

<p><b>This product is an instalment loan.</b></p> <p><b>This KFS provide 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.</b></p>					
<p><b>Interest Rates and Interest Charges</b></p>					
<p><b>Annualised Percentage Rate (APR<sup>1</sup>)</b></p>	<p><b>For a loan amount of HK\$3,000:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 50%;"><b>Loan Tenor</b></td> <td><b>12 months</b></td> </tr> <tr> <td><b>APR</b></td> <td><b>4.95%</b></td> </tr> </table>	<b>Loan Tenor</b>	<b>12 months</b>	<b>APR</b>	<b>4.95%</b>
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<b>APR</b>	<b>4.95%</b>				
<p><b>Annualised Overdue/ Default Interest Rate*</b></p> <p><small>* as the Finance Charge /Default Finance Charge for Retail Purchase (APR) charged by BEA</small></p>	<p>BEA will charge each instalment to your credit card account as with retail purchase transactions. If you fail to pay your balance in full by the due date each month, the finance charge as specified in the cardholder agreement and the Key Facts Statement/Schedule of Fees &amp; Charges on BEA Credit Card Services (the “Key Facts Statement/Schedule of Fees &amp; Charges”) will apply.</p> <p>The Key Facts Statement/Schedule of Fees &amp; Charges is subject to change from time to time at the discretion of BEA and the latest version of such document is available on request from any of the BEA branches or BEA Customer Services Hotline (3608 6628) or by accessing BEA website at <a href="http://www.hkbea.com/html/en/bea-personal-banking-key-facts-statement.html">http://www.hkbea.com/html/en/bea-personal-banking-key-facts-statement.html</a>.</p>				
<p><b>Fees and Charges</b></p>					
<p><b>Handling Fee</b></p>	<p>Not applicable</p>				
<p><b>Late Payment Fee and Charge*</b></p> <p><small>* as the Late Charge charged by BEA</small></p>	<p>BEA will charge each instalment to your credit card account as with retail purchase transactions. If you fail to pay your balance in full by the due date each month, the late charge as specified in the cardholder agreement will apply:</p> <p><b>HK\$350</b> or the minimum payment due, whichever is lower</p>				
<p><b>Prepayment / Early Settlement / Redemption Fee*</b></p> <p><small>* as the Prepayment Fee charged by BEA</small></p>	<p><b>1% of original loan amount</b></p> <p>(minimum: HK\$300)</p>				
<p><b>Returned Cheque / Rejected Autopay Charge<sup>2</sup></b></p>	<p><b>HK\$150</b> each time</p>				
<p><b>Additional Information</b></p>					

**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. If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque /Rejected Autopay Charge for the same Statement Cycle will not be levied.

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