

Money Hero - Interest and handling fee waiver for the “Cash In Hand” Instalment Programme (“MH 0% interest for Cash Instalment”)

1. The promotional period for the 0% interest Cash Instalment (the “MH Interest-free Instalment”) runs from 21st to 30th June, 2021 (both dates inclusive) (the “Promotional Period”). The application period for the Interest-free Loan is open from 21st May to 31st July, 2021 (both dates inclusive) (the “Application Period”).
2. The MH Interest-free Instalment is only available for cardholders who have successfully applied for a BEA UnionPay Dual Currency PLATINUM Credit Card, BEA i-Titanium Card, or BEA World Mastercard within the Promotional Period through MoneyHero (the “Cardholder”).
3. The MH Interest-free Instalment is only available for Cardholders who apply by calling 2211 1488 during the Application Period and use the Promotion Code “MHBEA05”.
4. Cardholders can apply for a loan amount of between a minimum of HK\$10,000 and a maximum of HK\$30,000 (adjusted to the nearest dollar) for each newly approved card.
5. The 0% interest rate only applies to Cardholders for a 3-month repayment period. The monthly flat rate of 0% is equivalent to an annualised percentage rate (“APR”) of 0% (for the 3-month repayment period). The APR is calculated according to the standard method set out in the Code of Banking Practice, and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.
6. If the Cardholder is not eligible for the MH Interest-free Instalment, the Bank reserves the right to charge interest equivalent to a monthly flat rate of 0.3% over a 3-month repayment period in November 2021. The monthly flat rate of 0.3% is equivalent to an annualised percentage rate (“APR”) of 5.53% (for a 3-month repayment period and an instalment amount of HK\$10,000). The APR is calculated according to the standard method set out in the Code of Banking Practice, and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.
7. The MH Interest-free Instalment is bound by the Credit Card MoneyHero exclusive welcome offer terms and conditions and Terms and Conditions of the “Cash In Hand” instalment programme.

To borrow or not to borrow? Borrow only if you can repay!