

# Key Facts Statement (KFS) for Installment Loan

BOC Credit Card

Statement Installment  
March 2023

<b>This product is an installment loan.</b>									
<b>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.</b>									
<b>Interest Rates and Interest Charges</b>									
<b>Annualised Percentage Rate (APR)</b>	Please refer to the additional information below								
<b>Annualised Overdue / Default Interest Rate</b>	Please refer to the additional information below								
<b>Fees and Charges</b>									
<b>Handling Fee</b>	<p>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 0.50%* of loan amount, the fees in APR is as follows:</p> <table border="1"><thead><tr><th>Loan Tenor</th><th>6-month</th><th>12-month</th><th>24-month</th></tr></thead><tbody><tr><td>APR#</td><td>10.71%</td><td>11.46%</td><td>11.66%</td></tr></tbody></table> <p>Upfront administration fee (if applicable) will be charged to credit card account with the first installment; monthly handling fee will be charged for each installment.</p>	Loan Tenor	6-month	12-month	24-month	APR#	10.71%	11.46%	11.66%
Loan Tenor	6-month	12-month	24-month						
APR#	10.71%	11.46%	11.66%						
<b>Late Payment Fee and Charge</b>	Please refer to the additional information below								
<b>Prepayment / Early Settlement / Redemption Fee</b>	<p>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.</p> <p>In addition, an early repayment administration fee of HKD300 (applicable to HKD "Statement Installment") or CNY300 (applicable to CNY "Statement Installment") will be charged.</p>								
<b>Returned Cheque / Rejected Autopay Charge</b>	Please refer to the additional information below								
<b>Additional Information</b>									
<p>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.</p> <p>Customers can refer to BOC Credit Card Key Facts Statement, Fees Schedule and Credit Card Agreement/User Agreement.</p>									

\* 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 "Statement 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!**