



## Bank of Communications Credit Card “0% Interest Cash Instalment Plan”

With the Bank of Communications Credit Card “0% Interest Cash Instalment Plan”, cardholders can enjoy zero interest rate, monthly handling fee as low as 0.25% and up to 18 months repayment period, which helps you to get the cash so easily for your shopping and travel plans.

- **0% interest rate, with only 0.25% monthly handling fees**

Tenor	Monthly handling fees			
	3 months	6 months	12 months	18 months
Loan Amount				
HK\$1,000-HK\$29,999	<b>0.29%</b>	0.45% <b>0.32%</b>	0.50% <b>0.35%</b>	0.52% <b>0.37%</b>
HK\$30,000 or above	<b>0.25%</b>	0.38% <b>0.27%</b>	0.45% <b>0.32%</b>	0.48% <b>0.34%</b>

Note: The minimum loan amount should be HK\$1,000 and the amount applied for should be in the multiple of HK\$1,000.

### Example:

Suppose your loan amount is HK\$30,000 and have chosen 3 months repayment period

Monthly repayment amount = [Loan Amount/repayment period + (monthly handling fee)]

= [HK\$30,000/3 + (HK\$30,000 x 0.25%)]

= HK\$10,075

- **100%** To get 100% of your available credit limit into cash and repay for other banks' high interest loan program, saying farewell to the high interest rates
- **18 Months** The loan amount can be repaid by 3, 6, 12 or 18 consecutive monthly instalments.

### Easy Application Procedures

1. Send the completed application form to 12/F, Bank of Communications Tower, 231-235 Gloucester Road, Wanchai, Hong Kong OR
2. Hand in the application form in person to any Bank of Communications Hong Kong branches OR
3. Fax the completed application form to 2591 9968

The Bank will deposit the total approved Instalment Plan loan amount into the Cardholder's designated personal bank account maintained at the Bank as specified by the Cardholder within 5 working days after successful application.

Customer Service Hotline: 22 699 699

Promotional Period from now until 14 February 2012



## Bank of Communications Credit Card “0% Interest Cash Instalment Plan” Application Form

### Personal Information

English name of the principal cardholder: \_\_\_\_\_ (as stated on the credit card)

Credit card number of the “0% Interest Cash Instalment Plan”

\_\_\_\_\_

Daytime contact number: \_\_\_\_\_

### Information for the application of “0% Interest Cash Instalment Plan”

The loan amount applied: HK\$ \_\_\_\_\_

(The minimum loan amount should be HK\$1,000 and the amount applied for should be in the multiple of HK\$1,000. The maximum loan amount is 100% of the available credit limit (excluding the handling fee of the loan amount).)

I authorize the Bank deposits the approved loan amount into my personal or joint bank account maintained at the Bank as followings.

Account Number: 027- \_\_\_\_\_

Instalment repayment periods:  3 months     6 months     12 months     18 months

(If not specified your choice, your repayment period will be treated as 18 months.)

If the approved loan amount is less than the above loan amount applied, I shall also accept.

If not accept, please put a “√” in the box of the right hand side. Not Accept

### Declaration and Signature

I hereby declare and confirm that all the information provided above, agree to accept and agree to be bound by all the terms and conditions for Bank of Communications “0% Interest Cash Instalment Plan”. I agree to authorize Bank of Communications Co., Ltd. Hong Kong Branch to disclose, verify and/or exchange the said information and/or the documents to or with and/or to obtain other credit information about me from whatever sources may consider appropriate for the process of credit limit adjustment application.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Date

(Same as that appear on the credit card)

FOR BANK USE ONLY		Promotional Period from now until 14 February 2012	
AUTH CODE		APP AMOUNT	
RECEIVED ON		APPROVED BY	
BRANCH CODE		SALES CODE	



### **Bank of Communications Credit Card “0% Interest Cash Instalment Plan” Terms and Conditions:**

1. Bank of Communications Credit Card “0% Interest Cash Instalment Plan” (“Instalment Plan”) is bound by the terms and conditions of Bank of Communications Pacific Credit Card Cardholder Agreement and Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement of Bank of Communications Co., Ltd Hong Kong Branch (“the Bank”). The Instalment Plan is applicable to Bank of Communications credit cards issued by the Bank in Hong Kong and the bank designated principal cardholder in Hong Kong (“Cardholder”), excluding the supplementary card, PC Internet Card and Gift Card cardholder.
2. The Promotional Period of Instalment Plan effects from now until 14 February 2012 (“the Promotional Period”).
3. No interest is payable by the Cardholder under the Instalment Plan and the Cardholder is only required to pay the monthly handling fee for the Instalment Plan. The loan amount of this Instalment Plan is retail purchase. If the Cardholder fails to make full repayment of the statement balance specified in the Credit Card Account statement on or before the payment due date, the Cardholder shall pay interest on all outstanding balance on the Credit Card Account. The Cardholder shall pay a finance charge on any monthly instalment amount due but unpaid at the prevailing interest rate of the Credit Card Account.
4. Upon approval of the Cardholder’s application for the Instalment Plan: (a) The Bank will hold the credit limit of the Cardholder’s Credit Card Account (“Credit Card Account”) specified in the Instalment Plan application Form with an amount equivalent to the Instalment Plan loan amount and the total handling fee as the Bank may from time to time prescribe until the last instalment amount is settled. (b) The Bank will debit the Instalment Plan loan amount and the total handling fee from the Credit Card Account by 3, 6, 12 or 18 consecutive monthly instalments. The first instalment amount will be debited from the Credit Card Account immediately or on the date that the Bank may prescribe at its discretion. (c) The Bank will proportionally reduce the hold amount from the credit limit of the Credit Card Account every month after the Bank successfully debits the Credit Card Account with the instalment amount due. (d) Cardholders receive the confirmation letter after 5 working days of application. Then the Bank will deposit the total approved Instalment Plan loan amount into the Cardholder’s designated personal or joint bank account maintained at the Bank as specified by the Cardholder in the Instalment Plan Application Form.
5. The minimum loan amount should be HK\$1,000 and the amount applied for should be in the multiple of HK\$1,000. The maximum load amount is 100% of cardholder’s available credit limit. It will normally take 5 working days to process the application; Cardholder will be notified of the result by separate post. If the available credit limit under cardholder’s personal credit card account issued by the Bank is less than the applied amount, the Bank will adjust the cardholder’s credit limit. It will normally take 5 working days to process the credit limit adjustment application and the cardholder will be notified of the result by separate post.
6. Based on loan amount from HK\$1,000 to HK\$ 29,999, with a monthly handling fee of 0.29% (3 months), 0.32% (6 months), 0.35% (12 months) and 0.37% (18 months), the annualized percentage rates are as follows: 5.34%(3 months), 6.75% (6 months), 7.94% (12 months) and 8.57% (18 months). Based on loan amount from HK\$30,000 or above, with a monthly handling fee of 0.25% (3 months), 0.27% (6 months), 0.32% (12 months) and 0.34% (18 months), the



annualized percentage rates are 4.59% (3 months), 5.68% (6 months), 7.24% (12 months) and 7.86% (18 months). The annualized percentage rates are calculated according to the guidelines of the Code of Banking Practice.

7. Unless approved by the Bank, this Instalment Plan cannot be cancelled or changed.
8. Cardholders should make sure that the bank account information is true and correct, No claims will be made to the Bank under any circumstances that the approved loan amount of this Instalment Plan cannot be successful transferred into the cardholders' designated bank accounts.
9. The approved loan amount for this Instalment Plan cannot eligible for cash rebate or bonus point reward under the prevailing spending reward program or is not counted to the spending requirement of welcome gift offers. Cardholder must immediately settle the remaining balance of loan amount of this Instalment Plan upon Credit Card Account cancellation.
10. In case the Cardholder requests (i) to cancel or amend the application for the Instalment Plan; or (ii) make full prepayment settlement of the outstanding balance of the Instalment Plan, the Bank will charge a handling fee of HK\$300 each time and will debit it from the Credit Card Account.
11. The Bank has the right to approve or reject the application of this Instalment Plan hereof without giving any reason therefore. Notwithstanding the other provisions in these Terms and Conditions, the Bank shall be entitled at any time with notice to the Cardholder (a) suspend or terminate the Instalment Plan; and/or (b) revise or add further provisions to these Terms and Conditions. The Bank reserves the right to revise the above-mentioned handling fee and the handling fee from time to time.
12. In case of discrepancy between the Chinese and English versions of these terms and conditions, the Chinese version shall prevail.