

This product is a revolving credit facility.

This KFS provides 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 revolving credit facility.

Interest Rates and Interest Charges									
Annualised Percentage Rate (APR ^{1,2})	<table border="1"> <thead> <tr> <th>Loan Amount³</th> <th>APR</th> </tr> </thead> <tbody> <tr> <td>HK\$5,000</td> <td>19.97%</td> </tr> <tr> <td>HK\$20,000</td> <td>16.17%</td> </tr> <tr> <td>HK\$100,000</td> <td>14.28%</td> </tr> </tbody> </table>	Loan Amount ³	APR	HK\$5,000	19.97%	HK\$20,000	16.17%	HK\$100,000	14.28%
	Loan Amount ³	APR							
	HK\$5,000	19.97%							
	HK\$20,000	16.17%							
HK\$100,000	14.28%								
For the APRs applicable to other loan amounts, please refer to the information printed on the promotional leaflet.									
Annualised Overdue/Default Interest Rate	Not applicable								
Overlimit Interest Rate	Not applicable								
Minimum Payment	3% of statement balance (minimum: HK\$100)								
Fees and Charges									
Handling Fee	Not applicable								
Annual Fee/Monthly Fee	Annual fee: 1% per annum of original loan amount (maximum: HK\$1,000)								
Withdrawal Fee/Transaction Fee	2% of withdrawal amount per transaction (minimum: HK\$50)								
Late Payment Fee and Charge* * as the Late Charge charged by BEA	8% of minimum payment due per statement cycle (minimum: HK\$100, maximum: HK\$200)								
Paper Statement Fee	HK\$50 The Paper Statement Fee will be charged by BEA in the following situations: (a) When you open the account (if you opt to receive paper statements); (b) In the account opening month of each subsequent year (if the paper statement service remains selected); (c) Every time you switch from the e-statement service to the paper statement service. The fee will be charged in full and can be charged more than once within a year if you switch between the services multiple times. The fee in subsequent years will still be levied annually in the account opening month. This fee is non-refundable, irrespective of your Revolving Loan account usage or the number of paper statements issued in a year.								
Overlimit Handling Fee* * as the Over Credit Limit Fee charged by BEA	HK\$180 per statement cycle								
Returned Cheque Charge/ Rejected Autopay Charge	HK\$120 each time								
Lost Card Replacement Fee* * as the Replacement Card Fee charged by BEA	HK\$100 each time								
Additional Information									
Additional Statement Copy	HK\$50 per copy								
Re-issuance of Revolving Loan Confirmation Letter	HK\$200 per letter								
Issuance of Letter to Confirm the Revolving Loan Information	HK\$200 per letter								
Credit Balance Refund	HK\$50 each time								

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 has already included the promotional offer of 0% interest rate and fixed monthly fee for the first 6 months upon the opening of the revolving loan account. The APR is rounded up or down to the nearest 2 decimal places.

² For the monthly fixed fee applicable in the first 6 months, please refer to the information printed in the promotional leaflet.

³ Loan amount is the "Credit Limit" as printed in the promotional leaflet and loan confirmation letter.