

Green Personal Loan Promotion Terms and Conditions:

1. The promotion period from 16 November 2023 to 3 January 2024 (both dates inclusive) (“Promotion Period”), customers should successfully drawdown the loan on or before 31 January 2024 to be eligible to the offers listed in this Terms and Conditions.

1.1 Green Personal Loan Preferential APR and Handling Fee Waiver Offer (“**Green Personal Loan offer**”): Customers have to fulfil all requirements below (“**Eligible Customers**”) in order to enjoy the Green Personal Loan Offer:

- Successfully submit the application for Green Personal Loan with reference code “GL” within the Promotion Period; **AND**
- Submit designated document including but not limited to successfully submit the green purchase proof before loan drawdown (i.e. Invoice of electric car purchase).

1.2 Wealth Management “Total Relationship Balance Growth Reward”

For details of Wealth Management “Total Relationship Balance Growth Reward” and its other welcome offer, terms and conditions, please visit Wealth Management webpage (Home > Wealth Management > Learn more) to learn more.

1.3 Tesla Model Y Test Drive

- For any enquiries or appointment of test drive, please call Tesla Test Drive hotline at 3974 0254. The waiting time of the test drive appointment will be depending on the number of appointments received. The event is subject to Tesla relevant terms and conditions (Tesla Public Website > Schedule a Test Drive).

1.4 Complimentary Tesla Wall Connector Private Installation Package

Complimentary Tesla wall connector private installation package is subject to Tesla relevant terms and conditions. For details, please contact Tesla at hotline 3974 0254 (Fast Key: 2->2->5).

1.5 BOCHK is not the supplier of the products/ services specified in clause 1.3 and 1.4. Information, images or reference values (if any) shown in this promotion material are not provided by BOCHK and for reference only. For any enquires, claims or complaints regarding the quality or availability of the above-mentioned products/ services or the accuracy of any of the above-mentioned information on website should be directed to the relevant suppliers. BOCHK makes no warranty and shall have no liability relating to any aspect of the mentioned offers.

2. Cash Rebate Reward Offer

Eligible Customers have to successfully granted for Green Personal Loan with a loan amount of HK\$50,000 or above, and with repayment tenor of 36 months or above.

(“**Cash Rebate Reward Offer Eligible Customers**”) in order to enjoy

a) E-Channels Reward Offer:

Loan Amount (HK\$)	Cash Rebate for Green Personal Loan (HK\$)
\$50,000 - \$99,999	\$200
\$100,000 - \$199,999	\$400
\$200,000 - \$499,999	\$800
\$500,000 - \$999,999	\$1,000
\$1,000,000 - \$1,499,999	\$1,500
\$1,500,000 - \$2,999,999	\$3,000
\$3,000,000 or above	\$6,000

3. The above Cash Rebate Reward offer will be directly credited to the BOC repayment account of the Cash Rebate Reward Offer Eligible Customers on or before 30 June 2024 without prior notice. The status of the Cash Rebate Reward Offer Eligible Customers BOC Express Cash accounts must be normal and valid, and without any overdue record or in breach of the terms and conditions of the BOC Express Cash when BOCHK credits the cash rebate. Otherwise, BOCHK reserves the right to cancel the cash rebate without prior notice.
4. Green Personal Loan offer is not applicable to existing customers of BOC Express Cash Instalment Loan or BOC Express Cash Instalment Loan Balance Transfer and the staff of BOCHK.
5. The maximum loan amount for the Green Personal Loan is HK\$4,000,000 or 18 times of the monthly salary or for the specific Green Personal Loan purposes (whichever is lower). The final approved loan amount and the maximum monthly salary multiple is subject to change in accordance with the circumstances of individual cases. BOCHK will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.
6. The quoted interest rate is calculated based on a loan amount of HK\$1,500,000 with repayment tenor of 12 months and monthly flat rate of 0.0799%. The APR is 1.78%, without handling fee. (The APR does not include cash rebate). **The APR is calculated according to the guidelines laid down in The Hong Kong Association of Banks. An APR is a reference rate which includes the basic interest rates and other fees and charges of a product expressed as an annualized rate. For loan and offer details, rates, handling fee, APR, terms and conditions, please refer to BOCHK website Home > Loan > Personal Loan > Green Personal Loan for the "Key Facts Statement (KFS)" or contact our staff.**
7. Green Personal Loan customers can choose for a 12, 24, 36, 48 or 60 months repayment period.
8. BOCHK reserves the right of final decision on any Loan application. BOCHK reserves the right to decide whether to accept or reject the application with reference to the applicant's credit report and the information provided by the applicant. The applicant is not required to provide any reason for the rejection of the application. If necessary, BOCHK reserves the right to request the applicant to provide extra documents for further approval purposes. The Loan is subject to the terms set out in the Loan document signed between the Loan applicant and BOCHK.
9. **Early Settlement Fee**
Upon early settlement of the Loan, outstanding interest and principal shall be calculated on the basis of "Reducing Balance Method". The Borrower shall pay an early settlement fee which is 2% of the approved principal amount of the loan.

BOCHK may at its discretion adjust the early settlement fee at any time. Please note that different loan products have an individual calculation of the apportionment of the interest and principal even though the monthly repayment amount is equal. More interest will, in general, be included in earlier repayments, and less on principal. In other words, where a borrower has been making repayments as scheduled for some time, the amount of outstanding interest is likely to be small. If the borrower chooses to pay off the loan early at this moment, the loss may outweigh the gain as the amount saved may not be enough to cover the relevant charges for early repayment. You are suggested to make enquiries to BOCHK for the total settlement amount (including the loan outstanding amount, early settlement/redemption fee and other incurred fee(s)) and unpaid interest. You may visit our website Home > Loan > Personal Loan > Green Personal Loan to refer to the Loan Calculator and Repayment Schedule, for details of apportionment of interest and principal for each loan repayment throughout the loan tenor, the method of apportionment and the incurred fee(s). You are advised to make comparison and consider thoroughly before deciding whether to choose an early repayment.

10. Risk Disclosure of Investment as Loan Purpose

The following risk disclosure statements cannot disclose all the risks involved and does not take into account any personal circumstances unknown to BOCHK. Customers should undertake their own independent review and seek independent professional advice before they trade or invest especially if they are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment. The following are the risk disclosure statements: Customers should carefully consider whether trading or investment is suitable in light of your own risk tolerance, financial situation, investment experience, investment objectives, investment horizon and investment knowledge. BOCHK does not constitute any offer, solicitation, recommendation, comment or guarantee to the purchase, subscription or sale of any investment product or service during the loan application process. Investment involves risk. Customers should assess and bear the relevant risks at their own, and the Bank does not bear any responsibility. You are also advised to read carefully Condition 7 of Part 3 of Conditions for Services for further details of risk disclosure in relation to investment.

General Terms:

- Green Personal Loan is the product of the BOCHK.
- The above products are subject to the relevant terms and conditions of the Green Personal Loan.
- This offer cannot be used in conjunction with other promotion offer that are not listed in this promotion material.
- The above products, services and offers are subject to relevant promotion terms and conditions. For details, please refer to relevant promotional materials or inquire with BOCHK branch staff.
- BOCHK may request additional documents in the course of processing your application.
- The credit rating of each customer must fulfill the requirements of BOCHK. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of BOCHK without providing any reason.
- In case of any dispute, the decision of BOCHK shall be final.
- BOCHK reserves the right to amend, suspend or terminate the above products, services and offers, and to amend the relevant terms and conditions at any time at its sole discretion.
- Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
- Customers are required to pay the relevant data charges for using and/or downloading the BOCHK Mobile App or Mobile/Internet Banking.
- Please download the BOCHK mobile application from the official software application store or BOCHK website, and pay attention to the identification words of the search.
- By using BOCHK Mobile Application and/or Mobile/Internet Banking, visitors agree to the disclaimers and policies of BOCHK contained in Mobile Application and/or Mobile/Internet Banking from time to time.