BEA 東亞銀行

Key Facts Statement (KFS) for Instalment Loan

The Bank of East Asia, Limited

Tax Season Loan
13 October, 2025

This product is an instalment loan.
This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.
Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate
The interest rate is the basic interest rate shown as a percentage of the amount borrowed over a year.

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
Interest rate (or range of interest rate)	Not applicable*	**0.25% – 1%**	**0.25% – 1%**

* This product does not offer a loan tenor of 6 months because the minimum loan tenor offered is 12 months.

For interest rate applicable to other loan amounts and tenors, please refer to the information printed on the promotional leaflet.

No interest will be incurred if the instalment loan is cancelled and the facility is fully repaid within 7 calendar days immediately following the date of drawdown of the loan ("Cooling-off Period").

Annualised Percentage Rate (APR)[1]

For a loan amount of HK$100,000:

Loan Tenor	6-month	12-month	24-month
APR (or range of APR)	Not applicable	**5.63% – 23.70%**	**5.81% – 23.84%**

Annualised Overdue/Default Interest Rate

36%
A default interest of 3% per month will be charged on the total monthly repayment amount then overdue which is calculated on a daily basis
This interest is calculated according to a simple formula:
Overdue instalment amount x 3%/No. of days in current month x No. of days overdue

Repayment

Repayment Frequency

This loan requires monthly repayment.

Periodic Repayment Amount[2]

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Periodic repayment amount for the interest rate specified above	Not applicable	**HK$8,583.33**	**HK$4,416.67**

Total Repayment Amount[2]

For a loan amount of HK$100,000 with monthly repayment:

Loan Tenor	6-month	12-month	24-month
Total repayment amount for the interest rate (or range of interest rate) specified above	Not applicable	**HK$103,000**	**HK$106,000**

Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website/principal Internet platform which provides overdraft facilities at www.hkbea.com/html/en/calculator-consumer-loan_main.html.

Fees and Charges

Handling Fee

Online/Branch application: Waived
A one-off handling fee amounting to **0% to 5%** of the principal loan amount (Depending on the comprehensive assessment and loan tenor) will be deducted from the principal loan amount upon drawdown (If applicable and depending on the relevant promotional offer).

Late Payment Fee and Charge

HK$400 per instalment

Prepayment/Early Settlement/Redemption Fee[2]

2% per annum of original loan amount which will be calculated with reference to the number of years in the remaining loan period (any part of a year shall be rounded up to a full year) will be charged if you fully repay the loan.
This fee is calculated as below: Original loan amount x 2% x Remaining loan tenor (in number of years)
No prepayment/early settlement/redemption fee will be incurred if the instalment loan is cancelled and the facility is fully repaid within the Cooling-off Period.

Returned Cheque/Rejected Autopay Charge

Not applicable

Additional Information

Re-issuance of Loan Confirmation Letter	**HK$200** per copy
Re-issuance of the Loan Repayment Schedule	**HK$200** per copy
Issuance of Letter to Confirm the Loan Information	**HK$200** per copy

Remarks:

1. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate. The APR is calculated according to the standard method set out in the Code of Banking Practice and is rounded up or down to the nearest 2 decimal places.
2. The proportion of loan principal, interest and non-refundable arrangement fee (if applicable) in each repayment amount is calculated according to the formula known as the "Rule of 78". Information on the "Rule of 78" is available on our website at www.hkbea.com/rule_of_78.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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