

**Terms and Conditions**

1. The approved overdraft facility will be linked to the applicant's BEA HKD Current Account.
2. The application process and loan drawdown will be completed within 7 working days of the BEA HKD Current Account being opened and all requisite documents and information being received by The Bank of East Asia, Limited ("BEA").
3. If the requested overdraft credit limit is approved in full, BEA shall apply the approved credit limit to the applicant's designed BEA account directly, without notifying the applicant.
4. P is equivalent to the BEA HKD Prime Rate as quoted by BEA from time to time. Please consult BEA for the latest rate.
5. The above information provided is for reference only. BEA reserves the sole right to vary or cancel this offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

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