

## “Enterprise Easy Fund” Product Information Sheet

The Bank of East Asia, Limited

[ June 2023 ]

Loan Feature		
Loan Type	Non-Revolver Term Loan	
Loan Currency	HKD	
Loan Amount	HKD500,000 to HKD15,000,000 <sup>1</sup>	
Loan Tenor	12 to 60 months <sup>2</sup>	
Repayment	Monthly Installment	
Loan Interest Rate	Range from P+1.75% to P+3.75% per annum, or 1-month HIBOR +1% per annum, whichever is higher  Remark: 1) “P” refers to the BEA HKD Prime Rate as BEA shall determine from time to time. 2) 1-month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate. 3) Loan Interest is subject to the final approval of the Bank	
Overdue Interest Rate	5% per annum over the interest rate as shown in the facility letter	
Loan Purpose	For general working capital use  Remark: The proceeds of the Facilities shall not be used for property investment, property acquisition or wealth products investment.	
Collateral	a) Property; and/or b) Time Deposit/Principal Protected Linked Deposit; and/or c) Eligible Life Insurance Policy	
Fees and Charges		
Arrangement Fee	Minimum 0.75% on the approved loan amount	
Handling Fee	Change of loan term fee HKD1,500 per change of loan term (e.g. Instalment amount, loan tenor, repayment option/frequency)	
Prepayment Fee	Full / Partial Prepayment	Prepayment Fee
	Within 1 <sup>st</sup> year after loan drawdown	3% of the original loan amount
	Within 2 <sup>nd</sup> year after loan drawdown	2% of the original loan amount
	Thereafter	HKD3,000 per prepayment
Remark: Minimum prepayment amount is HKD100,000, or its multiple		
Re-issuance of the Loan Repayment Schedule	HKD200 per set	
Issuance of Loan Payment Information	HKD200 per set	
Copy of Facility Letter/Title Deed (e.g. Mortgage Deed/Deed of Assignment/Sale and Purchase Agreement/Deed of Mutual Covenant)	HKD300 per set	

Lease Consent Letter on Charged Property	HKD1,000 per consent letter
Termination of Guarantee/ Change of Guarantor	HKD1,000 per application
Custody of Non-Discharged Deeds after Full Loan Repayment	HKD4,000 per annum
<b>Additional Information</b>	
<ul style="list-style-type: none"> <li>• Please refer to fees and charges as set out in the “Bank Charges ” as amended from time to time (Website: <a href="https://www.hkbea.com/html/en/bea-corporate-banking-useful-tips.html">https://www.hkbea.com/html/en/bea-corporate-banking-useful-tips.html</a>)</li> <li>• If there is any inconsistency between English and Chinese versions, the English version shall prevail.</li> <li>• Bank of East Asia reserves the final decision on application approval. Please refer to the terms and conditions of the BEA “Enterprise Easy Fund” Application Form.</li> </ul>	

### **Reminder: To borrow or not to borrow? Borrow only if you can repay!**

1: Maximum loan amount is HKD15,000,000 which applicable to existing BEA borrowing customer(s); For BEA new borrowing customer(s), the maximum loan amount of HKD10,000,000 will be applied.

2: Maximum Loan Tenor is up to 5 years.