

## Key Facts Statement (KFS) for Instalment Loan

The Bank of East Asia, Limited

Instalment Loan  
[30<sup>th</sup> April, 2021]

| Interest Rates and Interest Charges  |   |              |              |          |          |                       |                 |              |              |
|--|---|--------------|--------------|----------|----------|-----------------------|-----------------|--------------|--------------|
| <p><b>This product is an instalment loan.</b><br/>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.</p> |   |              |              |          |          |                       |                 |              |              |
| <b>Annualised Percentage Rate (APR)</b>  | <p><b>For a loan amount of HK\$100,000:</b></p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not applicable*</td> <td><b>3.81%</b></td> <td><b>4.64%</b></td> </tr> </tbody> </table> <p>* This product does not offer a loan tenor of 6 months because the minimum loan tenor offered is 12 months. For APRs applicable to other loan amounts and tenors, please refer to the information printed on the promotional leaflet.</p> | Loan Tenor   | 6-month      | 12-month | 24-month | APR (or range of APR) | Not applicable* | <b>3.81%</b> | <b>4.64%</b> |
| Loan Tenor   | 6-month   | 12-month     | 24-month     |          |          |                       |                 |              |              |
| APR (or range of APR)  | Not applicable*   | <b>3.81%</b> | <b>4.64%</b> |          |          |                       |                 |              |              |
| <b>Annualised Overdue/Default Interest Rate</b>  | <p><b>36%</b><br/><b>A default interest of 3% per month</b> will be charged on the total monthly repayment amount then overdue which is calculated on a daily basis<br/>This interest is calculated according to a simple formula:<br/>Overdue instalment amount x 3%/No. of days in current month x No. of days overdue</p>  |              |              |          |          |                       |                 |              |              |
| Fees and Charges   |   |              |              |          |          |                       |                 |              |              |
| <b>Handling Fee</b>  | Not applicable  |              |              |          |          |                       |                 |              |              |
| <b>Late Payment Fee and Charge</b>   | <b>HK\$400 per instalment</b>   |              |              |          |          |                       |                 |              |              |
| <b>Prepayment/Early Settlement/Redemption Fee</b> *<br>* as the Prepayment Fee charged by BEA  | <p><b>2% per annum of original loan amount</b> 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)<br/>This fee is calculated as below:<br/>Original loan amount x 2% x Remaining loan tenor (in number of years)</p>   |              |              |          |          |                       |                 |              |              |
| <b>Returned Cheque/Rejected Autopay Charge</b>   | Not applicable  |              |              |          |          |                       |                 |              |              |
| Additional Information   |   |              |              |          |          |                       |                 |              |              |
| <b>Re-issuance of Loan Confirmation Letter</b>   | <b>HK\$200</b> per copy   |              |              |          |          |                       |                 |              |              |
| <b>Re-issuance of the Loan Repayment Schedule</b>  | <b>HK\$200</b> per copy   |              |              |          |          |                       |                 |              |              |
| <b>Issuance of Letter to Confirm the Loan Information</b>  | <b>HK\$200</b> per copy   |              |              |          |          |                       |                 |              |              |

### Remarks:

- 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.
- 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](http://www.hkbea.com/rule_of_78).

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