

**Remarks:**

1. The maximum loan amount for the BOC Express Cash Instalment Loan is up to HK\$2,000,000 or 12 times the monthly salary (whichever is lower). BOC Credit Card (International) Limited (“Card Company”) will determine the final approved loan amount based on the credit rating of the individual customer and other relevant factors.

**General Terms:**

- BOC Express Cash Revolving Credit is the product of the Card Company. The Card Company is a member of the Bank of China (Hong Kong) Group (“BOCHK”).
- The above products are subject to the relevant terms of the BOC Express Cash Card User Agreement.
- The credit rating of each customer must fulfill the requirements of the Card Company. The approved APR may vary on a case-by-case basis, subject to the credit rating of each individual customer, loan amount and repayment tenor. Approval of the loan amount, repayment tenor and interest rate are all subject to the final decision of the Card Company without providing any reason.
- The Card Company reserves the right to amend, suspend or terminate the above products and offers and to amend the relevant terms at any time at its sole discretion without prior notice.
- In case of any dispute, the decision of the Card Company shall be final.
- Should there be any discrepancy between the English and Chinese versions of the relevant terms, the Chinese version shall prevail.