



BEA 東亞銀行

同心 創精彩

Professional Mortgage Loan 專業人士按揭貸款



Upon successful application for Professional Mortgage Loan, you can enjoy:

成功申請「專業人士按揭貸款」，可享以下優惠：

- » Preferential mortgage rates
特惠按揭利率
- » Loan amount of up to 90% of property value
貸款額高達物業估值90%
- » Loan tenor of up to 30 years
還款期長達30年
- » Free fire insurance for the second year
豁免第二年火險
- » Exclusive offer of BEA's SupremeGold Services for your other personal banking needs
專享顯卓理財服務優惠
- » Welcome reward of MOP1,000 cash coupon for new SupremeGold account
顯卓理財戶口迎新獎賞可獲澳門幣1,000元現金券

Customer Services Hotline
客戶服務熱線

(853)2833 5308

Website
網址

www.hkbea.com.mo

BEA Macau network: Main Branch (NAPE), Praia Grande Sub-branch, Horta e Costa Sub-branch and Taipa Sub-branch

東亞銀行澳門網點：澳門分行（皇朝區）、南灣支行、高士德支行及氹仔支行

Terms and Conditions: This offer is valid from now until 31st December, 2017 (the "Promotion Period") and is only available to customers who successfully apply for Professional Mortgage Loan (the "Eligible Customer") at The Bank of East Asia, Limited, Macau Branch ("BEA Macau Branch") or any sub-branch.

Interest rate offers: 1.This mortgage loan offer is applicable to professionals/high income groups in Macau. BEA Macau Branch reserves the right at its sole discretion to define the meaning of "Professionals/High Income Groups". 2.BEA Macau Branch reserves the right of final approval of the interest rate upon receipt of all relevant documents from the Eligible Customers. 3.The BEA Prime Rate is quoted by BEA Macau Branch from time to time. Please consult BEA Macau Branch for the latest Prime Rate.

Welcome reward: 1.Customer to be eligible for the Welcome reward of MOP1,000 cash coupon, he/she has to open a SupremeGold account during the Promotion Period and (i) deposit Initial Funds of at least MOP/HK\$500,000 (or its equivalent) and maintain the same amount as Monthly Relationship Balance for six consecutive months thereafter; (ii) open a unit trusts investment account and a linked investment account; and (iii) provide an email address of the Eligible Customer. 2."Initial Funds" refers to funds newly deposited in the new SupremeGold account during the period as from the date of account opening until the end of next calendar month. Fund transferred from any other deposit account maintained with BEA Macau Branch, either under the customer's own name (including joint-name accounts) or in the names of others are excluded. 3."Monthly Relationship Balance" refers to the Portfolio Net Asset Value as stated in the monthly statement of SupremeGold account. 4.If the amount of Monthly Relationship Balance is not maintained in any month within the required period of six consecutive months, or the Eligible Customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the Welcome reward is offered, the customer's entitlement to the Welcome reward will be forfeited. 5.The Welcome reward will be offered to the Eligible Customer within 2 months after the requirement of maintaining Monthly Relationship Balance is fulfilled. 6.If the Eligible Customer cancels the services within one year from the date the SupremeGold account is opened, BEA Macau Branch reserves the right to debit an administration fee equivalent to the value of the reward awarded to the SupremeGold account without prior notice. 7. Each Eligible Customer is entitled to the Welcome reward once only during the Promotion Period. For joint accounts, only the primary account holder is entitled to enjoy the offers. 8.The decision of BEA Macau Branch as to whether a sum qualifies as Initial Funds or Monthly Relationship Balance shall be final and conclusive.

General terms and conditions: 1.BEA Macau Branch reserves the sole right to vary or cancel the above offers and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA Macau Branch shall be final and conclusive. 2.Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Issued by The Bank of East Asia, Limited, Macau Branch

條款及細則：優惠僅適用於由即日起至2017年12月31日期間（「推廣期」）內，透過東亞銀行有限公司澳門分行（「東亞銀行澳門分行」）或任何支行成功申請專業人士按揭貸款的客戶（「合資格客戶」）。

年息率優惠：1.此按揭貸款優惠計劃適用於本澳專業/高收入人士申請。東亞銀行澳門分行保留對「專業/高收入人士」定義的最終詮釋權。2.東亞銀行澳門分行保留在收到合資格客戶所有相關文件後釐定其所享有息率的最終權利。3.東亞銀行最優惠利率以東亞銀行澳門分行公布為準。客戶請向東亞銀行澳門分行查詢最新之最優惠利率。

迎新獎賞：1.客戶必須於推廣期內開立顯卓理財戶口，並且(i)存入開戶金額達澳門幣/港幣50萬元或以上（或其等值）並連續6個月維持該金額為每月理財總值；(ii)同時開立基金及掛鈎投資賬戶；及(iii)提供有效電郵地址之合資格客戶，方可獲享迎新獎賞澳門幣1,000元現金券。2.「開戶金額」指於新開立顯卓理財戶口後至翌月底前存入顯卓理財戶口之款項。並不包括賬戶持有人（包括聯名賬戶）或其他人士從本行任何其他存款賬戶轉賬而來的資金。3.「每月理財總值」指顯卓理財戶口月結單內所顯示之財務組合淨資產的總值。4.如合資格客戶於連續6個月內的任何一個月份未能維持每月理財總值所需金額，或於獎賞存入前取消前述的賬戶及/或服務，其獲得迎新獎賞的資格將被取消。5.合資格客戶將於符合維持每月理財總值金額要求後的兩個月內獲得迎新獎賞。6.如已獲賞的合資格客戶於開戶起計1年內取消賬戶，東亞銀行澳門分行有權於其戶口扣除相等於獎賞價值的行政費用，而不作事前通知。7.每位合資格客戶於推廣期內只可享迎新獎賞一次。若屬聯名賬戶，只有第一賬戶持有人可獲享優惠。8.對於開戶金額及每月理財總值之定義，東亞銀行澳門分行保留最終決定權。

一般條款及細則：1.所有優惠必須以東亞銀行澳門分行最終批核為準。東亞銀行澳門分行保留隨時更改或取消此優惠計劃及/或修改此條款及細則之權利，無須事前通知。如有任何爭議，以東亞銀行澳門分行所作的決定為最終及不可推翻。2.此等條款及細則的中英文版本如有歧異，以英文版本為準。

東亞銀行有限公司澳門分行刊發