

**Terms and Conditions:**

1. The illustrative rate is only applicable to "professionals", as defined by BOC Credit Card (International) Ltd (the "Company"). The annualized percentage rate (APR) of 3.31% is calculated on the basis of a loan amount of HK\$500,000 with a repayment tenor of 12 months and a monthly flat rate of 0.063% (including a handling fee of 1% p.a.).The Company reserves the final right to define the term of "professionals". The applicable interest rate may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. The approval of loan amount, repayment tenor and interest rate is subject to the final decision of the Company.
2. Loan amount is up to HK\$1,000,000 or 18 times of your monthly salary (whichever is lower).
3. The APR is calculated in conformity with the guidelines laid down by the Code of Banking Practice. The credit score of the customers must fulfill the application requirements of the Company.
4. The Company reserves the right to amend, suspend or terminate the above offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice. In case of any disputes, the decision of the Company shall be final.
5. Should there be any discrepancy(ies) between the Chinese and the English versions of the above terms and conditions, the Chinese version shall prevail.

BOC Credit Card (International) Ltd is a member of BOCHK Group