

BEA "SUPER-FAST" INSTALMENT LOAN

東亞銀行「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，可享以下優惠：

- Fixed monthly flat rate as low as **0.21%** with any loan amount
任何貸款額，每月平息劃一低至 **0.21%**
- Flexibility repayment period (12-60 months) 靈活還款期 (12-60 個月)
- Enjoy 0% handling fee at branch or online 網上/分行申請享 0%手續費
- Loan amount of up to **16 times** your basic monthly salary (maximum **HK\$2,000,000**)
貸款額高達申請人每月底薪 **16 倍** (最高 **HK\$2,000,000**)

Loan amount 貸款額 (HK\$)	Monthly Flat Rate 每月平息	Annualised Percentage Rate 實際年利率 [^] [每月還款額 Monthly repayment amount (HK\$)]				
		12 months 個月	24 months 個月	36 month 個月	48 months 個月	60 months 個月
10,000 – 2,000,000	0.21%	4.72% [854.33]	4.87% [437.67]	4.90% [298.78]	4.89% [229.33]	4.88% [187.67]

[^] The Annualised Percentage Rate ("APR") as shown is calculated according to the standard method set out in the Code of Banking Practice and is rounded up or down to the nearest 2 decimal places, and includes the full arrangement fee waiver. The APR is for reference only. Please note that the APR stated in the loan confirmation letter will not include any cash rebate. Actual APRs and monthly repayments may differ, and the details stated in the loan confirmation letter shall prevail.

[^] 實際年利率乃根據《銀行營運守則》之指引計算及約至小數後 2 個位，並已包括手續費全數豁免。實際年利率只供參考，貸款確認書上所列明的實際年利率將不包括任何現金回贈，適用於個別客戶的實際年利率及每月還款額或有差異，並以貸款確認書上所列明的資料為準。

* 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。

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

9am to 7pm from Monday to Friday, 9am to 2pm on Saturday (except public holidays)

星期一至五上午9時至下午7時，星期六上午9時至下午2時 (公眾假期除外)

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

1. The promotional period runs from 15th April, 2025 to 16th June, 2025 (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. Hong Kong Identity Card (Copy of HKID Card, valid passport issued by place of origin, and Hong Kong visa are required for Hong Kong non-permanent residents.)
 - ii. Proofs of income (full pages of document):
 - Regular income earner:
 - Latest salaries tax demand note, or
 - Salary slip for the past 1 month, or
 - Bank statement/passbook records for the past 1 month showing applicants' name, account number and salary entries
 - Irregular income earner (including Self-employed, Part-time and Commission based earners):
 - Latest salaries tax demand note, or
 - Salary slip for the past 3 months, or
 - Bank statement/passbook records for the past 3 months showing applicants' name, account number and salary entries
 - Sole proprietor or a partner of a business:
 - Company's business registration certificate and latest tax demand note
- Additional documents may be required for approval of your application.
5. If the customer's application 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 16 times the applicant's basic monthly salary (maximum HK\$2,000,000). The final approved loan amount, based on a multiple of the applicant's monthly salary, is subject to change in accordance with individual circumstances.
 7. BEA will charge a one-off handling fee amounting to 0% to 5% of the principal loan amount for each successful application via Consumer Loans Hotline (depending on the comprehensive assessment and loan tenor). This fee is non-refundable and will be deducted from the loan principal when the loan is drawn down (if applicable and depending on the relevant promotional offer).
 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.
 10. BEA reserves the right to approve or decline any loan application and 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. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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東亞銀行「勁快」分期貸款優惠條款及細則

1. 推廣期由 2025 年 4 月 15 日至 2025 年 6 月 16 日（「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. 香港身份證(如為非香港永久居民，請提供香港身份證、原居地發出的有效護照及香港入境簽證副本。)
 - ii. 薪金證明 (完整頁數)：
 - 固定收入申請人：
 - 最近的稅單，或
 - 最近 1 個月糧單，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
 - 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，或
 - 最近 3 個月糧單，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
 - 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
- 東亞銀行或會要求你提供其他文件以助批核。
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 16 倍 (最高 HK\$2,000,000)。最終獲批核之貸款額可達之每月底薪倍數按個別客戶情況而有所調整。
 7. 本行將就每次成功經貸款熱線的申請收取貸款金額 0% 至 5% 的一次性手續費（因應綜合信貸評估及貸款年期調整）。該行政費將於提取貸款時從貸款本金中扣除及不予退還（如適用及將因應個別推廣而定）。
 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 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。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. 如中英文版本之內容有任何歧異，概以英文版本為準。

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