

Terms and conditions of the promotion offer:

1. This interest rate is calculated based on a loan amount of HK\$500,000, a repayment tenor of 12 months and a monthly flat rate of 0.0639%. The annualised percentage rate (“APR”) is 2.85%. (The APR is calculated according to the guidelines laid down in the Code of Banking Practice, including an annual handling fee of 0.75%). 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.
2. The maximum loan amount for the BOC Express Cash Instalment Loan is up to HK\$1,000,000 or 12 times of the monthly salary (whichever is lower). The Company will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.
3. BOC Express Cash Instalment Loan is the products of BOC Credit Card (International) Ltd (the “Company”). The Company is a member of the Bank of China (Hong Kong) Group (“BOCHK”).
4. BOC Express Cash Instalment Loan is subject to the relevant terms and conditions.
5. In case of any discrepancy(ies) between the Chinese and the English versions of these promotional materials, the Chinese version shall prevail.