

New Privileged Mortgage Plan

To apply on or before 29th September, 2007:

👍 Interest rate as low as

P-3.38% for the first 5 years;

P-3.25% for the remaining loan period

👍 **Waiver** of the prepayment penalty

- 👍 Fire insurance: first year free; 30% discount thereafter¹
- 👍 Household insurance: 35% discount for the first year²
- 👍 Loan amount up to 95%³
- 👍 Waiver of the application and valuation fees

This promotional mortgage plan is applicable to the primary and secondary markets, transfer mortgages, refinancing, and further charges. This offer is available on a first-come, first-served basis.

BEA also offers other mortgage plans and privileges to suit your needs.

¹ This offer is only applicable to borrowers who effect their fire insurance through The Bank of East Asia, Limited ("BEA") and to properties that are not covered by the master policy listing approved by BEA. The offer cannot be redeemed for cash.

² This offer is only applicable to borrowers who effect their home insurance through BEA. The offer cannot be redeemed for cash.

³ Loan amounts of over 70% and up to 95% will be offered to borrowers who are eligible for the Mortgage Insurance Programme provided by The Hong Kong Mortgage Corporation Limited. Insurance premiums should be paid by the borrowers. The insurance premium is subject to the loan amount, mortgage plan, and repayment terms. The insurance premium can be integrated into the loan amount. For details, please contact a BEA representative.

- The Prime Rate ("P") represents the Hong Kong dollar prime lending rate quoted by BEA. As of 10th August, 2007, the prime lending rate is 8% p.a.

- This offer is applicable to a minimum loan amount of HK\$500,000.

- The above information is for reference only. All applications are subject to BEA's credit requirements and final approval. BEA reserves the right to cancel or amend the above terms at its sole discretion at any time without prior notice.

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