

2021 BEA Tax Season Loan

Exclusive Offer for Corporate Staff Members

Date: 2nd November, 2021

Exclusive Offer for Corporate Staff Members

Exclusive Offer for Corporate Staff Members

Promotion Period

From 2nd November, 2021 till 31st December, 2021
(Drawdown on or before 31st January, 2022)

Promotion Highlight

APR as low as
1.33%

Loan amount of up to
12 times your basic monthly salary
(maximum HK\$3,000,000)

Exclusive Offer

Apply for a tax season loan of HK\$100,000 or above with a tenor of 12 to 24 months and a **guaranteed APR as shown below**

Reference Rate Table

Loan amount (HK\$)	Repayment period	Tax Season Loan	
		12months	24months
100,000 - 299,999	Monthly Flat Rate	0.10%	0.12%
	Monthly instalment (HK\$)*	843.33	428.67
	APR^	2.23%	2.78%
300,000 - 799,999	Monthly Flat Rate	0.08%	0.08%
	Monthly instalment (HK\$)*	841.33	424.67
	APR^	1.78%	1.85%
800,000 or above	Monthly Flat Rate	0.06%	0.08%
	Monthly instalment (HK\$)*	839.33	424.67
	APR^	1.33%	1.85%

Remarks:

1. The monthly instalment is calculated according to every HK\$10,000 in the total loan amount.
2. The APR is calculated based on a loan amount of HK\$100,000, HK\$300,000 or HK\$800,000. The Annualised Percentage Rate ("APR") is calculated according to the standard method set out in the Code of Banking Practice and includes the full arrangement fee waiver. Both the APR and monthly repayments are rounded up or down to the nearest 2 decimal places. Please note that actual APRs and monthly repayments may differ.

How to apply

- **Must** apply via mobile phone
- Enter “**TLPV**” in the field “Promotion Offer”

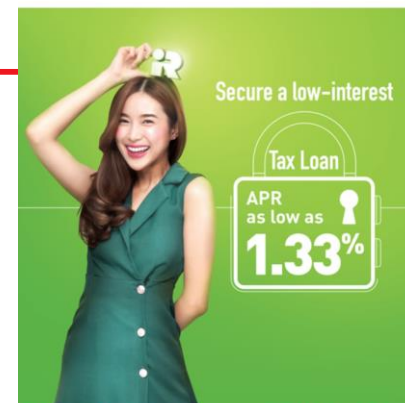
APPLY NOW

Apply via
mobile
phone

Please visit
www.hkbea.com/iloan?46
with your mobile phone
to apply

Step:
Enter “TLPV” in the field
“Promotional Offer”

Tax Season Loan



Existing BEA customer with loan amount HK\$30,000 or below can also enjoy the “Cardless ATM loan withdrawal” service.

- Customers can drawdown the loan from over 200 BEA ATMs across Hong Kong
- The cash withdrawal limit is up to \$15,000 per time. If the loan amount exceeds the maximum cash withdrawal limit, the loan will be deemed as 2 individual Loans.

Please click here

- [Key Facts Statement](#)
- [Terms and Conditions](#)
- [The Personal Data \(Privacy\) Ordinance – Personal Information Collection \(Customers\) Statement](#)

The promotion period is valid till 31st December 2021

Application
Hotline: 2211 1438
Working
Hours: 10:00 a.m. to 6:00 p.m. (Monday to Friday)
10:00 a.m. to 2:00 p.m. (Saturday)(except public holidays)

Remarks:

Promotion code
(if applicable)

如需瀏覽中文版，請按此切換。

This service is solely for product application and is not intended for giving any urgent banking instructions or reporting any urgent fraud or suspicious transactions. Please call our telephone hotline 2211 1333 immediately or visit any of our branches if you suspect there is any fraud.

To borrow or not to borrow? Borrow only if you can repay!

Check Preferential Interest Rate

Product Details

Product	Tax Season Loan
Maximum Loan Amount*	Up to 12 times your basic monthly salary (maximum HK\$3,000,000)
Repayment Period	12 / 24 months
Interest rate	APR as low as 1.33%

*The final approved loan amount, based on a multiple of the applicant's monthly salary, is subject to change in accordance with individual circumstances.

Promotion Details

Please refer to the eDM and Terms and conditions for promotion details.



BEA 東亞銀行
Enriching Your World

BEA Tax Season Loan
Exclusive Offer for Corporate Staff Members

Secure a low-interest tax loan

APR as low as **1.33%**

Applying through mobile on or before 31st December, 2021 to enjoy the following offers:

APR as low as **1.33%**

Loan amount of up to **12 times** your basic monthly salary (maximum HK\$3,000,000)

Loan amount (HK\$)	Repayment period	Tax Season Loan	
		12 months	24 months
100,000 – 299,999	Monthly Flat Rate	0.10%	0.12%
	Monthly instalment (HK\$)*	843.33	428.67
	APR [^]	2.23%	2.78%
300,000 – 799,999	Monthly Flat Rate	0.08%	0.08%
	Monthly instalment (HK\$)*	841.33	424.67
	APR [^]	1.78%	1.85%
800,000 or above	Monthly Flat Rate	0.06%	0.08%
	Monthly instalment (HK\$)*	839.33	424.67
	APR [^]	1.33%	1.85%

Terms and conditions apply. For requirements of the programme, please refer to the remarks and enclosed BEA Tax Season Loan Offer Terms and Conditions.

* The monthly instalment is calculated according to every HK\$10,000 in the total loan amount.

[^] The APR is calculated based on a loan amount of HK\$199,999, HK\$299,999, HK\$499,999, HK\$799,999 or HK\$1,200,000.

APPLY NOW

Apply via mobile phone

Please visit www.hkbea.com/iload746 with your mobile phone to apply

Step: Enter "TLPV" in the field "Promotional Offer"

Remarks

- To enjoy the tax season loan offer for corporate staff, an applicant must be a designated corporate employee, and follow the aforementioned application steps to apply the loan.
- The Annualised Percentage Rates ("APR") as low as 1.33% is for reference only, it is calculated based on a loan amount of HK\$1,200,000, with a monthly flat rate of 0.06%, and a repayment period of 12 months. Please note that actual APRs may differ.
- The monthly instalment is calculated according to every HK\$10,000 in the total loan amount.
- The APR is calculated according to the standard method set out in the Code of Banking Practice. Both the APR and monthly repayment are rounded up or down to the nearest 2 decimal places. The APR is for reference only. Actual APRs and monthly repayments may differ, and the details stated in the loan confirmation letter shall prevail. Please note that the APR stated in the loan confirmation letter will not include any cash rebate.
- The customer must have a minimum monthly basic salary of HK\$5,000 and have been employed by his/her present employer for at least 3 months.
- If the customer's application amount does not meet our approval requirements The Bank of East Asia, Limited ("BEA") may still grant approval for a loan on a case-by-case basis, but the interest rate and arrangement fee offered may be adjusted.
- The repayment period for the Tax Loan is either 12 or 24 months and the loan amount can be up to 12 times the applicant's basic monthly salary (maximum HK\$3,000,000). The repayment period for the Instalment Loan is either 36, 48, or 60 months and the loan amount can be up to 12 times the applicant's basic monthly salary (maximum HK\$1,200,000). The final approved loan amount, based on a multiple of the applicant's monthly salary, is subject to change in accordance with individual circumstances.
- Information about early full repayment of the loans is available on our website at www.hkbea.com/loan_faq.
- BEA reserves the right to approve or decline any instalment loan application and is not obligated to provide a reason for declining an application. BEA will determine the approved loan amount, repayment period, and interest rate at its sole discretion.
- This information is for reference only. BEA reserves the right to vary or cancel this offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- If the requested loan amount is approved in full, The Bank of East Asia, Limited will not notify the applicant. The loan amount will be credited to the applicant's designated bank account directly.

[Terms and Conditions and Key Facts Statement](#)



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BEA Mall **New BEA Mall App – Lifestyle Platform**
View card overview · Register for campaigns · Use Bonus Points

Asian Banking and Finance Retail Banking Awards 2020
Bloomberg Businessweek (Chinese Edition) Financial Institution Awards 2020

To borrow or not to borrow? Borrow only if you can repay!

Required Document for Loan Application

- Auto Payroll Customers or Mortgage Loan Customers:
No need to submit any document.
- Documents required:
 - i. Regular income earner:
 - Salary slip for the past 1 month, or Bank statement/passbook records for the past 1 month showing applicants' name, account number and salary entries ◦
 - ii. Irregular income earner (including Self employed, Part-time and Commission based earners):
 - Latest salaries tax demand note, plus
 - Salary slip for the past 1 month, or
 - Bank statement/passbook records for the past 1 month showing applicants' name, account number and salary entries

Notification of Results

- **Application process and loan drawdown** will be completed within 8 working days upon receipt of the complete requisite documents and information. If the requested loan amount is approved in full, BEA will not notify the applicant. The Loan amount will be credited to the applicant's designated bank account directly.

End