

**Key Facts Statement (KFS) for Instalment Loan***Bank of China (Hong Kong) Limited (“the Bank”)***Greater Bay Area Personal Loan - Instalment Loan (For personal customers)  
30th April 2019****This product is an instalment 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.****Interest Rates and Interest Charges**

<b>Annualised Percentage Rate (APR)</b>	For a loan amount of HK\$100,000:			
	<b>Loan Tenor</b>	<b>12-month</b>	<b>24-month</b>	<b>36-month</b>
	APR (or range of APR)	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime	The Bank’s HKD Prime to 1.7% over the Bank’s HKD Prime

<b>Annualised Overdue / Default Interest Rate</b>	<p>6% over the Bank’s HKD Prime</p> <p>The Bank reserves the right to charge default interest (before as well as after judgment) on a day to day basis on any sum which is not paid when due.</p> <p>If any instalment payment or interest payment is overdue, default interest shall be calculated from the due date of the relevant instalment or interest payment on a daily basis up to the day on which actual payment in full has been made.</p> <p>For Details, please refer to the relevant sections of “General Terms and Conditions for General Banking Facilities and Loan Facility(ies)” provided by the Bank.</p>
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**Fees and Charges**

<b>Handling Fees upon application/ renewal</b>	0.2% of loan amount (subject to a minimum range of HK\$250) will be charged when a customer applies for an instalment loan
<b>Late Payment Fees and Charge</b>	An administrative fee of HK\$500 for each overdue but unpaid monthly instalment of the loan
<b>Prepayment / Early Settlement / Redemption Fee</b>	2% of original loan amount will be charged if you fully repay the loan during the loan tenor
<b>Returned Cheque / Rejected Autopay Charge</b>	HK\$150 per returned cheque / rejected autopay payment

**Additional Information**

1. Minimum Loan Amount: HK\$100,000.