



# 100% Personal Loan Guarantee Scheme 百分百擔保個人特惠貸款計劃

Apply for 100% Personal Loan Guarantee successfully on or before 30<sup>th</sup> April, 2023 to enjoy the following offers:  
於 2023 年 4 月 30 日或之前成功申請「百分百擔保個人特惠貸款計劃」，即可享以下優惠：

- |   |                          |
|---|--------------------------|
| • Fixed Annualised Percentage Rate of 1% <sup>1</sup>   | 劃一實際年利率為 1% <sup>1</sup> |
| • Term loan   | 定期貸款                     |
| • Loan amount of up to HK\$100,000                      | 貸款額高達 HK\$100,000        |
| • Optional for top up loan                              | 可申請加借貸款                  |
| • Repayment period of up to 120 months                  | 還款期長達 120 個月             |
| • Optional principal moratorium for the first 18 months | 可申請首 18 個月還息不還本          |
| • No restriction on the use of loan proceeds            | 無限制貸款用途                  |

Other Criteria 其他要求	
Eligible Borrower 合資格借款人	<ul style="list-style-type: none"> <li>• Holder of Hong Kong permanent identity card aged 18 or above; and</li> <li>• Have been employed in Hong Kong for at least 3 months between January 2020 and February 2022; and have been unemployed or have a reduction of more than 50% of your main recurrent incomes for at least 2 consecutive months at the time of your application submission; and</li> <li>• Must not be undischarged bankrupts nor subject to any bankruptcy petition or proceedings at the time of loan application and shall maintain valid bank accounts in Hong Kong; and</li> <li>• Hold a BEA account<sup>3</sup>; and</li> <li>• Not be a business owner who has subsisting credit facilities guaranteed under the SME Financing Guarantee Scheme ("SFGS")</li> </ul> <ul style="list-style-type: none"> <li>• 持有香港永久性居民身份證及年滿 18 歲或以上；及</li> <li>• 於 2020 年 1 月至 2022 年 2 月期間至少在香港受僱 3 個月；及在申請本計劃時已持續至少 2 個月失業或主要經常性收入下跌超過一半；及</li> <li>• 自申請之日起不屬於未獲解除破產人士及未有針對其破產呈請或法律程序及須持有有效香港銀行賬戶；及</li> <li>• 持有東亞銀行戶口<sup>3</sup>；及</li> <li>• 已參加「中小企融資擔保計劃」並有有效的信貸擔保額的企業持有人並不能申請</li> </ul>
Maximum Facility Amount Per Borrower ("MFA") 每位借款人之最高貸款額	<ul style="list-style-type: none"> <li>• Nine times the average monthly income of any 3 chosen months from January 2020 to February 2022 or nine times the average monthly assessable income as calculated with reference to the tax demand note for the financial years between 2019/2020 or 2020/2021 and 2021/2022; and</li> <li>• HK\$100,000, whichever is lower</li> </ul> <ul style="list-style-type: none"> <li>• 於 2020 年 1 月至 2022 年 2 月期間任何 3 個月的平均每月收入的 9 倍或參考 2019/2020 或 2020/2021 及 2021/2022 財政年度稅單的平均每月應稅收入的 9 倍；及</li> <li>• 港幣 10 萬，以較低者為準</li> </ul>

## Enquiry Hotline 查詢熱線：2211 1211

9am – 8pm from Monday to Friday, 9am – 1:30pm on Saturday (except public holidays)  
星期一至五上午 9 時至晚上 8 時，星期六上午 9 時至下午 1 時 30 分（公眾假期除外）

### Remarks 註：

1. Interest rate is fixed at 1% per annum. A borrower will receive full rebate of the interest payment after the loan and interest are fully repaid. 年利率將固定為 1%。在還清全部貸款連利息後，借款人將獲得全數利息退還。
2. All successful applicants must hold/open a BEA HKD current/savings account for loan drawdown and monthly repayment of this loan. During the repayment period of the 100% Personal Loan Guarantee Scheme, the monthly service fee of the newly opened HKD current/savings account used for loan drawdown/monthly repayment of this loan will be waived (if applicable). Please contact any BEA branch for details. 所有成功申請的客戶必須同時擁有/開立東亞銀行之港元往來/儲蓄賬戶用作提取貸款及每月還款，該新開立之戶口於「百分百擔保個人特惠貸款」還款期內會豁免每月服務費(如適用)，詳情請向分行查詢。

To borrow or not to borrow? Borrow only if you can repay!  
借定唔借？還得到先好借！



# 100% Personal Loan Guarantee Scheme 百分百擔保個人特惠貸款計劃

## Promotional Terms and Conditions

1. The Bank of East Asia, Limited ("We" or "us") reserves the final decision to approve or decline an application.
2. Each successful applicant must hold/open a HKD current/savings account with us for loan drawdown and monthly repayment of this loan. During the repayment period of the 100% Personal Loan Guarantee Scheme, the monthly service fee of the newly opened HKD current/savings account used for loan drawdown/monthly repayment of this loan will be waived (if applicable). Please contact any BEA branch for details.
3. If the requested loan amount is approved in full, we will not notify the applicant. The Loan amount will be credited to the applicant's designated bank account directly.
4. If this application is not completed within 30 days from the date of this application form is submitted, we reserve the right to cancel this application and require the submission of a new Application Form or the provision of updated information or further documents to process the application.
5. A borrower will receive a full rebate of the interest payments made after the loan and interest are fully repaid. The interest payments will be rebated to the borrower's HKD current/savings account used for loan drawdown and monthly repayment of this loan.
6. A borrower should refund any interest rebate to the Bank including any amount which should not have been paid to him, or any overpayment of interest rebate.
7. If a borrower does not fulfil the repayment obligations, it may adversely affect the borrower's credit records maintained at the credit reference agencies. The Bank will also follow up in accordance with its usual processes.

## 100% Personal Loan Guarantee Scheme Terms and Conditions

1. 100% Personal Loan Guarantee Scheme ("100% PLGS") is operated by HKMC Insurance Limited ("HKMCI").
2. We reserve the right at our discretion to apportion the monthly repayment amount of the Loan. The proportion of loan principal and interest in each repayment amount is calculated according to Reducing Balance Approach on a monthly basis. We shall debit the customer's HKD current/savings account with us (the "Designated Account") for the amount of each monthly repayment commencing one month after the Loan has been granted to the customer ("you").
3. You agree to pay to us forthwith on demand all outstanding principal, interest, other charges, and/or expenses in connection with the Loan. You agree to maintain adequate funds in the Designated Account pursuant to the requirement of the Loan to meet each monthly repayment as it falls due. We may, at our discretion, terminate the Loan, and the whole of the outstanding balance together with accrued interest, other charges and expenses shall immediately be due and payable in such circumstances as we may consider appropriate, including but not limited to the following:
  - 3.1 your failure to make monthly repayment on any payment due date; or
  - 3.2 your failure to abide by any of these Terms and Conditions.
4. The amount of the last monthly repayment may not be equal to the amount of each of the previous monthly repayments and such amount of the last monthly repayment shall be the outstanding amount of the Loan.
5. Any instalments in arrears will be subject to a default interest calculated on a daily basis at 3% per month on the total monthly repayment amount and will be debited from the relevant Designated Account. A statement or demand (in whatever form BEA deems appropriate) issued by BEA shall be conclusive evidence of the amount due and owing to BEA.
6. Your application for the Loan, either in writing, by telephone, via the Internet, or any other application channels as we may determine from time to time, will be deemed to represent your acceptance of the Terms and Conditions. We may (but shall not be obliged to) record all communications between you and us, including but not limited to all telephone conversations and instructions given by you to us, in writing and/or by tape recording and/or any other methods as we may determine from time to time. You hereby acknowledge and agree to our practice of recording relevant conversations. Our record of such communications and instructions given by you to us may be retained by us for such period as we deem appropriate. Our record shall be conclusive and binding on you.
7. We reserve the right to review, modify, reduce, and/or cancel the Loan and demand immediate repayment of the outstanding balance and interest at any time. In any event, the Loan will be subject to our terms and conditions as prescribed by us from time to time at our discretion.
8. We may take such action as we may at our discretion deem fit to enforce any of these Terms and Conditions including without limitation employing third party agencies to collect any sums owing to us. You agree to reimburse us for all costs and expenses reasonably incurred by us on a full indemnity basis with respect to any such enforcement action including all legal charges, expenses, and charges/fees to employ third party agencies. You also agree and authorise us to disclose all information relating to you and the Loan to third party agencies for the purpose of debt collection and other reasonable actions.
9. The Terms and Conditions applicable to the Loan may vary from time to time whereupon we will notify you of any such variation in accordance with the relevant code of practice.
10. Without prejudice to any other rights of and remedies to us herein or at law, all outstanding balances including principal, interest, other charges and expenses and other obligations and liabilities to us shall immediately be due and payable without further notice under the conditions below. We may, without notice to you, combine or consolidate the amount of the outstanding balance and/or interest accrued and other charges and expenses thereon with any other accounts that you maintain with us, whether solely in your name or individually or jointly with any other party or parties (including but not limited to fixed deposit accounts, the maturity of which may for this purpose be accelerated by us) and set off or transfer any money standing to the credit of your other accounts in or towards satisfaction of your liability to us under the Loan:
  - 10.1 violation of any of these Terms and Conditions;
  - 10.2 any attachment, execution, or similar process is levied against you;
  - 10.3 if you appear to be unable to pay or have no reasonable prospect of being able to pay any debt;
  - 10.4 if you are petitioned bankrupt;
  - 10.5 the application by any person for the appointment of a receiver to take control of or for a writ of attachment against any of your property;
  - 10.6 your death or mental disability; or
  - 10.7 if in our determination you fail to comply with or settle your obligations and liabilities owing to us.
11. You must notify us immediately in writing of any change to your personal information including but not limited to address, phone number(s), and occupation.
12. The Bank's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.
13. No person other than You or Us will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
15. 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.
16. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.



## 100% Personal Loan Guarantee Scheme 百分百擔保個人特惠貸款計劃

### 推廣條款及細則

1. 東亞銀行有限公司（「本行」）保留審批申請之最終決定權。
2. 所有成功申請的客戶必須同時擁有東亞銀行之港元往來/儲蓄賬戶用作提取貸款及每月還款，該新開立之戶口於「百分百擔保個人特惠貸款計劃」還款期內會豁免每月服務費（如適用），詳情請向分行查詢。
3. 如客戶申請之貸款額獲得全數批核，本行將不會通知客戶批核結果，而貸款額將直接存入其指定的銀行賬戶內。
4. 如申請人簽署本申請表格30天內未能完成貸款申請，本行保留權利取消此申請並要求申請人從新提交申請表格及資料或有關文件以處理該申請。
5. 在還清全部貸款連利息後，借款人將獲得全部利息退還。利息回贈將存入用作提取貸款及每月還款之港元往來/儲蓄賬戶內。
6. 借款人如有多付的利息回贈款項存入你的賬戶內，必須退還有關金額給本行。
7. 如借款人未能履行還款責任，將有可能影響借款人在信貸資料庫中的信用記錄，本行亦會根據現有的程序進行跟進。

### 「百分百擔保個人特惠貸款計劃」優惠條款及細則

1. 「百分百擔保個人特惠貸款計劃」（「計劃」）由香港按揭保險有限公司（「按揭保險公司」）營運。
2. 本行有權酌情分配貸款之每月還款額。每期還款額中本金及利息之比例將按「息除本減」之方程式以每月為基礎計算。本行將於貸款發給你一個月後，從你之往來/儲蓄賬戶（「指定賬戶」）中扣除每月應償還之款項。
3. 本行有權隨時向你要求償還全部尚欠之結餘、利息及貸款計劃中所涉及之一切費用及/或支出。你用以每月供款之指定賬戶，必須於供款期到期前存有足夠之款項以供還款扣數之用。本行在認為恰當的情況下，有權終止此貸款，並要求你立即清還全部所欠之款項、利息、其他收費及支出，該等情況包括但不限於下列各點：
  - 3.1 你未能依期繳交任何一期還款；或
  - 3.2 你違反任何條款及細則。
4. 最後一期之每月還款額可能與先前之每月還款額不同，而該最後一期之每月還款額將為所有貸款尚欠之款項。
5. 本行將就任何逾期而仍未繳付之每月供款，按逾期金額以月息3厘逐日計算利息，並於你之指定賬戶中扣除。由本行發出之單據或通知書（任何本行認為適用者），將作為證明你欠付本行款項之有效憑證。
6. 不論你是透過書面形式或電話或互聯網或本行不時決定的任何其他申請途徑申請貸款均被視為已接受條款及細則。本行可以（但並無責任）記錄本行與你之間以書面及/或錄音及/或本行不時決定的任何其他方法的全部通訊，當中包括但不限於電話通話及你向本行發出的指示。你茲確認並同意本行作出上述記錄。本行對上述通訊及你向本行發出的指示所作的記錄可由本行在其認可適當的期間予以保留。本行的記錄為具決定性的記錄，並對你具有約束力。
7. 本行保留覆核、修改、減少及/或取消此貸款和要求你立即償還全部未償還金額及其利息的權利。此貸款服務受本行不時檢討的條款及細則約束。
8. 本行有權採取任何本行認為適當之行動以執行任何條款及細則，包括但不限於僱用第三方代理人追討你所欠之任何債務，而由此行動所引致的一切合理費用，包括按照完全彌償基準計算的法律訴訟及僱用上述第三方代理人的一切費用在內，你需要全數彌償予本行。你並同意及授權本行向第三方代理人披露有關你及貸款之一切資料，以作為追討債務或其他合理用途。
9. 本行可隨時修改貸款的條款及細則，並根據有關營運守則對你發出有關通知。
10. 在下列任何一種情況而不損害本行在本文或法律上之權利及補救方法下，所有欠款包括本金、利息、其他收費及支出及其他你欠下本行之責任及債務將即時到期及必須即時支付，而本行無須事前發出通知。本行並可無須通知你而將任何尚欠之信貸結餘、利息、其他收費及支出與你在本行開設之任何賬戶（不論以你名義或你與任何其他人士聯名開戶）合併（包括但不限於定期存款，本行可因此而提前該存款之到期日）及將你其他賬戶內所存之任何款項用抵銷或轉賬方式，以償還你在貸款所欠之債務：
  - 10.1 違反任何條款及細則；
  - 10.2 任何人士對你進行任何查封、扣押或類似程序；
  - 10.3 你現時或在可見之未來不能償還任何所欠之債務；
  - 10.4 如你被呈請破產；
  - 10.5 任何人士申請指派接管人控制你之財產，或任何有關該等財產之拘押令；
  - 10.6 你之死亡或精神上無行為能力；或
  - 10.7 本行認為你違反或不能償還你所欠本行之責任及債務。
11. 如你之個人資料（包括但不限於地址、電話號碼及職業）有任何更改，你必須立即以書面通知本行。
12. 本行聘用的銷售人員（包括直接銷售人員及獲授權代理）的薪酬之釐定，並不單純基於其財務表現，而是根據多項其他因素，當中包括銷售人員是否遵守相關的最佳經營手法，及是否盡心照顧客戶的利益而行事。
13. 除你及本行以外，並無其他人士有權按《合約（第三者權益）條例》（香港法例第623章）強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
14. 本條款及細則受香港法律管轄並按其解釋。你需接受香港法院的非專有司法管轄權管轄，而本條款及細則亦可在任何具司法管轄權之法院執行。
15. 資料只供參考，本行保留隨時更改或取消此優惠及/或修改或修訂此等條款及細則之權利，並作出適當通知。如有任何爭議，本行所作的決定為最終及不可推翻。
16. 條款及細則的中英文版本如有歧異，應以英文版本為準。