

東亞銀行



THE BANK OF EAST ASIA, LIMITED

**Professional Loan Scheme for the Solicitor Firms to
Pay for the Premium of Professional Indemnity Insurance**

Purpose	To fund solicitor firms' contribution requirements of professional indemnity insurance
Maximum Loan Amount	HK\$1M or 100% of the required premium, whichever is lower
Interest Rate Per Annum	BEA Prime Rate ¹ + 0.45%
Repayment Terms	6 - 12 months
Arrangement Fee	waived
Prepayment	<ul style="list-style-type: none">▪ Full prepayment is subject to a handling charge of one month interest for each outstanding loan year.▪ In the event of partial prepayment, the prepayment amount shall be in a minimum amount of HK\$20,000.- and subject to a handling charge of 1% or HK\$1,000.-, whichever is higher, on original loan amount.
Penalty on Default / Late Payment	3% per month or HK\$80.-, whichever is higher, on the amount of any overdue payments
Involvement of Partnership	Personal guarantee to be provided by all the partners of the firm

- Notes:** 1. Prime rate for Hong Kong dollar loans quoted by us from time to time is currently at 5.125% per annum.
2. The above information is for reference only. The Bank of East Asia, Limited reserves the right to cancel, add or alter any of the above terms and conditions and offers without prior notice.

For enquiries, please contact Mr. C. C. Ho on 3407-2210 or Ms. Jenny Lai on 3407-2206.

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THE BANK OF EAST ASIA, LIMITED

私人財務部
CONSUMER FINANCE DEPARTMENT

Professional Loan & Overdraft

	O/D Limit (HK\$)	Professional Loan	Professional Overdraft
Interest Rate	Less than \$300,000.-	*Prime Rate + 2%	*Prime Rate + 2.00%
	\$300,000.- to \$599,999.-		*Prime Rate + 1.75%
	\$600,000.- to \$1,000,000.-	*Prime Rate + 1.75%	*Prime Rate + 1.50%
Maximum Loan Amount / Overdraft Limit		HK\$1,000,000.- or 6 times monthly salary, whichever is lower	
Repayment Terms		6 to 36 months	5% of overdraft outstanding (Min. HK\$50.-)
Non-refundable Arrangement Fee		0.5% on original loan amount p.a. (Min. HK\$200.-)	0.5% on O/D limit p.a. (Min. HK\$200.-)

* Prime rate for Hong Kong dollar loans quoted by us from time to time is currently at 5.125% per annum.

- Remarks: 1. The above information is for reference only. The Bank of East Asia, Limited reserves the right to cancel or alter any of the terms and conditions and privileged offers of this plan without prior notice.
2. This Bank reserves the right to reject any loan application at its sole discretion.

For enquiries, please contact our Hotline on 2211 1211

1/2/2002

WING LUNG BANK LTD

45 DES VOEUX ROAD CENTRAL
HONG KONG

Our Ref : LN/219/02

26 July 2002

Mr Patrick R Moss
Secretary General
The Law Society of Hong Kong
3/F Wing On House
71 Des Voeux Road Central
Hong Kong

By fax : 2845 0387 &
by hand

Dear Mr Moss

Professional Loan for Compulsory Professional Indemnity Insurance Premium Payment

We refer to our letter to you Ref LN/205/02 dated 19 July 2002 and wish to inform you that our preferential terms for the above loan facility to be offered to members of the Law Society have been revised as follows: -

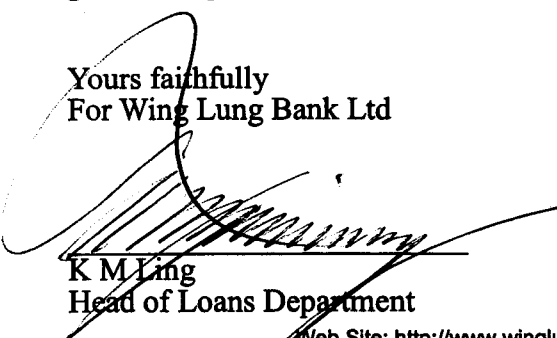
1. Loan Amount : 100% of the premium for Compulsory Professional Indemnity Insurance plus top up amount (if applicable)
2. Interest Rate : *For new borrowers : 5.575% p.a. (P*+0.45% p.a.)*
For existing borrowers : 5.525% p.a. (P+0.4% p.a.)*
* P (Prime Rate) means the Best Lending Rate (5.125% p.a. at present) from time to time quoted by our Bank, subject to fluctuations.
3. Tenor : Choices of 6, 9 and 12 months
4. Security : No collateral security is required
5. Handling Charge : Waived
6. Overdue Interest : 2% p.m. on any unpaid amount from the due date up to the date of actual payment.
7. Handling charge for : \$100 for each arrear of monthly instalment.
overdue payment

The loan is subject to our Bank's final approval, and the above terms may be revised by us from time to time.

We should be grateful if you would let us have the name and address label of the firms so that promotional letter for the services can be sent to them directly. Please also deliver the message to your members, if possible, through your homepage, internal publication or circular.

We thank you for your continual support and are pleased to be of service. Should you have any queries, please contact Ms Jennie Chan at 2826 8326 or the undersigned at 2826 8427. For general enquiries of the above services, please call our hotline at 2952 6666.

Yours faithfully
For Wing Lung Bank Ltd


K M Yung
Head of Loans Department

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