

# Key Facts Statement (KFS) for Installment Loan

BOC Credit Card

Cash Installment  
January 2021

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 approval advice for the final terms of your installment loan.

## Interest Rates and Interest Charges

Annualised Percentage Rate (APR)

Please refer to the additional information below

Annualised Overdue / Default Interest Rate

Please refer to the additional information below

## Fees and Charges

Handling Fee

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 0.63%\* of loan amount and upfront administration fee of HKD200, the fees in APR is as follows:

Loan Tenor	6-month	12-month	24-month
APR#	14.41%	14.99%	15.05%

Upfront administration fee will be charged to credit card account with the first installment; monthly handling fee will be charged for each installment.

Late Payment Fee and Charge

Please refer to the additional information below

Prepayment / Early Settlement / Redemption Fee

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.

In addition, an early repayment administration fee of HKD300 (applicable to HKD "Cash Installment") or CNY300 (applicable to CNY "Cash Installment") will be charged.

Returned Cheque / Rejected Autopay Charge

Please refer to the additional information below

## Additional Information

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.

Customers can refer to BOC Credit Card Key Facts Statement, Fees Schedule and Credit Card Agreement/User Agreement.

\* 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!**