

### “Super-Fast” Instalment Loan Offer Terms and Conditions

1. 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. This APR does not include the cash rebate. 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.
2. 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.
3. If the customer’s application amount 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.
4. The loan amount can be up to 12 times the applicant’s basic monthly salary (maximum HK\$1,200,000). The final approved loan amount, based on a multiple of the applicant’s monthly salary, is subject to change in accordance with individual circumstances.
5. “Super-Fast” Instalment loan special rate for SupremeGold customers only apply to SupremeGold customers with Average Daily Relationship Balance of HK\$1,000,000 or above. The “Average Daily Relationship Balance” is the average daily balance in the preceding month of the customer’s SupremeGold sub-accounts and the accounts/plans that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
6. To enjoy the “Super-Fast” Instalment loan special rate for SupremeGold customers, an applicant can apply via BEA website, designated iloan platform, Branch or Application Hotline 2211 1438. SupremeGold customers are required to indicate that they hold an “All-in-one Account” when applying online through the BEA website or through their mobile at the designated iloan platform [www.hkbea.com/iloan](http://www.hkbea.com/iloan) and enter the promotion code “SG” to enjoy the exclusive “Super-Fast” Instalment loan offer. Customers who are not SupremeGold account holders will not be entitled to the exclusive “Super-Fast” Instalment loan offer open to SupremeGold customers without prior notice.
7. Up to a HK\$1,000 cash rebate for successfully applying online or through mobile
  - i. The promotional period runs from 14<sup>th</sup> to 29<sup>th</sup> September, 2020, both dates inclusive (the “Promotional Period”).
  - ii. Customers who successfully apply for a “Super-Fast” Instalment Loan online or through mobile during the Promotional Period and draw down their loan on or before 16<sup>th</sup> October, 2020 with a repayment tenor of 24 months or above and a loan amount of HK\$50,000 or above (the “Eligible Customer”) are entitled to the cash rebate as shown in the table below.

Loan Amount (HK\$)	Cash Rebate (HK\$)
50,000 – 199,999	300
200,000 – 499,999	500
500,000 – 999,999	800
1,000,000 – 1,200,000	1,000

- iii. The cash rebate will be directly credited to the repayment account of the Eligible Customer on or before 29<sup>th</sup> January, 2021 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.
8. Application process and loan drawdown will be completed within 7 working days upon receipt 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.
9. 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).
10. 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.
11. 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.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司