

Key Facts Statement (KFS) for Installment Loan

BOC Credit Card

Statement 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 0.55%, the fees in APR are as follows: | | | |
| | Loan Tenor | 6-month | 12-month | 24-month |
| | APR | 11.82% | 12.65% | 12.91% |
| The maximum APR of this plan (based on a loan amount of HK\$100,000) are: 29.67% for 6-month loan tenor, 31.43% for 12-month and 31.33% 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\$17,216.67 | HK\$8,883.33 | HK\$4,716.67 |
| 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)” | HK\$103,300 | HK\$106,600 | HK\$113,200 |

| | | | | | | | | | | | | |
|--|--|---|------------|--|------------|---------|----------|----------|-----------|-----------|-----------|------------|
| | <table><tr><td>above</td><td></td><td></td><td></td></tr></table> <p>Remark: To calculate the above information applicable to your specific case, please use our online calculator accessible from our website which provides credit card instalment programs at www.bochk.com/en/home/calculators/creditcardinstallment.html</p> | above | | | | | | | | | | |
| above | | | | | | | | | | | | |
| 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 the installment amount, the repayment periods and credit card account status. To find out more about the personalized fee and APR, please refer to the “Statement Installment” transaction screen of online service or call the Application Hotline (852)2929 2228.</p> <p>As an example of HK\$100,000 with personalized monthly handling fee of 0.55%, the total fees are as follows:</p> <table><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\$3,300</td><td>HK\$6,600</td><td>HK\$13,200</td></tr></table> | | | Loan Tenor | 6-month | 12-month | 24-month | Total fee | HK\$3,300 | HK\$6,600 | HK\$13,200 |
| Loan Tenor | 6-month | 12-month | 24-month | | | | | | | | | |
| Total fee | HK\$3,300 | HK\$6,600 | HK\$13,200 | | | | | | | | | |
| 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>If 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 HK\$300 (applicable to HKD "Statement Installment") or CNY¥300 (applicable to CNY "Statement Installment") 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!