

"Enterprise Easy Fund" Loan Series - Product Information Sheet

The Bank of East Asia, Limited

[Feb 2025]

Loan Series	Secured Loan	Card Merchant Loan	Trader Loan	Unsecured Loan	Energy Efficiency Loan
Loan feature	Secured	Unsecured	Unsecured	Unsecured	Unsecured
Loan Type	Installment Loan				
Loan Currency	HKD				
Loan Amount	HKD500,000 to HKD15,000,000 ¹	HKD300,000 to HKD2,000,000 ^{1&2}	HKD300,000 to HKD2,000,000 ¹	HKD300,000 to HKD1,000,000 ¹	HKD300,000 to HKD2,000,000 ¹
Loan Tenor	Up to 5 years	Up to 3 years	Up to 3 years	Up to 3 years	Up to 3 years
Repayment	Monthly instalment				
Loan Interest Rate	1 month HIBOR ³ + 2.1% per annum to 1 month HIBOR ³ + 7% per annum	1 month HIBOR ³ + 2.1% per annum to 1 month HIBOR ³ + 15.1% per annum	1 month HIBOR ³ + 2.1% per annum to 1 month HIBOR ³ + 15.1% per annum	1 month HIBOR ³ + 3.9% per annum to 1 month HIBOR ³ + 15.1% per annum	1 month HIBOR ³ + 2.1% per annum to 1 month HIBOR ³ + 15.1% per annum
Collateral	Required a) Property; and/or b) Time Deposit/Principal Protected Linked Deposit; and/or c) Eligible Life Insurance Policy	Not required	Not required	Not required	Not required
Personal Guarantee	Required; Major Shareholders shall provide personal guarantee with unlimited amount in favour of the Bank. Remark: Major Shareholders refer to each person (who is an individual) directly or indirectly, holds or its beneficially entitled to more than 50% of the issued share capital or equity interest of the Borrower.				
Other requirement	Nil	Applicants should be using any card merchant service with transaction record for two or more years.	Applicants should be the customer of Tradelink Electronic Commerce Limited ("Tradelink") for at least three years and to consent the Bank to obtain trade-related data for credit assessment.	Nil	Applicants who plan to carry out energy efficiency improvement project(s) for a low-carbon transition

Loan Purpose	For general working capital use;	For general working capital use;	For general working capital use;	For general working capital use;	<p>For eligible energy efficiency improvement, energy saving or carbon reduction project(s)*:</p> <p>1. Implementation of energy efficiency improvement project(s) identified in energy audit report of one of the two Hong Kong power companies; or</p> <p>2. Purchase and installation of solar power system(s) to generate electricity for own use or participation in the Feed-in Tariff scheme under one of the two Hong Kong power companies; or</p> <p>3. Other energy efficiency improvement, energy saving, or carbon reduction projects as determined by BEA at its discretion.</p> <p>*Please contact BEA for the most up-to-date list of eligible projects.</p>
	Remarks: The loan proceeds shall not be used for property investment, property acquisition or wealth products investment.				
Arrangement Fee	Minimum 0.75% on the loan amount				
Handling Fee	<p>Change of loan term fee</p> <p>HKD1,500 per change of loan term</p> <p>(e.g. Instalment amount, loan tenor, repayment option/frequency)</p>				

Prepayment Fee		Full / Partial Prepayment	Prepayment Fee
		Within 1 st year after loan drawdown	3% of the original loan amount
		Within 2 nd year after loan drawdown	2% of the original loan amount
	Remark: Minimum partial 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	HKD300 per set		
Termination of Guarantee/ Change of Guarantor	HKD1,000 per application		
Remarks :	<ul style="list-style-type: none">• Above applicable bank charges are subject to change from time of time. For other standard or relevant "Bank Charges" associated with general usage of banking services, please refer to website: https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html• If there is any inconsistency between English and Chinese versions, the English version shall prevail.• Actual loan terms including loan amount, loan tenor, acceptance of collaterals/guarantee and interest rates are subject to application and approval, where final decision is at the Bank's sole discretion. Please refer to the Bank's "Enterprise Easy Fund" Loan Series Terms and Conditions for full details.		

Note 1: Maximum loan amount includes banking facilities of the borrower and related entities with 30% or more common shareholding.

Note 2: The maximum loan amount up to HK\$2,000,000 is only applicable for existing BEA merchant customer(s) with 2 years or more merchant business relationship in BEA, and up to HK\$1,000,000 for other BEA merchant customer(s) with less than 2 years merchant business relationship in BEA. New BEA merchant customers are eligible to apply.

Note 3: 1 month HIBOR refers to the 1-month Hong Kong Interbank Offered Rate.

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

「貸融易」貸款系列 - 產品資料概要

東亞銀行有限公司

[2025 年 02 月]

貸款系列	有抵押貸款	收款商戶貸款	貿易商貸款	無抵押貸款	節能貸
貸款特點	抵押貸款	無抵押貸款	無抵押貸款	無抵押貸款	無抵押貸款
貸款類別	分期貸款				
貸款貨幣	港幣				
貸款金額	港幣 50 萬元至 港幣 1,500 萬元 ¹	港幣 30 萬元至 港幣 200 萬元 ^{1&2}	港幣 30 萬元至 港幣 200 萬元 ¹	港幣 30 萬元至 港幣 100 萬元 ¹	港幣 30 萬元至 港幣 200 萬元 ¹
貸款年期	長達 5 年	長達 3 年	長達 3 年	長達 3 年	長達 3 年
還款期	每月供款				
貸款利息	1 個月香港銀行同業拆 息 HIBOR ³ + 2.1 % (每 年) 至 1 個月香港銀行同 業拆 HIBOR ³ +7% (每年)	1 個月香港銀行同業拆息 HIBOR ³ + 2.1% (每年) 至 1 個月香港銀行同業拆 HIBOR ³ +15.1% (每年)	1 個月香港銀行同業拆息 HIBOR ³ + 2.1% (每年) 至 1 個月香港銀行同業拆 HIBOR ³ +15.1% (每年)	1 個月香港銀行同業拆 息 HIBOR ³ + 3.9% (每 年) 至 1 個月香港銀行同 業拆 HIBOR ³ +15.1% (每 年)	1 個月香港銀行同業拆息 HIBOR ³ + 2.1% (每年) 至 1 個月香港銀行同業拆 HIBOR ³ +15.1% (每年)
抵押品	需要 a) 物業 ; 及/或 b) 定期存款/掛鈎保本存 款 ; 及/或 c) 人壽保險單	不需要	不需要	不需要	不需要
個人擔保	需要 ; 主要股東應向本銀行提供無限額的個人擔保 註: 主要股東指其個人直接/間接持有或實益擁有該借款公司已發行股本或股權 50%以上的人士				

其他要求	不適用	申請客戶必須提供兩年或以上的收款交易記錄	申請客戶必須為貿易通電子貿易有限公司（「貿易通」）的客戶至少三年，並同意本行取得與貿易相關的資料數據作信貸評估	不適用	有節能減碳需求的客戶						
貸款目的	作公司營運資金之用；	作公司營運資金之用；	作公司營運資金之用；	作公司營運資金之用；	用於符合資格的提升能源效益或節能減碳項目*： 1. 執行在香港兩間電力公司之一的能源審核報告中建議的能源效益提升項目；或 2. 購買和安裝太陽能發電系統以自用或參與兩間香港電力公司之一的上網電價計劃；或 3. 其他符合資格的提升能源效益或節能減碳項目 *請聯絡東亞銀行以查閱最新合資格項目名單。						
備註: 貸款不可用作物業投資、物業收購或投資財富產品之用											
安排費	最低為貸款金額的 0.75%										
手續費	更改貸款條款費用 港幣1,500 元 (每次更改) (如:供款額，貸款期，還款選項 / 頻率等)										
提前還款收費	<table><tr><th>提早全數/部分還款</th><th>提早還款收費</th></tr><tr><td>於貸後首年內</td><td>須繳付原貸款金額之 3 %</td></tr><tr><td>於貸後第二年內</td><td>須繳付原貸款金額之 2 %</td></tr></table> 註: 提早部分還款金額最低為港幣 100,000 元，或其倍數金額					提早全數/部分還款	提早還款收費	於貸後首年內	須繳付原貸款金額之 3 %	於貸後第二年內	須繳付原貸款金額之 2 %
提早全數/部分還款	提早還款收費										
於貸後首年內	須繳付原貸款金額之 3 %										
於貸後第二年內	須繳付原貸款金額之 2 %										

補發還款明細表	港幣 200 元(每份)
簽發分期付款記錄	港幣 200 元(每份)
影印貸款合同	港幣 300 元(每份)
移除擔保人/ 更改擔保人	港幣 1,000 元(每個申請)
備註	<ul style="list-style-type: none"> • 上述銀行收費會作不定期更新，有關一般或其他相關的銀行服務收費，詳情可參閱網頁： https://www.hkbea.com/html/tc/bea-personal-banking-bank-charges.html • 中英文版本之內容如有歧義，請以英文版本為準 • 實際貸款條款，包括貸款金額、貸款年期、抵押品/擔保及利率，均須經申請及批核，本行保留審批申請之最終決定權。詳情請參閱本行的「貸融易」貸款系列的條款及細則。

註 1：最高貸款金額包括借款人及其共同持有 30%或以上股權的關連公司之銀行額度

註 2：最高貸款額為港幣 2,000,000 元，只適用於現時與東亞銀行已建立兩年或以上收款商戶關係的客戶。與東亞銀行建立少於兩年收款商戶關係的其他客戶，其最高貸款金額為港幣 1,000,000 元，新東亞銀行收款商戶亦可申請此貸款

註 3：1 個月香港銀行同業拆息相等於銀行在同業市場拆借 1 個月資金的息率

提示：借定唔借？還得到先好借！