

- Subscribe to a new or renewal AIA Premium policy by using BEA AIA Credit Card to enjoy 12 months Instalment Plan with monthly flat rate 0.165% (APR 3.78%)

Example

Statement instalment amount of HK\$120,000 with monthly flat rate of 0.165%, a one-off HK\$50 handling fee^{*,1} and a repayment period of 12 months (APR 3.78%)²:

Monthly instalment amount HK\$10,000 (HK\$120,000 ÷ 12)	+	Monthly interest HK\$198 (HK\$120,000 X 0.165%)	=	Monthly repayment amount HK\$10,198
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*The one off HK\$50 handling fee will be debited from the cardholder's BEA Credit Card account together with the first instalment.

Key Facts Statement of “Cash in Hand” Statement Instalment Programme

1. For each successful application through the application hotline with a premium amount of HK\$1,500 or above, BEA will charge a one-off handling fee of HK\$50 (“handling fee”), which will be charged to the Cardholder's BEA Credit Card account together with the first instalment.
2. The personalised preferential monthly flat rate of 0.165% only applies to the cardholders who apply AIA Premium Instalment by using BEA AIA Credit Card with a repayment period of 12 months. The monthly flat rate of 0.165% is equivalent to an annualised percentage rate (“APR”) of 3.78%, which is calculated according to the premium amount of HK\$120,000 with a monthly flat rate of 0.165%, a repayment period of 12 months and a HK\$50 handling fee. 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. Please note that the actual APR may differ.

Remarks:

Premium Instalment not entitled to other promotional offer in “Cash In Hand” Statement Instalment Programme and is limited to 12-month tenor. [Terms and conditions of “Cash In Hand” Statement Instalment Programme](#) apply. Please call our application hotline on **2211 1422** for details and application. (9 a.m. – 9 p.m. from Monday to Friday, 9 a.m. – 2 p.m. on Saturday (except public holidays)).

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