Please put "✓" in where appropriate

For Bank Use Only	
This form only serves to applicant who declines to give consent in Form A.	Checked by
	(Signature & No.)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	

Applicant 2

Form A

To : The Bank of East Asia, Limited ("BEA")

Re: Consent relating to mortgage data

For the purpose of setting up a comprehensive database by the credit reference agency, TransUnion Limited ("TU"), for mortgage data sharing among all credit providers in Hong Kong, I am invited to expressly consent to all the uses of my data set out in this form. I understand that my refusal to give the consent will not necessarily result in my application (whether as a borrower, mortgagor or guarantor) to BEA for the mortgage loan under application being denied or not being processed at all.

"Existing Mortgage Loan(s)" refers to any or all outstanding loans secured by real properties (loans secured by real properties are defined as "mortgage loans" and each a "mortgage loan") that have been granted by BEA and/or any other credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) with respect to applications made by me on or before 31st March, 2011.

"Mortgage Data" refers to my personal data in relation to my Existing Mortgage Loan(s), and such data only consist of the following (and shall include any updated data of the following items from time to time):

- (a) my full name;
- (b) my capacity in respect of each mortgage (as borrower, mortgagor or guarantor);
- (c) my Hong Kong Identity Card Number or travel document number;
- (d) my date of birth;
- (e) my correspondence address;
- (f) my mortgage account number in respect of each mortgage;
- (g) type of the facility in respect of each mortgage;
- (h) my mortgage account status in respect of each mortgage (e.g., active, closed, write-off); and
- (i) if any, my mortgage account closed date in respect of each mortgage.

"Mortgage Count" refers to the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time (including my Existing Mortgage Loan(s)).

"Relevant Credit Providers" refers to any or all credit providers in Hong Kong with whom I have Existing Mortgage Loan(s).

This consent is given by me to BEA on its own behalf, and on behalf of, and as agent for, TU and all other credit providers in Hong Kong for the following uses of my Mortgage Data and Mortgage Count:

- (a) the transfer to TU by BEA of my Mortgage Data (if any) that is currently held by BEA or, if I have no Existing Mortgage Loan(s) with BEA, the transfer of my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth, and in each case the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA;
- (b) TU checking if my Mortgage Count is on the TU database and, if it is not, TU making enquiries with all its members (i.e., credit providers in Hong Kong) other than BEA by disclosing my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth to all other TU members to check if there are any existing mortgage loans held by me (whether as a borrower, mortgagor or guarantor) with any other TU member, and TU may use my full name, Hong Kong Identity Card Number (or if applicable travel document number) and date of birth for the above purposes more than once;
- (c) releasing my Mortgage Data to TU by each of the Relevant Credit Providers;
- (d) TU uploading all my Mortgage Data obtained from BEA and each of the Relevant Credit Providers onto the TU database and compiling my Mortgage Count;
- (e) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers for the purposes of:
 - (1) considering mortgage loan application(s) made by me (whether as a borrower, mortgagor or guarantor) from time to time;
 - (2) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) which is in default for a period of more than 60 days with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of such credit facility by the credit provider;
 - (3) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) where there is in place any debt restructuring, rescheduling or other modification of the terms of such credit facility between the credit provider and me consequent upon a default in the repayment of such credit facility for implementing such arrangement; and/or
 - (4) reviewing any credit facility (including mortgage loan) granted or to be granted to me (whether as a borrower, mortgagor or guarantor) with a view to putting in place any debt restructuring, rescheduling or other modification of the terms of any credit facility initiated by my request;
- (f) TU providing my Mortgage Count to BEA and each of the Relevant Credit Providers after the transitional period expires on 31st March, 2013 for the purposes of:
 - (1) reviewing and renewing mortgage loans granted or to be granted to me (whether as a borrower, mortgagor or guarantor); and
 - (2) considering my application for credit facility (other than mortgage loan) and/or reviewing or renewing any facility (other than mortgage loan) granted or to be granted to me (whether as a borrower or guarantor), in each case where such facility is in an amount not less than such level or to be determined by a mechanism as prescribed or approved by the Privacy Commissioner for Personal Data from time to time; and
- (g) BEA disclosing my Mortgage Count to any co-borrower, co-mortgagor, co-guarantor (if any) of the mortgage loan under application.

By signing this Form, I understand that, regardless of the result of my mortgage loan application (whether as a borrower, mortgagor or guarantor), BEA is entitled to retain this Form up to the time it receives notice from TU that all credit facilities (including mortgage loans) granted by credit providers in Hong Kong to me (whether as a borrower, mortgagor or guarantor) have been fully settled and I :

* give consent to BEA, each of the Relevant Credit Providers and TU to act in accordance with (a) to (g) above.

* decline to give consent and acknowledge that:

- (i) my refusal to give the consent will not have or be deemed to have the effect of withdrawing any consent given by me prior to this application to any credit providers in Hong Kong (including BEA) and TU to contribute, use, access, compile and/or maintain my Mortgage Data and Mortgage Count. If I wish to withdraw consent previously given, I have to sign separate withdrawal form addressing to the relevant credit providers and TU; and
- (ii) while my Mortgage Data will not be transferred to TU by BEA, if the mortgage loan under application is granted and drawdown, the items of personal data listed in the definition of "Mortgage Data" with respect to the new mortgage loan granted and drawdown will be transferred to TU by BEA as set out in the Personal Information Collection (Customers) Statement of BEA provided to me.

Signed by Applicant 2

Name:

HKID Card no./Travel document no.:

Date:

* Please put "✓" in where appropriate

For Bank Use Only	
If applicant declines to give consent in this Form, please serve Form B to the applicant as well.	Checked by
	(Signature & No.)

For Bank Use Only
Application No.

Applicant 2

Form B

(This form is to be served to applicant only if he / she declines to give consent in Form A)

To : The Bank of East Asia, Limited ("BEA")

Re: Consent relating to mortgage application data

By signing this Form, I :

* agree

* do not agree

to BEA providing to TU the fact that I have made a new application for mortgage loan (whether as a borrower, mortgagor or guarantor) with BEA in relation to the obtaining of a credit report (which will not contain my mortgage count, being the total number of outstanding mortgage loans held by me with credit providers in Hong Kong (whether as a borrower, mortgagor or guarantor, and whether in my sole name or in joint names with others) from time to time).

Signed by Applicant 2

Name:

HKID Card no./Travel document no.:

Date:

* Please put "✓" in where appropriate

For Bank Use Only	
This form only serves to applicant who declines to give consent in Form A.	Checked by
	(Signature & No.)
<input type="checkbox"/> impose interest loading of 1% OR <input type="checkbox"/> cut LTV by 10% (based on the lower permissible LTV and applied LTV)	

Consent to subscribe to the Land Registry's e-Alert Service for Authorised Institutions

To facilitate enhancement of credit risk management of authorised institutions and at the request of the Hong Kong Monetary Authority ("HKMA"), the Land Registry's e-Alert Service for Authorised Institutions ("Service") allows authorised institutions (i.e. licensed banks, restricted licence banks and deposit-taking companies regulated by the HKMA) ("AIs"), with consent from owners as may be required under the Personal Data (Privacy) Ordinance, to subscribe to email notification service in relation to property or properties against which they hold a mortgage or charge.

To enable the relevant AI to subscribe to the Service after you have granted to the AI a mortgage or charge against your property, you are requested to give your express consent to permit the Land Registry to notify the relevant AI about mortgages and charges lodged for registration against your property. Your consent will cover all properties owned by you listed on this form ("Property"). You may also elect to receive notifications about mortgages and charges registered against your Property.

If you do not give your consent in the form below, this will not necessarily mean your loan application will be denied, but the relevant AI will be unable to subscribe to the Service in relation to your Property and will not be notified about the registration of mortgages and charges against your Property. This does not prevent the relevant AI from obtaining information about your Property by searching the Land Register and other land records maintained by the Land Registry.

Consent

* I/We¹ hereby give my/our express consent to:

- (a) The Bank of East Asia, Limited ("BEA") providing the following information to the Land Registry in its application to subscribe to the Service in relation to my/our Property:
 - (i) the Property Reference Number of my/our Property;
 - (ii) my/our name(s) and identification document number(s)/company registration number(s);
 - (iii) the memorial number of the charge or mortgage document in favour of BEA; and
 - (iv) a copy of this consent form;
- (b) the Land Registry using the information referred to in (a) and other information in its possession from time to time for the provision of the Service and particularly, for the purpose of sending email notifications about mortgages and charges lodged for registration against my/our Property;
- (c) the Land Registry sending email notifications to BEA containing the following particulars of any charge or mortgage lodged for registration against my/our Property:
 - (i) date of instrument;
 - (ii) memorial number of instrument;
 - (iii) date of delivery of instrument;
 - (iv) nature of instrument;
 - (v) Property Reference Number; and
 - (vi) Address or lot number of Property;
- (d) BEA notifying the Land Registry in the event of the following in order to terminate the Service:
 - (i) the charge/mortgage in favour of BEA has been discharged or transferred to another mortgagee; or
 - (ii) the ownership of the Property has changed (if known); or
 - (iii) the owner(s) (or in case of co-owned Property, any of the co-owners) have withdrawn their consent by written notice; or
 - (iv) BEA's authorisation is revoked under the Banking Ordinance (Cap.155).

* I/We do not consent to the above. I/We understand this means that BEA cannot subscribe to the Service in respect of my/our Property and this may affect the terms of my/our loan.

¹ Where property is co-owned, all co-owners are required to sign the consent form.

Land Registry notifications to Property owners

* I/We request and agree to the Land Registry sending email notifications containing the information set out in (c) to the designated email address provided below.

Designated email address for receiving notifications:²

Please note that the email address provided will only be used for the Service by the Land Registry. If there is any subsequent change of email address or if you do not wish to receive notifications from the Land Registry, please contact BEA for update.

* I/We do not wish to receive email notifications from the Land Registry containing the information set out in (c).

* Please put a "✓" in the appropriate box.

I/We hereby confirm that my/our consent given in this form relates to the Service in respect of the following Property and will supersede any consents/withdrawal given previously on the same Property:

Address of Property	Name of Owner(s)	Identification Document No./ Company Registration No. of Owner(s)	Signature of Owner(s)	Date	Witnessed by/ Signature verified by a solicitor or bank officer [Name & Signature]

For Bank Use Only

The Property Reference Number(s) (PRN) in respect of the Property is/are set out below which will be provided to the Land Registry in the application for the subscription of the Service by BEA.

Property Reference Number (PRN)	Address of Property ³

Bank Staff Name & Signature:
Date:
Remarks:

For customer does not provide consent on subscription of e-Alert Service:
<input type="checkbox"/> impose interest loading of 2% OR
<input type="checkbox"/> cut LTV by 10% (based on permissible LTV) OR
<input type="checkbox"/> inapplicable (GHOS / TPS / PSPS / GSH)

² Please note that only one designated email address may be nominated to receive notifications on behalf of all co-owners.

³ Please note that this form is inapplicable for bridging loan and mortgage loan secured by property under subsidized housing scheme (e.g. Home Ownership Scheme/Tenants Purchase Scheme/Private Sector Participation Scheme/Green Form Subsidised Home Ownership Pilot Scheme).

Deposit Linked Mortgage Confirmation Letter 存款掛鈎按揭確認信

Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.

存款掛鈎按揭不適用於宏亞SuperFirst按揭計劃、安老按揭計劃、醫院管理局購屋貸款利息津貼計劃(HLISS)、醫院管理局首期貸款計劃、樓換樓按揭計劃、獨立車位及工商物業。

The amount of the Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage is 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower. Any portion of the deposit exceeding the Saving Deposit Limit will be given interest at the rate of the related savings account as quoted by the Bank from time to time. 存款掛鈎按揭可享優惠存款利率的存款上限金額為未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準，任何多於該存款上限的存款部分將享有本行不時提供之相關儲蓄賬戶的存款利率。

PRIVATE & CONFIDENTIAL

私人及機密

Date 日期: _____

Present

專呈

<Name of Borrower(s)> 借款人姓名

Dear Sir / Madam,
敬啟者

Property:

物業 _____

Application / Loan no.:

申請 / 貸款編號 _____

Designated Account no.:

指定賬戶編號 _____

With reference to your application for the Deposit Linked Mortgage in relation with the above property, The Bank of East Asia, Limited ("the Bank") is pleased to offer you the preferential interest rate for saving deposit in connection with the Deposit Linked Mortgage subject to the following terms and conditions: -

有關閣下就上述物業申請存款掛鈎按揭，東亞銀行有限公司（“本行”）將按照以下條款及細則給予閣下與存款掛鈎按揭相關之存款利率優惠：-

1. Preferential deposit interest rate under the Deposit Linked Mortgage (“Preferential Deposit Interest Rate”) is equivalent to the interest rate of the linked mortgage loan (“the Loan”) and subject to change from time to time at the Bank’s sole discretion.
存款掛鈎按揭優惠存款利率（「優惠存款利率」）相等於已掛鈎按揭貸款的利率，並受制於本行不時酌情決定的利率調整。
2. Saving deposit limit for enjoying Preferential Deposit Interest Rate (“Deposit Limit”) under the Deposit Linked Mortgage is equivalent to 50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower and subject to change from time to time at the Bank’s sole discretion. Deposit amount exceeding the Deposit Limit for the Deposit Linked Mortgage will be given interest at the rate of the respective savings account as quoted by the Bank from time to time.
可享優惠存款利率的存款上限相等於未償還貸款本金金額的50%，或港幣二百萬元，以較低者為準，並受制於本行不時酌情決定的存款上限調整。任何多於該存款上限的存款部分將享有本行當時提供予相關儲蓄賬戶的存款利率。
3. The Preferential Deposit Interest Rate only applies to the Hong Kong dollars deposit in the Bank’s Hong Kong Dollar Savings Account or Savings Account of All-in-one account designated by you and agreed by the Bank (the “Designated Account”). The Designated Account must be the direct debit authorization account for repayment of the Deposit Linked Mortgage Loan (“DLM Loan”). The Designated Account holder must be one or more of the Borrower(s). The Designated Account held by the

Mortgagor(s) or the Guarantor(s) will not be accepted. (in case the Borrower is a shell company, the Designated Account holder must be under the name of the shell company or one or more of the Guarantor(s)).

優惠存款利率只適用於你(們)所指定並獲本行接納的本行港幣儲蓄賬戶或綜合戶口內的港幣儲蓄賬戶(「指定賬戶」)。指定賬戶必須為存款掛鈎按揭貸款(「存款掛鈎按揭貸款」)的自動轉賬供款賬戶。指定賬戶的持有人必須為其中一位或多位借款人,本行並不接受按揭人或擔保人持有的指定賬戶(如借款人為空殼公司,指定賬戶的持有人必須為該空殼公司或其中一位或多位擔保人)。

4. You are entitled to enjoy the Preferential Deposit Interest Rate if you are a current holder of a valid Designated Account, and you are able to submit a copy of a duly signed Deposit Linked Mortgage Confirmation Letter to the Bank at least 5 working days prior to the Loan drawdown day. The Preferential Deposit Interest Rate will be effective from the successful drawdown of your Loan and your Deposit Linked Mortgage being successfully set up.

你(們)須於提取貸款當日最少5個工作天前持有有效的指定賬戶及向本行提交已簽署的存款掛鈎按揭確認信,方可享有優惠存款利率。優惠存款利率將於你(們)成功提取有關貸款及存款掛鈎按揭貸款成功設立起生效。

5. One deposit linked mortgage loan (“DLM Loan”) shall only be linked with one Designated Account. One Designated Account may be linked with more than one DLM Loan subject to the approval of the Bank. For the latter case, (i) the DLM Loan with highest interest rate shall first be applied to determine the first tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in a Designated Account and (ii) the DLM Loan with second highest interest rate shall then be applied to determine the second tier Deposit Limit with the corresponding Preferential Deposit Interest Rate in the same Designated Account, and so on.

一個存款掛鈎按揭貸款只可與一個指定賬戶掛鈎。如獲本行批核,一個指定賬戶可與多於一個存款掛鈎按揭貸款掛鈎。如屬後者,按揭利率最高的存款掛鈎按揭貸款會首先用於釐定第一層的存款上限及優惠存款利率;按揭利率第二高的存款掛鈎按揭貸款會用於釐定第二層的存款上限及優惠存款利率,如此類推。

6. Deposit interest of a Designated Account will be credited to the Designated Account in two portions: 1) First portion - Deposit interest calculated at the rate as quoted by the Bank from time to time for the respective saving account (“Normal Saving Rate”) and credited on the date according to terms and conditions of the respective savings account; and 2) Second portion - Additional deposit interest calculated at the rate equivalent to the Preferential Deposit Interest Rate less the Normal Saving Rate and credited on the date on the 3rd working day of the following month for the additional deposit interest of the previous month.

存款利息會分兩部份存入指定賬戶: 1) 第一部份—以本行當時提供予相關儲蓄賬戶的存款利率(「正常存款利率」)所計算的存款利息,並將根據有關儲蓄賬戶的條款細則所定的日子存入賬戶;及 2) 第二部份—相等於優惠存款利率減正常存款利率所計算的額外存款利息將於下月的第三個工作天存入指定賬戶。

7. For the sake of determining the deposit interest in a Designated Account, the information and details including but not limited to the outstanding principal of the Loan, the interest rate of the Loan, the Deposit Limit, and the balance of the Designated Account shall refer to the records in the Bank’s computer system, which shall be conclusive evidence.

釐定指定賬戶的存款利率的資料,包括但不限於相關貸款本金餘額,按揭利率,存款上限及指定賬戶結餘將根據本行電腦系統的記錄為準。

8. Preferential Deposit Interest Rate will be terminated and cancelled by the Bank when:

如以下事項發生,按揭掛鈎優惠存款利率將被本行終止或取消:

- (i) There is any overdue amount in mortgage loan repayment; or
按揭逾期還款
- (ii) The Designated Account is terminated or cancelled; or
指定賬戶已經取消
- (iii) The Loan has been fully repaid; or
相關按揭貸款已全數償還
- (iv) You have created or agreed to create or permitted to arise or exist any charge over all or any part of the Property (except the Charge in favour of the Bank) or a second legal charge/further charge/mortgage/loan agreement is lodged for registration or is registered in the land registry against the Property without the prior written consent of the Bank.

未經本行書面同意,你(們)已就物業創立、同意創立或准許物業的全部或任何部分產生或存有任何押記(與本行訂立的押記除外)或於土地註冊處就物業存有已提交註冊或已註冊的第二法定押記/進一步押

記/按揭/貸款協議。

9. The Bank reserves the sole right to vary or cancel any or all of the offers under the Deposit Linked Mortgage and/or amend or alter the above terms and conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.

本行保留隨時更改或取消存款掛鈎按揭下之任何或全部優惠及/或修改或修訂存款掛鈎按揭的條款及細則之權利，惟本行須給予你(們) 適當通知。如有任何爭議，本行所作的決定為最終及確實的。

10. This document shall be governed by and construed in accordance with the laws of Hong Kong.

本文件受香港法律管轄並按其法律解釋。

Yours faithfully,
For and on behalf of
THE BANK OF EAST ASIA, LIMITED
東亞銀行有限公司謹啟

Authorised Signature(s)

授權代表簽署

I hereby agree and accept the above terms and conditions.

本人同意及接受上述條款及細則。

Borrower(s):

借款人:

ID / Passport No.:

身份證/護照號碼:

Date:

日期

Borrower(s):

借款人:

ID / Passport No.:

身份證/護照號碼:

Date:

日期

For Bank Use only (Branch)

Signature verified

DDA form is completed and attached

Application/Loan no.: _____

Branch: _____

Staff name: _____

Staff ID and Signature: _____

**Notice of Amendments
to the Terms and Conditions of the Facility Letters in relation to
BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program (“MIP”)
and Non-Mortgage Insurance Program (“Non-MIP”)
有關東亞銀行按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則
修訂通知**

Date 日期： _____

Present

專呈

Name of Borrower(s) 借款人姓名

Dear Sir/Madam,
敬啟者

Property:
物業：

Application/Loan no.:
申請/貸款編號：

Designated Account no.:
指定賬戶編號：

With reference to the mortgage loan facility letter in relation with the above property, we, The Bank of East Asia, Limited (the “Bank”) are pleased to provide you with the enclosed “**Notice of Amendments to the Terms and Conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program (“MIP”) and Non-Mortgage Insurance Program (“Non-MIP”)**” issued in June 2020 (the “**Notice of Amendment**”).

有關上述物業的按揭貸款批核書，東亞銀行有限公司(「本行」)現謹隨函附上於2020年6月發出的“**有關東亞銀行按揭保險計劃及非按揭保險計劃的存款掛鈎按揭貸款批核書的條款及細則修訂通知**”(「修訂通知」)。

Please confirm your acceptance of the amendments to the facility letter as stated in the Notice of Amendment by signing and returning to the Bank the duplicate of this letter.

請簽署並交回本函副本予本行，以確認閣下接受修訂通知中所述有關按揭貸款批核書的修訂。

Yours faithfully,

For and on behalf of

THE BANK OF EAST ASIA, LIMITED

東亞銀行有限公司 謹啟

Authorised Signature(s)

授權代表簽署

Encl.
附件

To: The Bank of East Asia, Limited
致：東亞銀行有限公司

I/We hereby agree and accept the amendments to the mortgaged loan facility letter as stated in the Notice of Amendment mentioned above.

本人(等)同意及接受上述修訂通知中所述有關按揭貸款批核書的修訂。

Borrower(s):

借款人：

ID/Passport No.:

身份證/護照號碼：

Date:

日期：

Borrower(s):

借款人：

ID/Passport No.:

身份證/護照號碼：

Date:

日期：

For Bank Use only (Branch)

Signature verified

Application/Loan no.: _____

Staff name: _____

Branch: _____

Staff ID and Signature: _____

Notice of Amendments to the Terms and Conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Mortgage Insurance Program (“MIP”) and Non-Mortgage Insurance Program (“Non-MIP”)

With effect from 2nd July, 2020 (the “Effective Date”), the following changes will be made to terms and conditions of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP and Non-MIP :

Clause	Amendments	
Clause 1 xx) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP and Non-MIP	<u>Original Clause:</u>	
	Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage	50% of the outstanding principal of the Loan
	<u>Revised Clause:</u>	
	Saving Deposit Limit for enjoying Preferential Deposit Rate under Deposit Linked Mortgage	50% of the outstanding principal of the Loan, or Hong Kong Dollars Two Million, whichever is lower
Original Clause 18 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP	Re-numbered as new Clause 18 (j)	
Original Clause 11 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Non-MIP	Re-numbered as new Clause 11 (j)	
Newly added Clause 18 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under MIP Clause 11 (i) of the Facility Letters in relation to BEA Deposit Linked Mortgage Loans under Non-MIP	<u>Newly Added Clause:</u> Deposit Linked Mortgage is not applicable to PanAsian SuperFirst Mortgage Financing Program, Reverse Mortgage Program, Hospital Authority Home Loan Interest Subsidy Scheme (HLISS), Hospital Authority Downpayment Loan Scheme, Bridging Loan, Standalone Car Parking Space and Non-Residential Property.	

Please note that you may refuse to accept the above amendments by giving notice to us to terminate the Deposit Linked Loan Services. The above amendments shall be binding on you if you continue to use the Deposit Linked Mortgage Loan Services after the Effective Date. If you have any queries, please call our Mortgage Loans Hotline 3608 8686.

In case of any discrepancy between the English and Chinese versions of this Notice of Amendment, the English version shall prevail.

Direct Debit Authorisation
For
Repayment of Mortgage Instalment Loan & Fire Insurance Premium and Other Charges
按揭分期付款、火險保費及其他費用直接付款授權書

Date
日期： _____

To : The Bank of East Asia, Limited
致：東亞銀行有限公司

Dear Sir,
敬啟者：

Account Number 賬戶號碼：
Account Name 賬戶名稱：
Property mortgaged/charged to the Bank 按予貴銀行之物業：
Mortgagor(s)/Chargor(s) 按揭人名稱：
Telephone No. 電話號碼：

Until further notice, I/we hereby authorise you to debit the above account for :
本人(等)謹授權貴銀行得由上述賬戶支取款項作下列用途直至另行通知為止：

1. Mortgage Instalment repayment of the loan account No. _____ against the above property: —
按揭物業之每期分期攤還款項(放款編號 _____)：—

You are authorised to debit the above account on the _____ day of each calendar month/on the due day of each fortnightly instalment or, if the debit on that day is unsuccessfully, on succeeding days until payment is received by the bank.

茲授權貴銀行得在每月之 _____ 日或每期之到期日自上述賬戶支取款項，或如當日未能支取，則在此日後繼續每天自上述賬戶支取，直至貴銀行收受款項為止。

You are also authorized to debit the above account with any late charge for overdue instalment payments and any other charges and fees incurred on my/our instalment account during and/or beyond the mortgage period, including but not limited to the custody fee for keeping the non-discharged deeds after full loan repayment, as well as the Rates and Government Rent paid by you on my/our behalf.

本人(等)並授權貴銀行得由上述賬戶扣除逾期未繳款項之附加費用，以及於按揭期間及/或按揭後的一切費用及收費，當中包括但不限於已清還樓宇貸款而尚未辦理押記註銷之契據保管費及貴銀行代為支付的差餉及地租。

2. Yearly fire insurance premium and/or any related insurance fees and charges in respect of the above property when such premium and/or insurance fees and charges is/are due for payment.
上述物業每年到期而應繳之火險保費及其他保險費用。

I/We undertake to keep sufficient funds in my/our account to enable you to carry out the above instructions.
本人(等)承諾在本人(等)之賬戶備存足夠款項以應付上述之付款。

In case of any discrepancy between the English version and Chinese version, the English version shall prevail.
文義如有歧異，以英文本為準。

* Please use signature on record at the Bank
請用留存本銀行記錄之印鑑簽署

Signature(s) of account-holder(s) 存戶簽署*

Tel. No. 電話號碼：

For Bank Use only

Data Entered	Date	Initial

Branch

Signature verified

Certified true copy sent to Retail Lending Services Dept.

on _____

Signature of Branch Officer

For Hong Kong Mortgage Property Loan

Applicant Name: _____

ID/Passport No.: _____

Application Submitted Date: _____

For your mortgage application processing, please submit the documents together with this page by email to Mortgage Support Team of the Bank. (email address: LCCGREEN@hkbea.com)

DOCUMENTS REQUIRED FOR MORTGAGE LOAN APPLICATION

Personal Customer

Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) for mortgagor(s)/borrower(s)/guarantor(s)

For Pan Asian Super First mortgage and Credit Card Application

Copy(ies) of the latest residential address proof within the last 3 months, e.g. electricity bill, bank statement, etc.

Property Information

Provisional or Formal Sale & Purchase Agreement (For completion of new property purchase)

Stamped tenancy agreement or tenancy agreement without stamp but supported by 2 months rental deposit records (For Property under tenancy)

Latest 3 months repayment records (For Transfer/Refinancing mortgage application)

Updated repayment schedule of the existing mortgage (For Transfer/Refinancing mortgage application)

Income Proof

Fixed Income Earner(s):

Latest 1 month's bank statement/passbook **AND**

Any one of the followings:

Latest 3 months' salary deposit records OR

Latest 3 months' salary payroll slip* with employer's name OR

Latest Tax Demand Note plus latest 1 month's salary deposit record or salary payroll slip with employer's name

* If payment is paid by cheque or account transfer, relevant 3 months of deposit record is required.

Non-fixed Income Earner(s):

Latest 6 months' bank statement/passbook showing salary deposit records **AND**

Any one of the followings:

Latest 6 months' salary payroll slip with employer's name OR

Employment contract OR

Latest tax demand note

Bonus earned from employment can be calculated as part of the income. Additional document is required:

Proof of the amount of bonus earned over a period of 2 years

(If the bonus amount earned is shown in the basic document provided, applicant(s) only have to provide the proof of the amount of bonus earned in previous year.)

Self-employed/Non-salary based applicant(s):

Valid business registration certificate of borrower's business

Latest 6 months' bank statement/passbook records of the major company account **AND**

Any one of the followings:

Latest profit tax demand note OR

Latest audited financial statement

Bonus earned from employment can be calculated as part of the income. Additional document is required:

Proof of the amount of bonus earned over a period of 2 years

(If the bonus amount earned is shown in the basic document provided, applicant(s) only have to provide the proof of the amount of bonus earned in previous year.)

Asset Proof

Latest 1 month's bank statement/passbook **AND**

Proof of assets, e.g. cash, stock, funds, property(ies), etc.

Company Customer

Business registration certificate/Certificate of Incorporation

Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) of all of the company directors

Copy(ies) of Hong Kong Identity Card or valid passport (For non-permanent resident Hong Kong Identity Card holder(s), copy(ies) of valid passport are required) of the company shareholder(s) who own not less than 25% of the issued share capital

Documents required for Company's guarantor(s) are same as Personal Customer

Mortgage Referral

Mortgage Referral Form

Other Documents

The Bank reserves the right to request additional documents if required.

FEES AND CHARGES FOR MORTGAGE LOAN		
	Item	Fees and Charges
1	Re-issuance of yearly statement/repayment schedule	HK\$200 per set
2	Issuance of loan payment information	HK\$200 per set
3	Copy of facility letter/title deed (e.g. mortgage deed/deed of assignment/sale and purchase agreement/ deed of mutual covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)
4	Lease consent letter on charged property	HK\$1,000
5	Issuance of confirmation letter (e.g. certificate of account information)	HK\$200 per set
6	Change of loan terms (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans)	HK\$1,000 HK\$1,500 (with effective from 1 st June, 2021)
7	Termination of Guarantee/Change of Guarantor	HK\$1,000
8	Custody of non-discharged deeds after full loan repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)
9	Overdue Interest	BEA HKD Prime Rate plus 5% p.a. (Calculated daily for any sum due but not paid per instalment)
10	Late Charge ¹	HK\$400 per overdue instalment
11	Partial prepayment fee ²	<u>Residential Mortgage Loan:</u> 1st year: 1% of partial prepayment amount (minimum HK\$1,000)³ <u>Non-residential Mortgage Loan:</u> 1st 2 years: 1% of partial prepayment amount (minimum HK\$1,000)³
12	Full prepayment fee ²	<u>Residential Mortgage Loan:</u> 1st year: 2% of original loan amount & refund all cash rebate 2nd year: 1% of original loan amount & refund 50% of cash rebate <u>Non-residential Mortgage Loan:</u> 1st year: 2% of original loan amount 2nd year: 1% of original loan amount
13	Valuation and handling fee (Applicable to fire insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum
14	Handling fee for settling fire insurance premium/rates and Government rent payment (When the premium/rates and Government rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction
15	Application fee for mortgage plan for overdraft facility secured by a property	0.2% of the overdraft amount (minimum HK\$2,000)³
16	Arrangement fee/annual review fee for overdraft facility secured by a property	0.2% of the overdraft amount (minimum HK\$500, rounded up to the nearest HK\$100)
17	Special arrangement fee for overdraft facility secured by a property (For increase of overdraft limit prior to the next review date or for extension/increase of the overdraft limit by way of further charge of property)	i) 0.1% of the increased portion of the revised overdraft limit (minimum HK\$500, rounded up to the nearest HK\$100) ii) 0.05% of the increased portion of the revised overdraft limit (if fully secured by a time deposit) (minimum HK\$500, rounded up to the nearest HK\$100)
18	Overdraft undrawn balance fee	0.25% p.a. on the undrawn overdraft balance

¹ The charge does not apply to customers under the Home Ownership Scheme, Tenants Purchase Scheme, or Green Form Subsidised Home Ownership Pilot Scheme.

² For the actual fee, please refer to the facility letter.

³ Rounded up to the nearest HK\$1.

BEA reserves the right to amend or alter any of the above fees and charges and/or to introduce new fees and/or charges at any time with prior notice.

Key Facts Statement (KFS) for Residential Mortgage Loan
The Bank of East Asia, Limited
Residential Mortgage Loan
[25th March, 2021]

Interest Rates and Interest Charges							
This product is a residential mortgage loan. This 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 residential mortgage loan.							
Annualised Interest Rate^{1,2,3}	For a loan amount of HK\$3 million: <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">Loan tenor</th> <th style="width: 40%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR²)</td> <td style="text-align: center;">BLR - 2.75%</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR^{1,3}</td> <td style="text-align: center;">HIBOR + 1.38% (Capped at BLR - 2.75%)</td> </tr> </tbody> </table> For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.	Loan tenor	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ²)	BLR - 2.75%	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.38% (Capped at BLR - 2.75%)
Loan tenor	30 years						
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ²)	BLR - 2.75%						
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.38% (Capped at BLR - 2.75%)						
Annualised Overdue/Default Interest Rate* * as the Overdue Interest charged by BEA	Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue						
Monthly Repayment Amount							
Monthly Repayment Amount	For a loan amount of HK\$3 million, BEA's BLR of 5.25% and 1-month HIBOR rate of 0.13464% <table border="1" style="width: 100%; margin-top: 5px;"> <thead> <tr> <th style="width: 60%;">Loan tenor</th> <th style="width: 40%;">30 years</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)</td> <td style="text-align: center;">HK\$11,853.70</td> </tr> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)</td> <td style="text-align: center;">HK\$10,374.70</td> </tr> </tbody> </table>	Loan tenor	30 years	Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$11,853.70	Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$10,374.70
Loan tenor	30 years						
Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$11,853.70						
Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$10,374.70						
Fees and Charges							
Handling Fee⁴	Change of Loan Terms Fee: (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) HK\$1,000 HK\$1,500 (with effective from 1 st June, 2021)						
Late Payment Fee and Charge	HK\$400 per overdue instalment						
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<ol style="list-style-type: none"> 1. Partial Prepayment Fee <ul style="list-style-type: none"> • 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the first year 2. Full Prepayment Fee <ul style="list-style-type: none"> • 2% of original loan amount and refund entire cash rebate if you fully repay the loan in the first year • 1% of original loan amount and refund 50% of cash rebate if you fully repay the loan in the second year 						
Additional Information							
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set						
Issuance of Loan Payment Information	HK\$200 per set						
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)						
Lease Consent Letter on Charged Property	HK\$1,000						
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)						
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum						
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction						
Partial Prepayment	Minimum HK\$50,000						

Remarks:

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

Key Facts Statement (KFS) for Non Residential Mortgage Loan

The Bank of East Asia, Limited

Non Residential Mortgage Loan
[25th March, 2021]

Interest Rates and Interest Charges							
<p>This product is a non residential mortgage loan. This 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 non residential mortgage loan.</p>							
Annualised Interest Rate^{1,2,3}	For a loan amount of HK\$3 million: <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 70%;">Loan tenor</th> <th style="width: 30%;">20 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR²)</td> <td style="text-align: center;">BLR - 2.65%</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR^{1,3}</td> <td style="text-align: center;">HIBOR + 1.7% (Capped at BLR - 2.65%)</td> </tr> </tbody> </table> For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.	Loan tenor	20 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ²)	BLR - 2.65%	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.7% (Capped at BLR - 2.65%)
Loan tenor	20 years						
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ²)	BLR - 2.65%						
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR ^{1,3}	HIBOR + 1.7% (Capped at BLR - 2.65%)						
Annualised Overdue/Default Interest Rate* * as the Overdue Interest charged by BEA	Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue						
Monthly Repayment Amount							
Monthly Repayment Amount	For a loan amount of HK\$3 million, BEA's BLR of 5.25% and 1-month HIBOR rate of 0.13464% <table border="1" style="width: 100%; margin-top: 10px;"> <thead> <tr> <th style="width: 70%;">Loan tenor</th> <th style="width: 30%;">20 years</th> </tr> </thead> <tbody> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)</td> <td style="text-align: center;">HK\$16,043.70</td> </tr> <tr> <td>Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)</td> <td style="text-align: center;">HK\$14,942.70</td> </tr> </tbody> </table>	Loan tenor	20 years	Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$16,043.70	Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$14,942.70
Loan tenor	20 years						
Monthly repayment amount for the annualised interest rate based on BEA's BLR (as above)	HK\$16,043.70						
Monthly repayment amount for the annualised interest rate based on BEA's 1-month HIBOR (as above)	HK\$14,942.70						
Fees and Charges							
Handling Fee⁴	Change of Loan Terms Fee: (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) HK\$1,000 HK\$1,500 (with effective from 1 st June, 2021)						
Late Payment Fee and Charge	HK\$400 per overdue instalment						
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<ol style="list-style-type: none"> 1. Partial Prepayment Fee <ul style="list-style-type: none"> • 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the two year 2. Full Prepayment Fee <ul style="list-style-type: none"> • 2% of original loan amount and refund entire cash rebate if you fully repay the loan in the first year • 1% of original loan amount and refund 50% of cash rebate if you fully repay the loan in the second year 						
Additional Information							
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set						
Issuance of Loan Payment Information	HK\$200 per set						
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)						
Lease Consent Letter on Charged Property	HK\$1,000						
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set						
Termination of Guarantee/Change of Guarantor	HK\$1,000						
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)						
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum						
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction						
Partial Prepayment	Minimum HK\$50,000						

Remarks:

1. The reference basis of HIBOR quoted is for reference only. You should refer to the facility letter for the final reference basis of HIBOR.
2. BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.
3. 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.
4. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

Key Facts Statement (KFS) for Residential Mortgage Loan

The Bank of East Asia, Limited

Government Subsidised Housing – Residential Mortgage Loan
[25th March, 2021]

Interest Rates and Interest Charges										
<p>This product is a residential mortgage loan. This 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 residential mortgage loan.</p>										
Annualised Interest Rate	<p>For a loan amount of HK\$3 million:</p> <table border="1"> <thead> <tr> <th>Loan tenor</th> <th>25 years</th> <th>30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR¹)</td> <td>BLR - 2.75%</td> <td>Not applicable*</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR</td> <td colspan="2">Not applicable**</td> </tr> </tbody> </table> <p>* This product does not offer a loan tenor of 30 years because the maximum loan tenor offered is 25 years. ** This product does not offer HIBOR-based mortgage plan. For more details on the annualised interest rate of other loan amounts and tenors, please consult the related BEA staff.</p>	Loan tenor	25 years	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ¹)	BLR - 2.75%	Not applicable*	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR	Not applicable**	
Loan tenor	25 years	30 years								
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ¹)	BLR - 2.75%	Not applicable*								
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR	Not applicable**									
Annualised Overdue/Default Interest Rate* * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue</p>									
Monthly Repayment Amount										
Monthly Repayment Amount	<p>For a loan amount of HK\$3 million and BEA's BLR of 5.25%</p> <table border="1"> <thead> <tr> <th>Loan tenor</th> <th>25 years</th> <th>30 years</th> </tr> </thead> <tbody> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (as above)</td> <td>HK\$13,458.60</td> <td>Not applicable*</td> </tr> <tr> <td>Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR (as above)</td> <td colspan="2">Not applicable**</td> </tr> </tbody> </table> <p>* This product does not offer a loan tenor of 30 years because the maximum loan tenor offered is 25 years. ** This product does not offer HIBOR-based mortgage plan.</p>	Loan tenor	25 years	30 years	Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (as above)	HK\$13,458.60	Not applicable*	Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR (as above)	Not applicable**	
Loan tenor	25 years	30 years								
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (as above)	HK\$13,458.60	Not applicable*								
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR (as above)	Not applicable**									
Fees and Charges										
Handling Fee²	<p>Change of Loan Terms Fee: (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) HK\$1,000 HK\$1,500 (with effective from 1st June, 2021)</p>									
Late Payment Fee and Charge	Not applicable									
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	<p>Full Prepayment Fee Refund entire cash rebate if you fully repay the loan in the first 2 years</p>									
Additional Information										
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set									
Issuance of Loan Payment Information	HK\$200 per set									
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)									
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set									
Termination of Guarantee/Change of Guarantor	HK\$1,000									
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)									
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum									
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction									
Partial Prepayment	Minimum HK\$50,000									

Remarks:

- BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.
- A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.

Key Facts Statement (KFS) for Residential Mortgage Loan
The Bank of East Asia, Limited
HKMC Fixed Adjustable Rate Mortgage Programme³
[25th March, 2021]

Interest Rates and Interest Charges										
This product is a residential mortgage loan. This 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 residential mortgage loan.										
Annualised Interest Rate¹	For a loan amount of HK\$3 million: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Loan tenor</th> <th style="text-align: center;">30 years</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">10-year/15-year/20-year</td> <td style="text-align: center;">Fixed annualised interest rate</td> <td style="text-align: center;">1.99%/2.09%/2.19%</td> </tr> <tr> <td style="text-align: center;">Thereafter</td> <td style="text-align: center;">Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.</td> <td style="text-align: center;">BLR¹ - 2.35%</td> </tr> </tbody> </table> For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff.		Loan tenor	30 years	10-year/15-year/20-year	Fixed annualised interest rate	1.99%/2.09%/2.19%	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	BLR¹ - 2.35%
	Loan tenor	30 years								
10-year/15-year/20-year	Fixed annualised interest rate	1.99%/2.09%/2.19%								
Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	BLR¹ - 2.35%								
Annualised Overdue/Default Interest Rate[*] [*] as the Overdue Interest charged by BEA	Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue									
Monthly Repayment Amount										
Monthly Repayment Amount	For a loan amount of HK\$3 million: <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th></th> <th style="text-align: center;">Loan tenor</th> <th style="text-align: center;">30 years</th> </tr> </thead> <tbody> <tr> <td style="text-align: center;">10-year/15-year/20-year</td> <td style="text-align: center;">Fixed annualised interest rate</td> <td style="text-align: center;">HK\$11,073.60/11,224.10/11,375.80</td> </tr> <tr> <td style="text-align: center;">Thereafter</td> <td style="text-align: center;">Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.</td> <td style="text-align: center;">HK\$12,041.90/11,884.80/11,771.80</td> </tr> </tbody> </table>		Loan tenor	30 years	10-year/15-year/20-year	Fixed annualised interest rate	HK\$11,073.60/11,224.10/11,375.80	Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	HK\$12,041.90/11,884.80/11,771.80
	Loan tenor	30 years								
10-year/15-year/20-year	Fixed annualised interest rate	HK\$11,073.60/11,224.10/11,375.80								
Thereafter	Elect Hong Kong Prime Rate - 2.35% p.a. or Fixed Mortgage Rate at such respective fixed rates and for such terms as are then specified by the HKMC.	HK\$12,041.90/11,884.80/11,771.80								
Fees and Charges										
Handling Fee²	Change of Loan Terms Fee: (e.g. instalment amount, loan tenor, repayment option/frequency, switch of mortgage plans) HK\$1,000 HK\$1,500 (with effective from 1 st June, 2021)									
Late Payment Fee and Charge	HK\$400 per overdue instalment									
Prepayment/Early Settlement/Redemption Fee[*] [*] as the Prepayment Fee charged by BEA	<ol style="list-style-type: none"> Partial Prepayment Fee (Minimum partial prepayment HK\$50,000) <ul style="list-style-type: none"> 3% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the first year 2% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the second year 1% of partial prepayment amount (minimum: HK\$1,000) if you repay the loan partially in the third year Full Prepayment Fee <ul style="list-style-type: none"> 3% of prepaid loan amount if you fully repay the loan in the first year 2% of prepaid loan amount if you fully repay the loan in the second year 1% of prepaid loan amount if you fully repay the loan in the third year 									
Additional Information										
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set									
Issuance of Loan Payment Information	HK\$200 per set									
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Lease Consent Letter on Charged Property	HK\$1,000									
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set									
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Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)									
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum									
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction									
Partial Prepayment	Minimum HK\$50,000									

Remarks:

1. BLR refers to the Hong Kong Prime Rate as specified by The Hong Kong Mortgage Corporation Limited from time to time (currently at 5.25% p.a.).
2. A revised facility letter will be issued by BEA after the request is approved. If the repayment account is a BEA account, the handling fee will be automatically debited from this account upon BEA's receipt of the signed facility letter; if a non-BEA account is used, payment of the fee should be made by cheque along with the signed facility letter.
3. The application period is between 2nd November, 2020 and 30th October, 2021 (both dates inclusive), and it must be drawn down on or before 31st December, 2021.

Key Facts Statement (KFS) for Overdraft Facility

The Bank of East Asia, Limited

Overdraft Facility – Secured by Property
[25th March, 2021]

Interest Rates and Interest Charges	
This product is an overdraft facility. This 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 overdraft facility.	
Annualised Interest Rate¹	BEA HKD Prime Rate¹ + 2% or Overnight HIBOR² + 4.50% (whichever is higher)
Annualised Overdue/Default Interest Rate	Not applicable
Overlimit Interest Rate* * as the Temporary Overdraft Interest Rate charged by BEA	The interest rate applied will depend on BEA account that customers select to operate this overdraft facility: For overdraft facility attached to SupremeGold Account: BEA HKD Prime Rate or HIBOR (whichever is higher) + 5% per annum of the amount in excess For overdraft facility attached to Supreme Account: BEA HKD Prime Rate or HIBOR (whichever is higher) + 7% per annum of the amount in excess For overdraft facility attached to i-Account and HKD current account: BEA HKD Prime Rate or HIBOR (whichever is higher) + 8% per annum of the amount in excess
Fees and Charges	
Handling Fee* * as the Arrangement Fee/Annual Review Fee charged by BEA	0.2% of the overdraft amount (minimum HK\$500, rounded up to the nearest HK\$100)
Late Payment Fee and Charge	Not applicable
Overlimit Handling Fee* * as the Temporary Overdraft Handling Charge charged by BEA	HK\$120 each transaction
Returned Cheque/Rejected Autopay Charge	HK\$150 each time
Additional Information	
Application Fee	0.2% of the overdraft amount (minimum: HK\$2,000)
Re-issuance of Overdraft Confirmation Letter	HK\$200 per letter
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)
Lease Consent Letter on Charged Property	HK\$1,000
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set
Termination of Guarantee/Change of Guarantor	HK\$1,000
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction
Undrawn Overdraft Balance Fee	0.25% per annum on the undrawn overdraft balance
Special Arrangement Fee for Overdraft Facility Secured by a Property (For increase of overdraft limit prior to the next review date or for extension / increase of the overdraft limit by way of further charge of property)	<ul style="list-style-type: none"> • 0.1% of the increased portion of the revised overdraft limit (minimum: HK\$500, rounded up to the nearest HK\$100) • 0.05% of the increased portion of the revised overdraft limit (if fully secured by a time deposit) (minimum: HK\$500, rounded up to the nearest HK\$100)

Remarks:

1. BEA HKD Prime Rate shall be determined by BEA from time to time.
2. Overnight HIBOR refers to the Overnight Hong Kong Interbank Offered Rate.

Key Facts Statement (KFS) for Bridging Loan

The Bank of East Asia, Limited

Bridging Loan
[25th March, 2021]

Interest Rates and Interest Charges		
<p>This product is a Bridging Loan.</p> <p>This 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 Bridging Loan.</p>		
Annualised Interest Rate¹	For a loan amount of HK\$3 million:	
	Loan tenor	6 months
	30 years	
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (BLR ^{1,2})	BLR - 2.75%	Not applicable*
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR	Not applicable**	
<p>For more details on the annualised interest rate of other loan amounts and tenors, please consult BEA staff. * This product does not offer a loan tenor of 30 years because the maximum loan tenor offered is 6 months. ** This product does not offer HIBOR-based mortgage plan.</p>		
Annualised Overdue/Default Interest Rate* * as the Overdue Interest charged by BEA	<p>Such overdue interest shall be calculated daily for any sum due but not paid per instalment at the rate of 5% above the BLR</p> <p>The overdue interest is calculated according to a simple formula: Overdue instalment amount x Annualised overdue interest rate ÷ 365-day x No. of days overdue</p>	
Monthly Repayment Amount		
Monthly Repayment Amount	For a loan amount of HK\$3 million and BEA's BLR of 5.25%	
	Loan tenor	6 months
	30 years	
Annualised interest rate (or range of annualised interest rates) based on BEA's Best Lending Rate (as above)	HK\$6,369.90	Not applicable*
Annualised interest rate (or range of annualised interest rates) based on BEA's 1-month HIBOR (as above)	Not applicable**	
<p>* This product does not offer a loan tenor of 30 years because the maximum loan tenor offered is 6 months. ** This product does not offer HIBOR-based mortgage plan.</p>		
Fees and Charges		
Handling Fee	Not applicable	
Late Payment Fee and Charge	Not applicable	
Prepayment/Early Settlement/Redemption Fee* * as the Prepayment Fee charged by BEA	Not applicable	
Additional Information		
Re-issuance of Yearly Statement/Repayment Schedule	HK\$200 per set	
Issuance of Loan Payment Information	HK\$200 per set	
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HK\$200 per set HK\$300 per set (with effective from 1 st June, 2021)	
Issuance of Confirmation Letter (e.g. Certificate of Account Information)	HK\$200 per set	
Custody of Non-Discharged Deeds after Full Loan Repayment	HK\$3,000 per annum HK\$4,000 per annum (with effective from 1 st June, 2021)	
Valuation and handling fee (Applicable to Fire Insurance with insured amount based on the cost of reinstating the property)	HK\$1,000 per annum	
Settling Fire Insurance Premium/Rates and Government Rent Payment (When the Premium/Rates and Government Rent is not settled on time and BEA has to pay on customer's behalf)	HK\$400 per transaction	

Remarks:

- BLR refers to the BEA HKD Prime Rate as BEA shall determine from time to time.
- The interest of the Bridging Loan is calculated on a daily basis. Interest shall be repaid monthly during the loan tenor; the principal and unpaid interest shall be repaid in full upon the loan maturity date. The monthly interest payment day of the Bridging Loan is based on the completion date of the sale of the existing property. If the drawdown date of the Bridging Loan and the completion date of the existing property are not on the same date, the 1st interest payment due date may be less than 1 month after bridging loan drawdown. Customer should ensure there is sufficient fund in the designated account for the payment.

Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 15th December, 2020

Interest Rates and Interest Charges		
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")]	BEA CENTENNIAL World Elite Mastercard	5.04% (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
	Other BEA Credit Cards	36.43% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
Finance Charge for Cash Advance (APR)¹	BEA CENTENNIAL World Elite Mastercard	5.97% (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.
	Other BEA Credit Cards	39.38% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.
Default Finance Charge for Retail Purchase (APR)¹		41.84% (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Default Finance Charge for Cash Advance (APR)¹		45.17% (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Interest Free Period		Up to 56 days
Minimum Payment Due²		All interest, fees and charges including annual fees that may be charged, plus 1% of outstanding principal (minimum: HK\$/CNY50), plus any outstanding minimum payment due and over credit limit amount.
Fees		
Annual Fee³ (per card)	Principal Card	Supplementary Card
- Classic Card	HK\$300	HK\$150
- Gold Card	HK\$600	HK\$300
- Titanium Card	HK\$600	HK\$300
- PLATINUM Card	HK\$1,500	HK\$800
- JCB PLATINUM Card	HK\$800	HK\$400
- UnionPay Dual Currency PLATINUM Credit Card	HK\$600	HK\$300
- Visa Signature Card	HK\$1,800	HK\$900
- Flyer World Mastercard	HK\$1,800	HK\$900
- World Mastercard	HK\$3,000	HK\$1,500
- Corporate Card	HK\$980	Not applicable
Annual Participation Fee (per card)	Principal Card	Supplementary Card
- BEA CENTENNIAL World Elite Mastercard	HK\$19,800/HK\$35,000	Not applicable
Cash Advance Fee^{2,4} (applicable to cash advance and fund transfer to other BEA accounts)		5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)
Foreign Currency Transaction Fee⁵	BEA CENTENNIAL World Elite Mastercard/ BEA Flyer World Mastercard/ BEA World Mastercard/ BEA JCB PLATINUM Card	<ul style="list-style-type: none"> • 1.95% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by Visa/Mastercard/JCB to the Bank, if applicable). • Foreign currency transactions will be converted into Hong Kong dollars at the Visa/Mastercard/JCB exchange rate on the day each transaction is processed, and will include a service charge levied by BEA. The exchange rate is determined on the date that the transaction is processed by Visa/Mastercard/JCB, which may be different from the actual transaction date and therefore subject to market fluctuation.
	BEA Visa Signature Card/ BEA i-Titanium Card/ BEA Visa PLATINUM/ Gold and Classic Card/ PLATINUM, Gold and Classic Mastercard	<ul style="list-style-type: none"> • 1.5% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by Visa/Mastercard/JCB to the Bank, if applicable). • Foreign currency transactions will be converted into Hong Kong dollars at the Visa/Mastercard/JCB exchange rate on the day each transaction is processed, and will include a service charge levied by BEA. The exchange rate is determined on the date that the transaction is processed by Visa/Mastercard/JCB, which may be different from the actual transaction date and therefore subject to market fluctuation.

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> Cardholders may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, Cardholders are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. BEA will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to "Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong". 	
Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong⁵	1% per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is a reimbursement charge imposed by Visa/Mastercard and will be debited to your account.	
Late Charge²	HK\$/CNY350 or the Minimum Payment Due, whichever is lower.	
Over Credit Limit Fee^{2,7}	HK\$/CNY250 per statement cycle	
Returned Cheque Fee/Autopay Reject Fee^{2,8}	HK\$/CNY150 each time	
Replacement Card Fee	BEA CENTENNIAL World Elite Mastercard	HK\$800 each time
	Other BEA Credit Cards	HK\$120 each time
Chargeback Handling Fee^{2,9}	HK\$/CNY150	
Charge for Over-the-counter Payment^{4,5,10}	HK\$40 each transaction per credit card	
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	5% of the Payment Amount per transaction (minimum: HK\$100)	
Paper Statement Fee^{11,12}	HK\$50	
Courier Service Fees - Local - Overseas - Returned Overseas Courier For Unsuccessful Deliveries	- Not applicable - HK\$300 - HK\$300	
Additional Statement Copy	HK\$50 per copy	
Additional Copy of Sales Draft/ Cash Disbursement Draft	HK\$50 per copy	
Claim gifts in the Bonus Gallery through our customer service hotline¹³	HK\$50 per redemption	
Issuance of Confirmation Letter	HK\$200 per letter	
Credit Balance Refund Handling Fee²	HK\$/CNY50 each time	

Remarks:

- The APR is calculated according to the Net Present Value ("NPV") Method as specified in the Code of Banking Practice. The APR for cash advances is inclusive of the Cash Advance Fee.
- Fees and charges for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied to the HKD and RMB accounts separately. Payments for the HKD and RMB account will be denominated in HKD and CNY respectively.
- A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA account (designated accounts include all deposit accounts, mortgage loans, consumer loans, and MPF accounts). The annual fee waiver will also apply to all relevant supplementary cards. The waiver is not applicable to BEA CENTENNIAL World Elite Mastercard.
- If a cash advance is made in Mainland China using the BEA UnionPay Dual Currency PLATINUM Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency PLATINUM Credit Card.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card and BEA JCB PLATINUM Card.
- Even if your opt out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorized amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, etc.).
- If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque Fee/Autopay Reject Fee for the same Statement Cycle will not be levied.
- A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- The charge will be shown on the next credit card statement. BEA CENTENNIAL World Elite Mastercard and BEA World Mastercard Cardholder are entitled to a waiver of this fee item.

11. This fee will be levied to each principal card account: (i) at the time of account opening (if you opt to receive paper statements); (ii) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, this fee will be levied on the first working day in February each year; and (iii) every time you switch from e-statements to paper statements. This fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. This fee in subsequent years will still be levied annually in the account opening month.

This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.

12. This fee is not applicable to the BEA Corporate Card.

13. This fee is not applicable to the BEA i-Titanium Card, BEA JCB PLATINUM Card, and BEA Corporate Card.

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at BEA's discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement.

Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account) (the “Agreement”)

The Bank of East Asia, Limited (“BEA”) has outlined significant terms and conditions of the Agreement as follows for your particular attention and reference. Please note that the below summarised terms and conditions are for your reference only and you must read the FULL VERSION of the Agreement governing the use of the BEA Credit Card (the “Card”).

The full version of the Agreement is available at any BEA branch and BEA’s website (www.hkbea.com). Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

1. Upon receipt of the Card, you must activate it immediately. The Card is not transferable, and only you may use it. You must safeguard the Card under your personal control and the Personal Identification Number (PIN) and must not disclose the PIN and the Card account number to any other person.

If you use other services or facilities in connection with the Card (such as ATM or Cyberbanking), you shall be subject to the terms and conditions for such services or facilities.

2. You must notify BEA immediately of any loss, theft, or disclosure of the PIN to a third party or the loss or theft of the Card as soon as you become aware of such loss, theft or disclosure.

3. Your liability of all losses incurred for any unauthorised transaction(s) before notifying BEA shall not exceed HK\$500 or such other amount pursuant to the applicable laws, regulations, or code of practice if there is no fraud nor gross negligence on your part, and you have not provided the Card or the PIN to a third party. Such maximum liability will not cover cash advances, and you shall remain fully liable for any cash advances effected with the use of the PIN. You shall be liable in full without limit for all transactions effected by the use of the Card (whether or not authorised by you) if you fail to fulfil the obligations as set out in this Clause and Clauses 1 and 2 above.

4. The credit limit specified by BEA represents the total amount of credit limit granted to you (including both principal and supplementary cardholder(s), if applicable). You must observe the credit limit assigned to the Card and BEA reserves the right to adjust the credit limit at any time by giving you appropriate notice. You may not use the Card for any transaction that BEA believes or suspects to be directly or indirectly related to gambling or illegal activities.

5. BEA shall not be responsible if the Card is not honoured at any merchant outlets for any reason nor be responsible in any way for any goods or services supplied by the merchants. You must resolve any complaint with the merchant concerned and the existence of any claim or dispute between two of you will not relieve your obligation to settle any sum outstanding to BEA.

6. You must notify BEA of any unauthorised transaction(s) shown on your Card’s statement within 60 days from the statement date, failing which, the statement shall be regarded as conclusive.

7. If you use the Card to make auto-payments and the Card has been lost, stolen or terminated, you must immediately inform the merchant(s) concerned to change and/or terminate these auto-payment arrangements. Otherwise, you shall be liable for the full amount of all charges, losses, damages or expenses incurred as a result of your failure to do so.

8. Any foreign currency transaction will be converted into Hong Kong dollars at the card associations’ (e.g. Visa, MasterCard, JCB, etc.) exchange rate on the date when the transaction is processed by the card associations (e.g. Visa, MasterCard, JCB, etc.), plus a service fee as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services levied by BEA. However, for BEA UnionPay Dual Currency PLATINUM Credit Card, card transaction in Hong Kong dollars will be posted to Hong Kong dollar account while transactions in any currency other than Hong Kong dollar or Renminbi will be converted into Hong Kong dollars based on the exchange rate determined by UnionPay on the date when the transaction is processed and posted to Hong Kong dollar account.

Due to the settlement arrangement, some card transactions in Renminbi made by a BEA UnionPay Dual Currency PLATINUM Credit Card may be posted to the Hong Kong dollar account if such card transactions are processed by the merchants or financial institutions in Hong Kong dollars, including but not limited to charges incurred through cash advances in Renminbi effected via JETCO ATMs. Apart from the aforesaid circumstances, all the charges denominated in Renminbi that you incur in your card transactions will be posted to the Renminbi account.

9. By using the Card, you must pay all applicable charges and handling fees as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services for any service associated with it.

You must repay the outstanding balance on time to avoid payment of interests and applicable charges.

In respect of a BEA UnionPay Dual Currency PLATINUM Credit Card, you must make payments for the Hong Kong dollar account and Renminbi account respectively. BEA will not automatically credit the amount of any excess payment that you make towards settling the Hong Kong dollar account to settle the outstanding balance of the Renminbi account, or vice versa.

If you fail to pay any outstanding amount to BEA when due, you shall be responsible for all costs and expenses incurred by BEA in enforcing the terms and conditions and recovering any sum you owe to BEA.

10. Subject to Clause 11 below, if you (as a principal cardholder or supplementary cardholder) owe BEA any money on your Card account, BEA may at any time without prior notice set-off, apply or transfer money from the credit balance in your other accounts maintained with BEA to discharge your liability and to settle such money owing to BEA.

11. While the principal cardholder shall be held liable for all liabilities and amounts owed through the use of the principal card and all supplementary card(s) to BEA, the supplementary cardholder shall only be liable for all liabilities and amounts attributable to the use of his/her card only.

12. Whereas BEA may cancel the Card at any time, you may at any time terminate the use of the Card by returning it and all relevant supplementary card(s) to any BEA branch in person. You (as principal cardholder) or the supplementary cardholder(s) may terminate the use of a supplementary card by returning it to any BEA branch in person.

You (as principal cardholder) shall be responsible and liable for the use of the Card and any supplementary card(s) until they are terminated and returned to BEA.

13. BEA reserves the right to alter and amend the terms and conditions as contained in the Agreement subject to a prior notice of not less than 60 days. By continuing to use the Card after the effective date of the changes, you (and the supplementary cardholder, if applicable) shall be deemed to have accepted and agreed to such changes which shall apply to all outstanding balances of the Card account unless the Card is returned to BEA for cancellation prior to the date such changes shall have effect.

The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance (“the Ordinance”), The Bank of East Asia, Limited (“the Bank”) would like to inform you of the following:

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
 - (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
 - (3) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or otherwise carry out transactions as part of the Bank’s services, or when customers communicate verbally or in writing with the Bank, by means of, including but not limited to, documentation, transaction system or telephone recording system (as the case may be). The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank’s products and services and in connection with the customer’s application for the Bank’s products and services.
 - (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) processing, considering and assessing customers’ applications for products and services and the daily operation of products, services and credit facilities provided to customers;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers’ use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (7) below);
 - (viii) verifying the data or information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) enforcing customers’ obligations, including but not limited to the collection of amounts outstanding from customers and those providing security for customers’ obligations;
 - (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xiii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’s rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiv) purposes relating thereto.
 - (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4) above:–
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) third party service providers with whom the customer has chosen to interact with in connection with the customer’s application for the Bank’s products and services;
 - (v) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (vi) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
 - (vii) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank’s rights in respect of the customer; and
 - (viii)
 - (a) the Bank’s group companies;
 - (b) third party financial institutions, insurers, credit card companies, stored value facilities issuers, merchant acquiring banks or companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding and privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank’s group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
 - (e) charitable or non-profit making organisations; and
 - (f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(vii) above.
- Such information may be transferred to a place outside Hong Kong.
- (6) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer’s sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer’s sole name or in joint names with others);

- (iii) Hong Kong Identity Card Number or travel document number;
- (iv) date of birth;
- (v) correspondence address;
- (vi) mortgage account number in respect of each mortgage;
- (vii) type of the facility in respect of each mortgage;
- (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
- (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(7) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) the Bank's group companies;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) the Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (7)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

A customer may provide his consent for the Bank to use or provide to other persons his data for use in direct marketing as described above by notifying the Group Data Protection Officer of the Bank (Please see contact details in paragraph (12) below).

- (8) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right: –
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within five years immediately before account termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (9) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (10) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (11) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (12) The person to whom requests for access to data or correction of data or for information regarding the Bank's privacy policies and practices and kinds of data held are to be addressed is as follows:

The Group Data Protection Officer	Telephone : 3608 3608
The Bank of East Asia, Limited	Fax : 3608 6172
10 Des Voeux Road Central	Website : www.hkbea.com
Hong Kong	
- (13) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (14) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (12).
- (15) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of seven years or such other period as prescribed by applicable laws and regulations.
- (16) Nothing in this statement shall limit the rights of customers under the Ordinance.