

This product is an instalment loan.

This KFS provide 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 instalment loan.

Interest Rates and Interest Charges

Annualised Percentage Rate (APR ¹)	For "Pay My Way" Automatic instalment amount HK\$100,000:				
	Loan Tenor	3 months	6 months	12 months	24 months
	APR (or range of APR)	4.03%	4.61%	4.95%	5.11%

#Would be presented by Monthly Handle Fee

Annualised Overdue/ Default Interest Rate*	BEA will charge each instalment and/or handling fee (as applicable) to your credit card account as with retail purchase transactions. If you fail to pay your balance in full by the due date each month, the finance charge as specified in the cardholder agreement and the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply.
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* as the Finance Charge /Default Finance Charge for Retail Purchase (APR) charged by BEA

Related Fee	APR
Finance Charge for Retail Purchase	35.91% (monthly rate at 2.59%)
Default Finance Charge for Retail Purchase	35.91% (monthly rate at 2.59%)

The Key Facts Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA and the latest version of such document is available on request from any of the BEA branches or BEA Customer Services Hotline (3608 6628) or by accessing BEA website > Credit Card > Useful Info > Terms and Conditions / Schedule of Fees and Charges > Key Facts Statement/Schedule of Fees and Charges > BEA Credit Card and Supplementary Card

Fees and Charges

Handling Fee	Refer to Annualised Percentage Rate
Late Payment Fee and Charge*	BEA will charge each instalment and/or handling fee (as applicable) to your credit card account as with retail purchase transactions. If you fail to pay your balance in full by the due date each month, the late charge as specified in the cardholder agreement will apply: HK\$350 or the minimum payment due, whichever is lower
Prepayment / Early Settlement / Redemption Fee*	1% of original transaction amount (minimum: HK\$300)
Returned Cheque / Rejected Autopay Charge ²	HK\$150 each time

Additional Information

Remarks:

1. An APR is a reference rate, which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate, such as each instalment and handling fee (as applicable). The APR 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.
2. If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque /Rejected Autopay Charge for the same Statement Cycle will not be levied.

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