

Promotion Terms and Conditions:

1. The maximum loan amount of BOC Express Cash Instalment Loan Balance Transfer is up to HK\$1,000,000 or 21 times of the monthly salary (whichever is lower).
2. The Credit card example is calculated on the basis of a monthly minimum repayment of 5% of the outstanding balance and an annual interest rate of 30%, thus the APR is 34.49% and the total interest expenses are HK\$314,523. The BOC Express Cash Instalment Loan Balance Transfer example is calculated on the basis of a loan amount of HK\$300,000, a repayment tenor of 60 months and a monthly flat rate of 0.1315%, and thus the APR is 5.25%. The total interest expenses are HK\$38,670. (The APR is calculated according to the guidelines laid down in the Code of Banking Practice, including an annual handling fee of 1%). The above example is based on a number of assumptions and for reference only. The credit rating of each customer must fulfill the requirements of the Company. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. The approval of the loan amount, the repayment tenor and the interest rate are all subject to the final decision of the Company without giving any reason.

General Terms and Conditions:

1. BOC Express Cash Instalment Loan Balance Transfer are the products of the Company. The Company is a member of the Bank of China (Hong Kong) Group ("BOCHK").
2. BOC Express Cash Instalment Loan Balance Transfer is subject to relevant terms and conditions.
3. The Company reserves the right to change, suspend or terminate the above offers and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute, the decision of the Company shall be final.
4. In case of any discrepancy between the Chinese and the English versions of these promotional materials, the Chinese version shall prevail.