

Key Facts Statement (KFS) for Installment Loan

BOC Credit Card

Cash Installment
June 2025

This product is an installment loan.

This KFS provides you with indicative information about interest, fees and charges of this product but please refer to our offer letter for the final terms of your instalment loan.

Please read and understand the information in this KFS before you apply for this product. You will be requested to confirm that you have read and understood the information in this KFS when submitting the application.

Interest Rates and Interest Charges

Interest Rate	Not applicable*			
Annualised Percentage Rate (APR)	As an example of loan amount of HK\$100,000 with personalized monthly handling fee of 0.40% and upfront administration fee of HK\$200, the fees in APR are as follows:			
	Loan Tenor	6-month	12-month	24-month
	APR	9.24%	9.51%	9.55%
	The maximum APR of this plan (based on a loan amount of HK\$100,000) are: 30.56% for 6-month loan tenor, 31.93% for 12-month and 31.60% for 24-month.			
	The APR is calculated in accordance with the guidelines laid down in the Hong Kong Association of Banks. The APR is a reference rate which includes the basic fees and charges of this product expressed as an annualized rate, such as monthly handling fee and upfront administration fee.			
Annualised Overdue / Default Interest Rate	If cardholder has not made any payment or cardholder has made a payment of less than minimum payment on or before relevant due date, late charge will be debited to the account. Late charge is 5% of the minimum payment amount.			
	As an example of statement balance of HK\$50,000 and late charge of HK\$230, the maximum retail spending APR is 35.94%; the maximum cash advance APR is 35.55%.			

Repayment

Repayment Frequency	This loan requires monthly repayment.			
Periodic Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment:			
	Loan Tenor	6-month	12-month	24-month
	Periodic repayment amount for the fees specified in "Annualized Percentage Rate (APR)" above	HK\$17,066.67	HK\$8,733.33	HK\$4,566.67
Total Repayment Amount	For a loan amount of HK\$100,000 with monthly repayment, the total repayment amounts are as follow:			
	Loan Tenor	6-month	12-month	24-month
	Total repayment amount for the fees specified in "Annualized Percentage Rate (APR)" above	HK\$102,600	HK\$105,000	HK\$109,800
	Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which			

	provides credit card installment programs at www.bochk.com/en/home/calculators/creditcardinstallment.html .								
Fees and Charges									
Handling Fee	<p>Personalized monthly handling fee (will be charged to each installment) and/or upfront administration fee (will be charged to credit card account with the first installment) will be charged. The amount will depend on installment amount, repayment periods and credit card account status. To find out more about the personalized fee and APR, please refer to the "Cash Installment" transaction screen of online service or call the Application Hotline (852) 2929 2228.</p> <p>As an example of loan amount of HK\$100,000 with personalized monthly handling fee of 0.40% and upfront administration fee of HK\$200, the total fees are as follows:</p> <table border="1"> <tr> <td>Loan Tenor</td> <td>6-month</td> <td>12-month</td> <td>24-month</td> </tr> <tr> <td>Total fee</td> <td>HK\$2,600</td> <td>HK\$5,000</td> <td>HK\$9,800</td> </tr> </table>	Loan Tenor	6-month	12-month	24-month	Total fee	HK\$2,600	HK\$5,000	HK\$9,800
Loan Tenor	6-month	12-month	24-month						
Total fee	HK\$2,600	HK\$5,000	HK\$9,800						
Late Payment Fee and Charge	5% of the minimum payment amount (subject to a minimum of HK\$230 / CNY¥230 or equivalent to the minimum payment amount of your last statement, whichever is lower; and a maximum of HK\$280 / CNY¥280) (where applicable for HKD or CNY account respectively).								
Prepayment / Early Settlement / Redemption Fee	<p>Cardholder is entitled to exercise the cooling-off rights within 7 calendar days ("Cooling-off Period") following the day after the advancement date of the cash installment amount. Early repayment administration fee of HK\$300 (applicable to HKD "Cash Installment") / CNY¥300 (applicable to CNY "Cash Installment") will not be charged. If cardholder wants to exercise the cooling-off rights, he/she must fully repay the loan principal and upfront administration fee (if applicable) of the cash installment to the credit card account and inform our staff by calling the BOC Credit Card 24-hour Customer Service Hotline (852) 2853 8828 for the early repayment during the Cooling-off Period (Please refer to the back of monthly statement or make a call to customer service hotline for card payment channels). However, cardholder is required to pay personalized monthly handling fee (calculated on pro-rata basis counting from the day following the advancement date of the cash installment to the day of full repayment) and relevant interest (please refer to the "Interest Rate" above). All of them will be charged to the relevant card account accordingly (if applicable).</p> <p>If cardholder chooses to repay prematurely after the Cooling-off Period, the balance of the outstanding monthly installments (including the monthly handling fee), and upfront administration fee (if not yet charged) shall be due immediately. In addition, an early repayment administration fee of HK\$300 or CNY¥300 will be charged.</p>								
Returned Cheque / Rejected Autopay Charge	HK\$100 / CNY¥100 per transaction (where applicable for HKD or CNY account respectively)								
Additional Information									
The fees and charges related to credit card interest rates, overdue interest rate/late charge and returned cheque / rejected autopay are subject to the latest version of BOC Credit Card Key Facts Statement and Fees Schedule, for details please visit BOCHK website www.bochk.com .									

*The monthly instalment of this plan is a credit card transaction. Maximum retail spending/ cash advance interest rate applicable are 32% / 30% respectively. If full payment of the outstanding current balance as stated in credit card statement is received by BOC Credit Card (International) Limited on or before the due date, no interest shall be payable by the cardholder.

The Chinese version of this KFS is for reference only. The English version will prevail if there is any inconsistency between the English and Chinese versions.

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