

## Terms and Conditions

1. All Annualised Percentage Rates (“APRs”) are calculated according to the standard method set out in the Code of Banking Practice and include a non-refundable arrangement fee on the loan amount which is calculated as an additional loan to the instalment loan. Both APRs and monthly repayments are rounded up or down to the nearest 2 decimal places. Please note that actual APRs and monthly repayments may differ.

Repayment period	14 months	26 months	38 months	50 months	60 months
Payment holiday	First 2-month interest-free payment holiday				
Repayment	3 <sup>rd</sup> – 14 <sup>th</sup> month	3 <sup>rd</sup> – 26 <sup>th</sup> month	3 <sup>rd</sup> – 38 <sup>th</sup> month	3 <sup>rd</sup> – 50 <sup>th</sup> month	3 <sup>rd</sup> – 60 <sup>th</sup> month
Arrangement fee	1%	2%	3%	4%	5%

2. The interest rate that a customer is entitled to is subject to the evaluation of the customer’s financial status and the results of a credit check by the Bank of East Asia, Limited (“BEA”). BEA reserves the right of final approval of the interest rate upon receipt of all relevant documents from the customers.
3. The Bank’s sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers’ interests.
4. The above 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.

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