

## Key Facts Statement (KFS) for Instalment Loan

The Bank of East Asia, Limited

Tax Loan  
[1<sup>st</sup> October, 2016]

Interest Rates and Interest Charges									
<p><b>This product is an instalment loan.</b>            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 instalment loan.</p>									
<b>Annualised Percentage Rate (APR)</b>	<p><b>For a loan amount of HK\$100,000:</b></p> <table border="1"> <thead> <tr> <th>Loan Tenor</th> <th>6-month</th> <th>12-month</th> <th>24-month</th> </tr> </thead> <tbody> <tr> <td>APR (or range of APR)</td> <td>Not applicable*</td> <td><b>2.68%</b></td> <td><b>2.78%</b></td> </tr> </tbody> </table> <p>* This product does not offer a loan tenor of 6 months because the minimum loan tenor offered is 12 months.            For APRs applicable to other loan amounts and tenors, please refer to the information printed on the promotional leaflet.</p>	Loan Tenor	6-month	12-month	24-month	APR (or range of APR)	Not applicable*	<b>2.68%</b>	<b>2.78%</b>
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APR (or range of APR)	Not applicable*	<b>2.68%</b>	<b>2.78%</b>						
<b>Annualised Overdue/Default Interest Rate</b>	<p><b>48%</b>  <b>A late charge of 4% per month</b> will be charged on the total monthly repayment amount then overdue which is calculated on a daily basis            (minimum: HK\$400)            This charge is calculated according to a simple formula:            Overdue instalment amount x 4%/No. of days in current month x No. of days overdue</p>								
Fees and Charges									
<b>Handling Fee*</b> * as the Arrangement Fee charged by BEA	Not applicable								
<b>Late Payment Fee and Charge</b>	Not applicable								
<b>Prepayment/Early Settlement/Redemption Fee*</b> * as the Prepayment Fee charged by BEA	<b>2% of original loan amount</b> (minimum: HK\$500)								
<b>Returned Cheque/Rejected Autopay Charge</b>	Not applicable								
Additional Information									
<b>Re-issuance of Loan Confirmation Letter</b>	<b>HK\$200</b> per letter								
<b>Re-issuance of the Loan Repayment Schedule</b>	<b>HK\$200</b> per set								
<b>Issuance of Letter to Confirm the Loan Information</b>	<b>HK\$200</b> per letter								

**Remark:**

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.

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

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