

Terms and Conditions for the Promotion:

1. This interest rate is only applicable to customers defined as “Professional” who successfully apply for BOC Express Cash Instalment Loan Balance Transfer of BOC Credit Card (International) Limited (the “Company”) during the Promotion Period. The annualized percentage rate of 3.31% is calculated on the basis of a loan amount of HK\$500,000, a repayment tenor of 12 months and a monthly flat rate of 0.063% (inclusive of the 1% annual handling fee). The Company reserves the right to define the term of “Professionals” at its absolute discretion. The applicable interest rate 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 providing any reason.
2. The maximum loan amount of BOC Express Cash Instalment Loan Balance Transfer is up to HK\$1,000,000 or 18 times of the applicant’s monthly salary (whichever is lower) .
3. Loan tenors of 84 months and 96 months are only applicable to property owners who apply for BOC Express Cash Instalment Loan Balance Transfer, with valid property addresses duly verified by the Company. The Company reserves the right to request the applicants to submit certified documents of the property (if applicable). Property owners are required to have either sole ownership or joint ownership of the property. Types of property include private residential property, commercial building and industrial building. The Company reserves the final right to define the terms of “Property Owners”, “Property” and “Certified Document” at its absolute discretion.

General Terms and Conditions :

- BOC Express Cash Instalment Loan Balance Transfer is the product of BOC Credit Card (International) Limited (the “Company”). The Company is a group member of Bank of China (Hong Kong) Limited.
- All annualized percentage rate are calculated according to the guidelines laid down in the Code of Banking Practice.
- The Company reserves the right to change, suspend or terminate the above product and offers and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any dispute(s), the decision of the Company shall be final.
- In case of any discrepancy(ies) between the Chinese and English versions of this promotional material, the Chinese version shall prevail.