

Key Facts Statement (KFS) for Instalment Loan

	This production you with indicative in ase refer to our offer		t interest, fees ar		
Interest Rates and Int		letter for the fina	ar terms or your n	nstannent loan.	
Annualised Percentage Rate (APR¹)	For "Cash in Hand" amount HK\$800,000, with a one-off handling fee of HK\$300 ("handling fee") (as applicable):				
	Loan Tenor	6 months	12 months	24 months	
	APR (or range of APR)	2.83%-32.38%	2.98%-34.17%	3.05%-33.91%	
Annualised Overdue/ Default Interest Rate* * as the Finance Charge /Default Finance Charge for Retail Purchase (APR) charged by BEA	BEA will charge each instalment and/or handling fee (as applicable) 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 & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply. The Key Facts Statement/Schedule of Fees & 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 https://www.hkbea.com/html/en/bea-personal-banking-key-facts-statement.html .				
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Fees and Charges					
Handling Fee	The one-off handling below HK\$5,000/HK\$ Card account together	\$5,000 or above) will be debited f		
Late Payment Fee and Charge* * as the Late Charge charged by BEA	BEA will charge each instalment and/or handling fee (as applicable) 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: HK\$350 or the minimum payment due, whichever is lower				our
Prepayment / Early Settlement / Redemption Fee* * as the Prepayment Fee charged by BEA	If you choose to rep "Cash in Hand" amoushall be due immedia 1% of original load (minimum: HK\$300)	pay prematurely, unt, all interest, a utely.	the balance of th	• • • • • • • • • • • • • • • • • • • •	
Returned Cheque / Rejected Autopay Charge ² Additional Informatio	HK\$150 each time				

- 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, such as each instalment and handling fee (as applicable). 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!



"Cash in Hand" Statement Instalment Programme

Key Facts Statement (KFS) for Instalment Loan

[14th March, 2022]

This	product	is an	instalment	loan
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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.

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Annualised Percentage Rate	For "Cash in Hand" statement instalment amount HK\$10,000, with a one-off handling fee of HK\$50 ("handling fee") (as applicable):					
(APR¹)	one-off handling fee of Hi Loan Tenor 3 months APR (or range of APR) The APR (or range of APR) BEA will charge each instance of the cardholder agreement charges on BEA Credit Cardia account as with balance in full by the due of the cardholder agreement charges on BEA Credit Cardia account is available on Customer Services Hotling http://www.hkbea.com/html statement.html. Charges For each successful applicate BEA website with a transcharge a one-off handling relevant promotion as applicate Account together with the first cardiaccount as with balance in full by the due of cardholder agreement will a HK\$350 or the minimum payout tion Fee* BEA HK\$350 or the minimum payout tion Fee* BEA HK\$150 each time HK\$150 each time		6 months	12 months	24 months	
			6.42%- 34.51%	5.93%- 35.37%	5.63%- 34.61%	
Annualised Overdue/ Default Interest Rate* * as the Finance Charge /Default Finance Charge for Retail Purchase (APR) charged by BEA	credit card accorbalance in full be the cardholder Charges on BE. Fees & Charges The Key Facts from time to till document is avecustomer Service.	credit card account as with retail purchase transactions. If you fail to pay you calance 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 on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply. The Key Facts Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA and the latest version of succession of succession of succession of succession of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing BEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website and the latest version of Services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotline (3608 6628) or by accessing SEA website services Hotli			fail to pay your e as specified in edule of Fees & ent/Schedule of bject to change version of such anches or BEA BEA website at	
	statement.html.					
Fees and Charges						
Handling Fee	For each successful application through the application hotline, BEA App, or BEA website with a transaction amount of HK\$1,500 or above, BEA will charge a one-off handling fee of HK\$50 ("handling fee") (according to the relevant promotion as applicable), which will be charged to the Designated Account together with the first instalment.					
Late Payment Fee and Charge* * as the Late Charge charged by BEA	BEA will charge each instalment and/or handling fee (as applicable) 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: HK\$350 or the minimum payment due, whichever is lower					
Prepayment / Early Settlement / Redemption Fee* * as the Prepayment Fee charged by BEA	1% of origina	al transactio		ionoi		
Returned Cheque / Rejected Autopay Charge ²	HK\$150 each ti	ime				
Additional Information	n					

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, such as each instalment and handling fee (as applicable). 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.
- 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!



"Cash in Hand" Balance Transfer Programme [28th July, 2020]

Key Facts Statement (KFS) for Instalment Loan

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Annualised Percentage Rate (APR ¹)	Balance Transfer a	mount of HK\$80	0,000:		_	
	Loan Tenor	6 months	12 months	24 months		
	APR (or range of APR)	2.70%-32.21%	2.91%-34.08%	3.01%-33.86%		
Annualised Overdue/ Default Interest Rate* * as the Finance Charge /Default Finance Charge for Retail Purchase (APR)	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 & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply.					
charged by BEA	The Key Facts Statement/Schedule of Fees & Charges is subject to chefrom time to time at the discretion of BEA and the latest version of document is available on request from any of the BEA branches or Customer Services Hotline (3608 6628) or by accessing BEA website at https://www.hkbea.com/html/en/bea-personal-banking-key-facts-statement.html .					
Fees and Charges						
Handling Fee	Not applicable					
Late Payment Fee and Charge* * as the Late Charge charged by BEA	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: HK\$350 or the minimum payment due, whichever is lower					
Prepayment / Early	1% of original Balance Transfer amount					
Settlement /	(minimum: HK\$300)					
Redemption Fee*						
* as the Prepayment Fee charged by BEA						

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.

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