

BEA TAX SEASON LOAN 東亞銀行稅季貸款

Apply for a Tax Season Loan successfully to enjoy the following offers 成功申請稅季貸款，可享以下優惠：

- APR as low as 1.388%# 實際年利率低至 1.388%#
- Cash rebate of up to HK\$2,000 for successful application via online and drawdown for a designated loan amount 網上成功申請及提取指定貸款額專享高達 HK\$2,000 現金回贈
- Flexibility repayment period (12-60 months) 靈活還款期 (12-60 個月)
- 0% handling fee for branch or online application 網上/分行申請 0%手續費
- Loan amount of up to 16 times your basic monthly salary (maximum HK\$4,000,000) 貸款額高達申請人每月底薪 16 倍 (最高 HK\$4,000,000)

Loan amount 貸款額 (HK\$)	Monthly Flat Rate 每月平息	Annualised Percentage Rate 實際年利率 [^]					Monthly repayment amount 每月還款額(HK\$)*				
		Tax Season Loan 稅季貸款		Instalment Loan 私人分期貸款			Tax Season Loan 稅季貸款		Instalment Loan 私人分期貸款		
		12 months /個月	24 months /個月	36 months /個月	48 months /個月	60 months /個月	12 months /個月	24 months /個月	36 months /個月	48 months /個月	60 months /個月
5,000 – 99,999	0.40%	9.10%	9.34%	9.33%	9.26%	9.18%	873.33	456.67	317.78	248.33	206.67
100,000 – 199,999	0.25%	5.63%	5.81%	5.83%	5.82%	5.79%	858.33	441.67	302.78	233.33	191.67
200,000 – 499,999	0.23%	5.18%	5.34%	5.37%	5.36%	5.33%	856.33	439.67	300.78	231.33	189.67
500,000 – 2,000,000	0.21%	4.72%	4.87%	4.90%	4.89%	4.88%	854.33	437.67	298.78	229.33	187.67
2,000,001 – 3,999,999	0.21%	4.72%	4.87%				854.33	437.67			
4,000,000	0.0624%#/0.21%	1.388%#	4.87%				839.57	437.67			

#The Annualised Percentage Rate ("APR") as low as 1.388% is for reference only (It is calculated as for a loan amount of HK\$4,000,000, with a monthly flat rate of 0.0624%, and a repayment period of 12 months). Only applicable to individual customers who apply through the loan hotline (also fulfil the approval requirement on credit ratings, tax payment for 2023/2024 is HK\$1,000,000 or above and existing BEA credit card customers). The APR for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors and requirements, BEA may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval. The promotion of preferential interest rate is subject to a limited quota. The provision of the promotion is on a first come, first served basis (as determined by BEA in absolute discretion). BEA will not update customer on the quota usage of the promotion or its continued availability.

實際年利率低至 1.388% 只供參考 (以貸款額 HK\$4,000,000，每月平息 0.0624%，還款期 12 個月計算)。只適用於經貸款熱線申請的個別客戶 (並符合本行信貸紀錄要求、2023/24 年度稅款為 HK\$1,000,000 或以上及現有東亞信用卡客戶)。實際年利率按個別客戶或有差異。若客戶的貸款申請未能符合信貸評分或其他相關因素及要求，東亞銀行會按個別情況作出批核，息率可能有所調整。東亞銀行會於貸款正式批核後，通知客戶該貸款的最終年利率。本推廣優惠利率名額有限，按本行絕對酌情權，以先到先得的方式提供。本行不會通知客戶本推廣名額使用或供應的最新情況。

*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 Annualised Percentage Rate ("APR") is calculated based on a loan amount of HK\$5,000, HK\$100,000, HK\$200,000, HK\$500,000, HK\$2,000,001 or HK\$4,000,000.

實際年利率乃按貸款額 HK\$5,000, HK\$100,000, HK\$200,000, HK\$500,000, HK\$2,000,001 或 HK\$4,000,000 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

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 Tax Season Loan Offer Terms and Conditions

1. The promotional period runs from 26th March, 2025 to 14th April, 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 preferential interest rate is only applicable to individual customers who apply through the loan hotline (also fulfil the approval requirement on credit ratings, tax payment for 2023/2024 is HK\$1,000,000 or above and existing BEA credit card customers). The APR for individual customers may vary. If customer's loan application cannot fulfill our approval requirements such as credit ratings or other factors and requirements, BEA may evaluate the application on a case-by-case basis and the interest rate may be adjusted. Customers will be notified of the relevant final interest rate upon loan approval. The promotion of preferential interest rate is subject to a limited quota. The provision of the promotion is on a first come, first served basis (as determined by BEA in absolute discretion). BEA will not update customer on the quota usage of the promotion or its continued availability.
4. 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.
5. 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. Disbursement account proof is required for non BEA account, including bank statement or copy of ATM card
 - iii. 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.

6. 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.
7. The repayment period for the Tax Season Loan is either 12 or 24 months, and the loan amount can be up to 16 times the applicant's basic monthly salary (maximum HK\$4,000,000). The repayment period for the Instalment Loan is either 36, 48, or 60 months, and 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.
8. 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).
9. Cash rebate of up to HK\$2,000 for customers who successfully apply online and draw down:
 - i. Customers who successfully apply for a Tax Season Loan online and draw down a loan with over a specified repayment tenor and a loan amount of HK\$200,000 or above (the "Eligible Customer") during the Promotional Period are entitled to the cash rebate as shown in the table below.

Loan Amount (HK\$)	Cash Rebate (HK\$)
	Repayment tenor: 24 - 60 months
200,000 - 499,999	200
500,000 or above	2,000

- ii. 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 31st August, 2025 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.
10. Application process and loan drawdown will be completed within 8 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.
11. Information about early full repayment of the loans is available on our website at www.hkbea.com/loan_faq.
12. 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.
13. 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.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

東亞銀行稅季貸款優惠條款及細則

- 推廣期由 2025 年 3 月 26 日至 2025 年 4 月 14 日（「推廣期」）。
 - 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。
 - 優惠利率只適用於經貸款熱線申請的個別客戶（並符合本行信貸紀錄要求、2023/24年度稅款為HK\$1,000,000或以上及現有東亞信用卡客戶）。實際年利率按個別客戶或有差異。若客戶的貸款申請未能符合信貸評分或其他相關因素及要求，東亞銀行會按個別情況作出批核，息率可能有所調整。東亞銀行會於貸款正式批核後，通知客戶該貸款的最終年利率。本推廣優惠利率名額有限，按本行絕對酌情權，以先到先得的方式提供。本行不會通知客戶本推廣名額使用或供應的最新情況。
 - 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。
 - 所需文件：
 - 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。)
 - 如放款銀行帳戶不是東亞銀行，需提供帳戶證明，包括銀行月結單或提款卡副本
 - 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。
- 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。
 - 稅務貸款之還款期為12或24個月，貸款額高達申請人每月底薪16倍（最高HK\$4,000,000）。分期貸款之還款期為36、48或60個月，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。
 - 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）。
 - 網上成功申請專享高達HK\$2,000現金回贈
 - 客戶於推廣期內成功經網上申請稅季貸款並提取貸款，貸款額達HK\$200,000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\$)
	還款期：24 – 60個月
200,000 - 499,999	200
500,000或以上	2,000
 - 本行保留對合資格客戶定義的最終詮釋權。現金回贈將於2025年8月31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。
 - 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8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。
 - 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。
 - 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。
 - 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。
 - 如中英文版本之內容有任何歧異，概以英文版本為準。

借定唔借？還得到先好借！