

## Cash Installment

Turn your credit limit  
into cash & Repay  
by Installment!

Apply Online  
to enjoy up to

HK

# \$3,300

Cash Rebate

For the "BOC Credit Card Key Facts Statement for Installment Loan", please [click here](#).

### Turn your credit limit into cash flexibly and repay by installment!

- ✓ Preferential personalized monthly handling fee
- ✓ Your choice of up to 48 repayment periods
- ✓ No additional documents required

### Up to HK\$3,300 Cash Rebate Offer:

Successfully apply through Mobile Banking, Internet Banking, BoC Pay+ or BOCHK website to enjoy the cash rebate below:

Installment Amount (count by transaction)	Cash Rebate			
	New Customer#		Other Customer	
	Tenor of 12/18 months	Tenor of 24/36/48 months	Tenor of 12/18 months	Tenor of 24/36/48 months
\$30,000 - \$59,999	HK\$200	HK\$200	HK\$100	HK\$100
\$60,000 - \$99,999	HK\$400	HK\$600	HK\$200	HK\$300
\$100,000 - \$199,999	HK\$800	HK\$1,000	HK\$400	HK\$500
\$200,000 - \$299,999	HK\$1,600	HK\$2,200	HK\$800	HK\$1,200
\$300,000 or above	HK\$2,800	<b>HK\$3,300</b>	HK\$1,800	<b>HK\$2,300</b>

**Promotion Period:** From 1 Mar to 30 Apr 2025

**Details:** [www.bochk.com/s/a/ci\\_e](http://www.bochk.com/s/a/ci_e)

# New Customer refers to all accounts under the customer, who does not have any installment balance under "Cash Installment" Plan, "Statement Installment" Plan or "Online Bill Payment Installment" Plan in the past 6 months prior to the month of application.

Terms and Conditions apply, for more details, please visit BOCHK website.

# Key Facts Statement (KFS) for Installment Loan

BOC Credit Card

Cash Installment  
August 2024

<p style="text-align: center;"><b>This product is an installment loan.</b></p> <p style="text-align: center;"><b>This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our approval advice for the final terms of your installment loan.</b></p>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	Please refer to the additional information below								
<b>Annualised Overdue / Default Interest Rate</b>	Please refer to the additional information below								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	<p>Personalized monthly handling fee and/or upfront administration fee (if applicable) will be charged. For example, for a loan amount of HKD100,000, with monthly handling fee of 0.55%* of loan amount and upfront administration fee of HKD200, the fees in APR is as follows:</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#</td><td>12.59%</td><td>13.07%</td><td>13.13%</td></tr></tbody></table> <p>Upfront administration fee will be charged to credit card account with the first installment; monthly handling fee will be charged for each installment.</p>	Loan Tenor	6-month	12-month	24-month	APR#	12.59%	13.07%	13.13%
Loan Tenor	6-month	12-month	24-month						
APR#	12.59%	13.07%	13.13%						
<b>Late Payment Fee and Charge</b>	Please refer to the additional information below								
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>If a cardholder chooses to repay prematurely, the balance of the outstanding monthly installments (including the monthly handling fee), and upfront administration fee (if not yet charged) shall be due immediately.</p> <p>In addition, an early repayment administration fee of HKD300 (applicable to HKD "Cash Installment") or CNY300 (applicable to CNY "Cash Installment") will be charged.</p>								
<b>Returned Cheque / Rejected Autopay Charge</b>	Please refer to the additional information below								
<b>Additional Information</b>									
<p>The monthly instalment of this plan is a credit card transaction, if full payment of the outstanding current balance as stated in credit card statement is received by us on or before the due date, no interest shall be payable by the applicant. The transaction is also subject to interest rates and other fees and charges applicable to the relevant credit card.</p> <p>Customers can refer to BOC Credit Card Key Facts Statement, Fees Schedule and Credit Card Agreement/User Agreement.</p>									

\* The personalized preferential monthly handling fee will depend on the Installment amount, the repayment periods and the account status. To find out more about the personalized preferential handling fee and the annualized percentage rates ("APR"), please refer to the "Cash Installment" transaction screen of online service or call the Application hotline 2929 2228.

# An APR is a reference rate which includes the basic fees and charges of this product expressed as an annualised rate, such as monthly handling fee and upfront administration fee (if any).

**Reminder: To borrow or not to borrow? Borrow only if you can repay!**