

Privileged Residential Mortgage Plan

👍 **Interest rate as low as for whole loan period**

P-3%

👍 **Privileged cash rebate**

👍 **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 mortgage plan is applicable to the primary and secondary markets, transfer mortgages, refinancing, and further charges.

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 whose residential properties are for self-occupation and 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 1st February 2008, the prime lending rate is 6% 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.

[Code: 08R02(1)] 01022008

按揭 服務 助 你 輕 鬆 置 業