



## “SUPER-FAST” INSTALMENT LOAN

### 「勁快」分期貸款

Apply for a “Super-Fast” Instalment Loan successfully to enjoy the following offers 成功申請「勁快」分期貸款，即可享以下優惠：

- APR as low as 1.33%# 實際年利率低至 1.33%#
- Cash rebate of up to HK\$12,000 for approved applications 成功申請專享高達 HK\$12,000 現金回贈
- Loan amount of up to 12 times your basic monthly salary (maximum HK\$1,200,000)  
貸款額高達申請人每月底薪 12 倍 (最高 HK\$1,200,000)

| Loan amount<br>貸款額 (HK\$) | Repayment period<br>還款期         | 12 months<br>12 個月 | 24 months<br>24 個月 | 36 months<br>36 個月 | 48 months<br>48 個月 | 60 months<br>60 個月 |
|---------------------------|---------------------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| 5,000 – 49,999            | Monthly Flat Rate 每月平息          | 0.37%              | 0.40%              | 0.43%              | 0.46%              | 0.48%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 870.33             | 456.67             | 320.78             | 254.33             | 214.67             |
|                           | (APR) (實際年利率)^                  | 8.40%              | 9.34%              | 10.03%             | 10.63%             | 10.96%             |
| 50,000 – 99,999           | Monthly Flat Rate 每月平息          | 0.33%              | 0.36%              | 0.38%              | 0.40%              | 0.42%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 866.33             | 452.67             | 315.78             | 248.33             | 208.67             |
|                           | (APR) (實際年利率)^                  | 7.48%              | 8.39%              | 8.86%              | 9.26%              | 9.62%              |
| 100,000 – 199,999         | Monthly Flat Rate 每月平息          | 0.29%              | 0.30%              | 0.31%              | 0.32%              | 0.33%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 862.33             | 446.67             | 308.78             | 240.33             | 199.67             |
|                           | (APR) (實際年利率)^                  | 6.55%              | 6.98%              | 7.23%              | 7.43%              | 7.60%              |
| 200,000 – 299,999         | Monthly Flat Rate 每月平息          | 0.27%              | 0.30%              | 0.31%              | 0.32%              | 0.33%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 860.33             | 446.67             | 308.78             | 240.33             | 199.67             |
|                           | (APR) (實際年利率)^                  | 6.09%              | 6.98%              | 7.23%              | 7.43%              | 7.60%              |
| 300,000 – 499,999         | Monthly Flat Rate 每月平息          | 0.25%              | 0.26%              | 0.27%              | 0.28%              | 0.29%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 858.33             | 442.67             | 304.78             | 236.33             | 195.67             |
|                           | (APR) (實際年利率)^                  | 5.63%              | 6.04%              | 6.30%              | 6.51%              | 6.70%              |
| 500,000 – 799,999         | Monthly Flat Rate 每月平息          | 0.22%              | 0.24%              | 0.25%              | 0.26%              | 0.27%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 855.33             | 440.67             | 302.78             | 234.33             | 193.67             |
|                           | (APR) (實際年利率)^                  | 4.95%              | 5.57%              | 5.83%              | 6.05%              | 6.24%              |
| 800,000 – 999,999         | Monthly Flat Rate 每月平息          | 0.21%              | 0.22%              | 0.23%              | 0.24%              | 0.25%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 854.33             | 438.67             | 300.78             | 232.33             | 191.67             |
|                           | (APR) (實際年利率)^                  | 4.72%              | 5.11%              | 5.37%              | 5.59%              | 5.79%              |
| 1,000,000 – 1,200,000     | Monthly Flat Rate 每月平息          | 0.16%              | 0.17%              | 0.20%              | 0.22%              | 0.24%              |
|                           | Monthly instalment 每月還款額(HK\$)* | 849.33             | 433.67             | 297.78             | 230.33             | 190.67             |
|                           | (APR) (實際年利率)^                  | <b>3.58%</b>       | 3.94%              | 4.67%              | 5.13%              | 5.56%              |

\*The Annualised Percentage Rate ("APR") of 1.33% is for reference only (It is calculated as for a loan amount of HK\$1,000,000, with a monthly flat rate of 0.16%, a repayment period of 12 months and a cash rebate of HK\$12,000). 實際年利率 1.33% 只供參考 (以貸款額 HK\$1,000,000 · 每月平息 0.16% · 還款期 12 個月及 HK\$12,000 現金回贈計算)

^The monthly instalment is calculated according to every HK\$10,000 in the total loan amount. 每月還款額以每 HK\$10,000 貸款額計算。

^The APR is calculated based on a loan amount of HK\$5,000, HK\$50,000, HK\$100,000, HK\$200,000, HK\$300,000, HK\$500,000, HK\$800,000 or HK\$1,000,000. 實際年利率乃按貸款額 HK\$5,000, HK\$50,000, HK\$100,000, HK\$200,000, HK\$300,000, HK\$500,000, HK\$800,000 或 HK\$1,000,000 計算。

Terms and conditions apply. For requirements of the programme, please refer to the Terms and Conditions.  
須受條款及細則約束。有關此計劃之規定，請參閱條款及細則。

**To borrow or not to borrow? Borrow only if you can repay! 借定唔借？還得到先好借！**

**Application Hotline 申請熱線：2211 1438**

10am to 7pm from Monday to Friday, 10am to 2pm on Saturday (except public holidays)  
星期一至五上午10時至下午7時 · 星期六上午10時至下午2時 (公眾假期除外)

**Learn more and apply  
through your mobile  
了解更多及經手機申請**



## BEA "Super Fast" Instalment Loan Offer Terms and Conditions

1. The promotional period runs from 20<sup>th</sup> July, 2023 (the "Promotional Period").
2. The Annualised Percentage Rate ("APR") is calculated according to the standard method set out in the Code of Banking Practice and includes the full arrangement fee waiver. Both the APR and monthly repayments are rounded up or down to the nearest 2 decimal places. Please note that actual APRs and monthly repayments may differ.
3. The customer must have a minimum monthly basic salary of HK\$5,000 and have been employed by his/her present employer for at least 3 months.
4. Documents required:
  - i. Regular income earner:
    - Salary slip for the past 1 month (full page), or
    - Bank statement/passbook records for the past 1 month showing applicants' name, account number and salary entries (full page).
  - ii. Irregular income earner (including Self employed, Part-time and Commission based earners):
    - Latest salaries tax demand note (full page), plus
    - Salary slip for the past 3 months (full page), or
    - Bank statement/passbook records for the past 3 months showing applicants' name, account number and salary entries (full page).
  - iii. For sole proprietor or a partner of a business:
    - Company's business registration certificate and latest tax demand note (full page).
5. If the customer's application amount does not meet our approval requirements, the Bank of East Asia, Limited ("BEA") may still grant approval for a loan on a case-by-case basis, but the interest rate and arrangement fee offered may be adjusted.
6. The loan amount can be up to 12 times the applicant's basic monthly salary (maximum HK\$1,200,000). The final approved loan amount, based on a multiple of the applicant's month salary, is subject to change in accordance with individual circumstances.
7. **Cash rebate of up to HK\$12,000\*** for customers whose applications are approved.
  - i. **Cash rebate of up to HK\$7,000** for customers who apply online and are approved:
    - Customers who apply for a "Super Fast" Instalment Loan online and are approved during the Promotional Period and draw down the loan with over a specified repayment tenor and a loan amount of HK\$100,000 or above (the "Eligible Customer") are entitled to the cash rebate as shown in the table below.

| Loan Amount ( HK\$ ) | Cash Rebate ( HK\$ )          |                               |
|----------------------|-------------------------------|-------------------------------|
|                      | General customers             | Selected customers            |
|                      | Repayment tenor: 36-60 months | Repayment tenor: 12-60 months |
| 100,000 – 299,999    | 500                           | 500                           |
| 300,000 – 499,999    | 2,000                         | 3,000                         |
| 500,000 – 999,999    | 3,000                         | 5,000                         |
| 1,000,000 or above   | 4,000                         | 7,000                         |

- Selected customers including existing BEA Mortgage, SupremeGold customers, civil servants, the staff of selected government organizations / public organizations, full-time teachers, teachers of tertiary institutions / universities, banking staffs, chartered / certified accountants, chartered architects, chartered engineers, lawyers, doctors, actuary and chartered surveyors.

- ii. **Extra HK\$1,800 cash rebate** for new customers who apply and are approved:
  - New customers who apply and are approved for a "Super Fast" Instalment Loan during the Promotional Period and who draw down the loan with over a specified repayment tenor and a loan amount of HK\$100,000 or above, and who do not have any current BEA consumer loans when they submit their application (the "Eligible Customer"), are entitled to the cash rebate as shown in the table below.

| Loan Amount (HK\$) | Cash Rebate (HK\$)              |
|--------------------|---------------------------------|
|                    | Repayment tenor: 12 – 60 months |
| 100,000 or above   | 1,800                           |

- iii. **Extra HK\$3,200 cash rebate** for hold a valid BEA Payroll account who apply and are approved:
  - Customers who apply and are approved for a "Super Fast" Instalment Loan during the Promotional Period and who draw down the loan with over a specified repayment tenor and a loan amount of HK\$300,000 or above, and who hold a valid BEA Payroll account (the "Eligible Customer"), are entitled to the cash rebate as shown in the table below.

| Loan Amount (HK\$) | Cash Rebate (HK\$)              |
|--------------------|---------------------------------|
|                    | Repayment tenor: 12 – 60 months |
| 300,000 – 499,999  | 1,200                           |
| 500,000 – 999,999  | 2,200                           |
| 1,000,000 or above | 3,200                           |

\* BEA reserves the final right to interpret the definition of "Eligible Customer". The cash rebate will be directly credited to the repayment account of the Eligible Customer on or before 29<sup>th</sup> February, 2024 without prior notice. The status of the customer's loan account must be valid and with no past due record/unsatisfactory credit history at the time when BEA credits the cash rebate.

8. Application process and loan drawdown will be completed within 7 working days upon receipt of the complete requisite documents and information. If the requested loan amount is approved in full, BEA will not notify the applicant. The Loan amount will be credited to the applicant's designated bank account directly.
9. Information about early full repayment of the loans is available on our website at [www.hkbea.com/loan\\_faq](http://www.hkbea.com/loan_faq).
10. BEA reserves the right to approve or decline any loan application and is not obligated to provide reasons for declined applications. BEA may determine the final approved loan amount for another repayment period at a different interest rate at its sole discretion.
11. This information is for reference only. BEA reserves the right to vary or cancel this offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
12. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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

## 東亞銀行「勁快」分期貸款優惠條款及細則

1. 推廣期由 2023 年 7 月 20 日起（「推廣期」）。
2. 實際年利率乃根據《銀行營運守則》之指引計算，並已包括手續費全數豁免優惠。實際年利率及每月還款額已約至小數後2個位，惟適用於個別客戶的實際年利率及每月還款額或有差異。
3. 客戶之每月底薪必須為最少HK\$5,000及在現職機構任職滿3個月。
4. 所需文件：
  - i. 固定收入申請人：
    - 最近 1 個月糧單（完整全頁），或
    - 附有客戶姓名、賬戶號碼及薪酬金額的最近 1 個月銀行結單/存摺（完整全頁）。
  - ii. 非固定收入申請人（包括自僱人士、兼職及佣金收入人士）：
    - 最近的稅單（完整全頁），及
    - 最近 3 個月糧單（完整全頁），或
    - 附有客戶姓名、賬戶號碼及薪酬金額的最近 3 個月銀行結單/存摺（完整全頁）。
  - iii. 獨資經營東主或公司合夥人：
    - 公司商業登記證及最近的稅單（完整全頁）。
5. 若客戶之貸款申請未能符合信貸評分審批要求，東亞銀行有限公司（「本行」）仍會按個別情況批核貸款予客戶，惟息率及手續費可能有所調整。
6. 貸款額高達申請人每月底薪 12 倍（最高 HK\$1,200,000）。最終獲批核之貸款額可達每月底薪倍數按個別客戶情況而有所調整。
7. 客戶成功申請專享**高達 HK\$12,000 現金回贈\***
  - i. 網上成功申請專享**高達HK\$7,000現金回贈**
    - 客戶於推廣期內成功經網上申請「勁快」分期貸款並提取貸款，貸款額達 HK\$100,000 或以上而還款期達指定期數（「合資格客戶」），可享下表所示之現金回贈。

| 貸款額 (HK\$)        | 現金回贈 (HK\$) |            |
|-------------------|-------------|------------|
|                   | 一般客戶        | 特選客戶       |
|                   | 還款期36-60個月  | 還款期12-60個月 |
| 100,000 – 299,999 | 500         | 500        |
| 300,000 – 499,999 | 2,000       | 3,000      |
| 500,000 – 999,999 | 3,000       | 5,000      |
| 1,000,000 或以上     | 4,000       | 7,000      |

- 特選客戶包括現有東亞銀行按揭、顯卓理財客戶、公務員、特定政府機構 / 公共機構的職員、全職教師、大專院校 / 大學教師、銀行職員、特許/註冊會計師、特許建築師、特許工程師、律師、醫生、精算師和特許測量師。

- ii. 全新客戶成功申請專享**額外 HK\$1,800 現金回贈**
  - 全新客戶於推廣期內成功申請「勁快」分期貸款並提取貸款，貸款額達HK\$100,000或以上而還款期達指定期數，並於遞交申請時並無持有任何本行之個人貸款客戶（「合資格客戶」），可享下表所示之現金回贈。

| 貸款額 (HK\$) | 現金回贈 (HK\$)   |
|------------|---------------|
|            | 還款期：12 – 60個月 |
| 100,000或以上 | 1,800         |

- iii. 現有支薪戶口客戶成功申請專享**額外 HK\$3,200 現金回贈**
  - 客戶於推廣期內成功申請「勁快」分期貸款並提取貸款，貸款額達HK\$300,000或以上而還款期達指定期數，並於遞交申請時持有本行有效支薪戶口客戶（「合資格客戶」），可享下表所示之現金回贈。

| 貸款額 (HK\$)        | 現金回贈 (HK\$)   |
|-------------------|---------------|
|                   | 還款期：12 – 60個月 |
| 300,000 – 499,999 | 1,200         |
| 500,000 – 999,999 | 2,200         |
| 1,000,000或以上      | 3,200         |

\* 本行保留對合資格客戶定義的最終詮釋權。現金回贈將於2024年2月29日或之前存入合資格客戶之還款戶口內而不作另行通知。於本行存入現金回贈時，客戶之貸款戶口必須仍然有效及無任何逾期還款/不良信貸記錄。

8. 申請手續及提取貸款手續將於本行收妥所有文件及資料後 7 個工作天內完成。如客戶申請之貸款額獲得全數批核，本行將不會通知客戶批核結果，而貸款額將直接存入其指定的銀行賬戶內。
9. 客戶可於本行網頁 [www.hkbea.com/loan\\_faq/tc](http://www.hkbea.com/loan_faq/tc) 查閱有關提前償還全部貸款的信息。
10. 本行保留權利批核或拒絕任何貸款申請而不須提供原因。本行可決定客戶最終獲批核之貸款額、還款期及息率，並有絕對的自主權。
11. 資料只供參考，本行保留隨時更改或取消此優惠及/或修改或修訂此等條款及細則之權利，並作出適當通知。如有任何爭議，本行所作的決定為最終及不可推翻。
12. 條款及細則的中英文版本如有歧異，應以英文版本為準。

借定唔借？還得到先好借！