

<p>This product is an instalment loan.</p> <p>This KFS provides 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>				
<p>Interest Rates and Interest Charges</p>				
<p>Annualised Percentage Rate (APR)¹</p>	<p>For a "Cash in Hand" amount of HK\$100,000, with a one-off handling fee of HK\$500 ("handling fee") (as applicable):</p>			
	Loan Tenor	6 months	12 months	24 months
	APR	9.26%	8.95%	8.69%
<p>Annualised Overdue / Default Interest Rate*</p> <p>* as the Finance Charge /Default Finance Charge for Retail Purchase (APR) charged by BEA</p>	<p>BEA will charge each instalment and/or handling fee (as applicable) to your credit card account as if it were a retail purchase transaction. 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 & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply.</p> <p>The Key Facts Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA. The latest version of such document is available on request from any BEA branch or the BEA Customer Services Hotline (3608 6628) or by accessing the BEA website > Credit Cards > Useful Info > Terms and Conditions / Schedule of Fees and Charges > Key Facts Statement/Schedule of Fees and Charges > BEA Credit Card and Supplementary Card.</p>			
<p>Fees and Charges</p>				
<p>Handling Fee</p>	<p>A one-off handling fee will apply of HK\$200 / HK\$300 / HK\$500 (for drawing down an amount HK\$3,000 - \$4,900 / HK\$5,000 - \$49,900 / an amount of HK\$50,000 or above) or depending on the specific promotion in question (please refer to the terms and conditions of the promotion for details of the handling fee). The fee will be directly debited from the BEA Credit Card account together with the first instalment (when applicable).</p>			
<p>Late Payment Fee and Charge*</p> <p>* as the Late Charge charged by BEA</p>	<p>For details, please refer to the cardholder agreement and the Key Facts Statement/Schedule of Fees & Charges.</p>			
<p>Prepayment / Early Settlement / Redemption Fee*</p> <p>* as the Prepayment Fee charged by BEA</p>	<p>The "Cash in Hand" amount not yet repaid, all interest fees, and/or any applicable handling fees, in addition to a prepayment fee of 1% of the original loan amount (with a minimum fee of HK\$300).</p>			
<p>Returned Cheque / Rejected Autopay Charge²</p>	<p>For details, please refer to the cardholder agreement and the Key Facts Statement/Schedule of Fees & Charges.</p>			
<p>Additional Information</p>				

Remarks:

1. An APR is a reference rate, which includes the basic interest rates and other fees and charges of a product, such as each instalment and handling fee (as applicable) 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. Due to differences in the monthly flat rate paid by individual cardholders, their actual APR may vary. To find out your actual APR, please refer to the promotional materials and the BEA website or call the BEA customer service hotline.
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!