

## Key Facts Statement (KFS) for Revolving Credit Facility/ Schedule of Fees & Charges on BEA Revolving Loan Services

The Bank of East Asia, Limited

Revolving Loan  
[3<sup>rd</sup> July, 2017]

Interest Rates and Interest Charges	
<p>This product is a revolving credit facility. 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 revolving credit facility.</p>	
Annualised Percentage Rate (APR <sup>1,2</sup> )	Loan Amount <sup>3</sup>
	HK\$5,000
	HK\$20,000
	HK\$100,000
<p>APR</p> <p><b>19.97%</b></p> <p><b>16.17%</b></p> <p><b>14.28%</b></p> <p>For the APRs applicable to other loan amounts, please refer to the information printed on the promotional leaflet.</p>	
Annualised Overdue/Default Interest Rate	Not applicable
Overlimit Interest Rate	Not applicable
Minimum Payment	<b>3% of statement balance</b> (minimum: HK\$100)
Fees and Charges	
Handling Fee	Not applicable
Annual Fee/Monthly Fee	<b>Annual fee: 1% per annum of original loan amount</b> (maximum: HK\$1,000)
Withdrawal Fee/Transaction Fee	<b>2% of withdrawal amount</b> per transaction (minimum: HK\$50)
Late Payment Fee and Charge* * as the Late Charge charged by BEA	<b>8% of minimum payment due</b> per statement cycle (minimum: HK\$100, maximum: HK\$200)
Paper Statement Fee	<b>HK\$50</b> The Paper Statement Fee will be charged by BEA in the following situations: (a) When you open the account (if you opt to receive paper statements); (b) In the account opening month of each subsequent year (if the paper statement service remains selected); (c) Every time you switch from the e-statement service to the paper statement service. The fee will be charged in full and can be charged more than once within a year if you switch between the services multiple times. The fee in subsequent years will still be levied annually in the account opening month. This fee is non-refundable, irrespective of your Revolving Loan account usage or the number of paper statements issued in a year.
Overlimit Handling Fee* * as the Over Credit Limit Fee charged by BEA	<b>HK\$180</b> per statement cycle
Returned Cheque Charge/ Rejected Autopay Charge	<b>HK\$120</b> each time
Lost Card Replacement Fee* * as the Replacement Card Fee charged by BEA	<b>HK\$100</b> each time
Additional Information	
Additional Statement Copy	<b>HK\$50</b> per copy
Re-issuance of Revolving Loan Confirmation Letter	<b>HK\$200</b> per letter
Issuance of Letter to Confirm the Revolving Loan Information	<b>HK\$200</b> per letter
Credit Balance Refund	<b>HK\$50</b> each time

### 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 has already included the promotional offer of 0% interest rate and fixed monthly fee for the first 6 months upon the opening of the revolving loan account. The APR is rounded up or down to the nearest 2 decimal places.
- For the monthly fixed fee applicable in the first 6 months, please refer to the information printed in the promotional leaflet.
- Loan amount is the "Credit Limit" as printed in the promotional leaflet and loan confirmation letter.