

Key Facts Statement (KFS) for Instalment Loan

[21st June, 2021]

(Applicable to applications made on or before 12 May 2024)

This product is an instalment loan.				
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.				
Interest Rates and Interest Charges				
Annualised Percentage Rate (APR ¹)	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 .			
Fees and Charges				
Handling Fee	The one-off handling fee of HK\$200/HK\$300 (for any drawdown amount below HK\$5,000/HK\$5,000 or above) will be debited from your BEA Credit Card 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	If you choose to repay prematurely, the balance of the outstanding unpaid “Cash in Hand” amount, all interest, and/or handling fee (if not yet charged) shall be due immediately. 1% of original loan amount (minimum: HK\$300)			
Returned Cheque / Rejected Autopay Charge ²	HK\$150 each time			
Additional Information				

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.
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!

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

Key Facts Statement (KFS) for Instalment Loan
(Applicable to applications made on or after 13 May 2024)

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Interest Rates and Interest Charges				
Annualised Percentage Rate (APR ¹)	For a "Cash in Hand" amount of HK\$100,000, with a one-off handling fee of HK\$500 ("handling fee") (as applicable):			
	Loan Tenor	6 months	12 months	24 months
	APR	9.26%	8.95%	8.69%
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 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. 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 Card > Useful Info > Terms and Conditions / Schedule of Fees and Charges > Key Facts Statement/Schedule of Fees and Charges > BEA Credit Card and Supplementary Card.			
Fees and Charges				
Handling Fee	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).			
Late Payment Fee and Charge* * as the Late Charge charged by BEA	For details, please refer to the cardholder agreement and the Key Facts Statement/Schedule of Fees & Charges.			
Prepayment / Early Settlement / Redemption Fee* * as the Prepayment Fee charged by BEA	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).			
Returned Cheque / Rejected Autopay Charge ²	For details, please refer to the cardholder agreement and the Key Facts Statement/Schedule of Fees & Charges.			
Additional Information				

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.

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"Cash in Hand" Statement Instalment Programme

Key Facts Statement (KFS) for Instalment Loan

[14th March, 2022]

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Interest Rates and Interest Charges					
Annualised Percentage Rate (APR ¹)	For "Cash in Hand" statement instalment amount HK\$10,000, with a one-off handling fee of HK\$50 ("handling fee") (as applicable):				
	Loan Tenor	3 months	6 months	12 months	24 months
	APR (or range of APR)	7.19%-31.96%	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	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 http://www.hkbea.com/html/en/bea-personal-banking-key-facts-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 original transaction amount (minimum: HK\$300)				
Returned Cheque / Rejected Autopay Charge ²	HK\$150 each time				
Additional Information					

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.
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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Interest Rates and Interest Charges				
Annualised Percentage Rate (APR ¹)	Balance Transfer amount of HK\$800,000:			
	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) 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 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 .			
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 Settlement / Redemption Fee* * as the Prepayment Fee charged by BEA	1% of original Balance Transfer amount (minimum: HK\$300)			
Returned Cheque / Rejected Autopay Charge ²	HK\$150 each time			
Additional Information				

Remarks:

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