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BANK OF CHINA LIMITED SINGAPORE BRANCH
中国银行股份有限公司新加坡分行



**BUSINESS REPLY SERVICE
PERMIT NO. 04602**

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IMPORTANT INFORMATION

Interest charges	<p>MoneyPlus Line of Credit For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: Applied rate at 2.38% per month (EIR: 28.55% p.a., min. charge of S\$10) Interest shall be charged on a daily basis from the date of transaction, subject to a minimum of S\$10 per month on the whole balance, including any subsequent debit entries, until payment is credited, and on the reduced balance thereafter until full settlement of the whole balance outstanding.</p> <p>MoneyPlus Term Loan For Singaporean OR Permanent Resident with annual income from S\$20,000 to S\$29,999: 12 months tenure - 6.38% p.a. (EIR: 19.46% p.a.) 24 months tenure - 7.38% p.a. (EIR: 17.89% p.a.) 36 months tenure - 8.68% p.a. (EIR: 18.77% p.a.) Processing fee at 5% of loan amount or S\$75 applies, whichever is greater.</p> <p>MoneyPlus Fund Transfer For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: 0% interest rate for 3 months – 1.8% processing fee (EIR = 7.49% p.a.) 0% interest rate for 6 months – 3% processing fee (EIR = 6.38% p.a.)</p>	<p>For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: Applied rate at 1.9% per month (EIR: 22.80% p.a., min. charge of S\$10) Interest shall be charged on a daily basis from the date of transaction, subject to a minimum of S\$10 per month on the whole balance, including any subsequent debit entries, until payment is credited, and on the reduced balance thereafter until full settlement of the whole balance outstanding.</p> <p>For Singaporean OR Permanent Resident with annual income of S\$30,000 and above and Foreigner with annual income of S\$60,000 and above: 12 months tenure - 6.38% p.a. (EIR: 14.58% p.a.) 24 months tenure - 7.38% p.a. (EIR: 15.40% p.a.) 36 months tenure - 8.68% p.a. (EIR: 17.07% p.a.) Processing fee at 2% of loan amount or S\$75 applies, whichever is greater.</p> <p>0% interest rate for 12 months – 5% processing fee (EIR = 5.60% p.a.)</p>
Minimum monthly payment	3% of the monthly balance outstanding, plus any outstanding Minimum Payment Sum or S\$50, whichever is greater.	
Late payment charges	2% of minimum payment sum or S\$100 per month, whichever is higher; if minimum monthly payment is not made by due date.	
Annual membership fee	S\$100	
Cash advance fee	S\$20 or 6% of amount withdrawn, whichever is greater.	
Payment hierarchy	Payment made to the MoneyPlus account will be settled in the following order, with 1 being the highest priority for settlement: 1. MoneyPlus Term Loan 2. MoneyPlus Line of Credit 3. MoneyPlus Fund Transfer	
Lost/stolen card liability	The Cardmember shall not be liable for any transactions carried out after the Bank has been notified of the loss/theft/unauthorized use of the Card. However, the Cardmember shall continue to be liable for all authorised or unauthorised card transactions effected with the use of the PIN made even after the notification is received by the Bank of the loss/theft/unauthorised use of the PIN. Report loss immediately by calling Customer Service Hotline: 1800 338 5335	
There may be circumstances in which you have to pay other fees. See the full list of terms and conditions: http://www.bankofchina.com/sg		