

## 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，即可享以下優惠：

- Fixed monthly flat rate of 0.25% 劃一每月平息 0.25%
- Flexibility repayment period (12-60 months) 靈活還款期 (12-60 個月)
- 0% handling fee 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\$)	Repayment period 還款期	Tax Season Loan 稅季貸款		Instalment Loan 私人分期貸款		
		12 months 12 個月	24 months 24 個月	36 months 36 個月	48 months 48 個月	60 months 60 個月
5,000 – 99,999	Monthly Flat Rate 每月平息	0.25%	0.25%	0.25%	0.25%	0.25%
	Monthly instalment 每月還款額(HK\$)*	858.33	441.67	302.78	233.33	191.67
	(APR) (實際年利率)^	5.63%	5.81%	5.83%	5.82%	5.79%
100,000 – 499,999	Monthly Flat Rate 每月平息	0.25%	0.25%	0.25%	0.25%	0.25%
	Monthly instalment 每月還款額(HK\$)*	858.33	441.67	302.78	233.33	191.67
	(APR) (實際年利率)^	5.63%	5.81%	5.83%	5.82%	5.79%
500,000 – 999,999	Monthly Flat Rate 每月平息	0.25%	0.25%	0.25%	0.25%	0.25%
	Monthly instalment 每月還款額(HK\$)*	855.33	441.67	302.78	233.33	191.67
	(APR) (實際年利率)^	5.63%	5.81%	5.83%	5.82%	5.79%
1,000,000 – 2,000,000	Monthly Flat Rate 每月平息	0.25%	0.25%	0.25%	0.25%	0.25%
	Monthly instalment 每月還款額(HK\$)*	858.33	441.67	302.78	233.33	191.67
	(APR) (實際年利率)^	5.63%	5.81%	5.83%	5.82%	5.79%
2,000,001 – 3,999,999	Monthly Flat Rate 每月平息	0.25%	0.25%			
	Monthly instalment 每月還款額(HK\$)*	858.33	441.67			
	(APR) (實際年利率)^	5.63%	5.81%			
4,000,000	Monthly Flat Rate 每月平息	0.25%	0.25%			
	Monthly instalment 每月還款額(HK\$)*	858.33	441.67			
	(APR) (實際年利率)^	5.63%	5.81%			

\*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\$500,000, HK\$1,000,000, 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\$500,000, HK\$1,000,000, 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？選得到先好借！**

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

10am to 6pm from Monday to Friday, 10am to 2pm on Saturday (except public holidays)  
星期一至五上午10時至下午6時 · 星期六上午10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 6<sup>th</sup> November, 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 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 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.
7. 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.
8. 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).
9. 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.
10. 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.
11. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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## 東亞銀行稅季貸款優惠條款及細則

1. 推廣期由 2023 年 11 月 6 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. 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。
7. 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。
8. 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。
9. 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。
10. 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。
11. 條款及細則的中英文版本如有歧異，應以英文版本為準。

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