

Property Owner Instalment Loan Offer Terms and Conditions

1. The property owner instalment loan is applicable to the customers who solely or jointly own a property. Types of property include private residential property, public housing, Home Ownership Scheme (HOS) courts, commercial building and industrial building. The Bank of East Asia, Limited ("BEA") reserves the right to request the customers to provide the mortgage documents and the documents to prove the property ownership.
2. The interest rate that a customer is entitled to is subject to the evaluation of the customer's financial status and the results of a credit check by BEA. BEA reserves the right of final approval of the interest rate upon receipt of all relevant documents from the customer. BEA will charge a non-refundable arrangement fee of 1% p.a. on the loan amount (the "Arrangement Fee"), which is calculated as an additional loan to the instalment loan. The monthly flat rate can be as low as 0.045%, with an annualised percentage rate ("APR") equivalent to 2.88% (for a loan amount of HK\$800,000 and a repayment period of 12 months) after including the Arrangement Fee of 1% p.a. on the loan amount. 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. Please note that the actual APR may differ.
3. New customers who successfully apply for and draw a property owner instalment loan will be eligible for cash rebate of HK\$500. "New customers" refers to those customers who have not held any BEA deposit account, mortgage loan, consumer loan, credit card, or MPF account in the 6 months prior to the application submission date. BEA reserves the final right to interpret the definition of "new customers".
4. Customers who successfully apply for a property owner instalment loan and submit required documents through the BEA website or BEA App will be eligible for extra cash rebate of HK\$300.
5. Cash rebate will be credited to the customer's repayment account 4 – 6 weeks after the loan drawdown date.
6. Cash rebate is non-transferrable.
7. The customer's loan account must be valid at the time that the rebate is given.
8. Information about early full repayment of the Loan is available on our website at www.hkbea.com/loan_faq.
9. The information is for reference only. BEA reserves the 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