

## *CESL Asia Staff Package (BNU Advantage)*

<b>Access Conditions:</b>	Payroll + BOL + Debit Card + CESL Asia Affinity Card + One Auto-Pay	
<b>Overdraft</b>	Payroll Plus	Max. limit up to 2 times monthly salary Int. Rate: P + 0.75% p.a.
<b>Consumer Loans</b>	Personal Loan	Max. amount of MOP/HKD 500,000 Int. Rate: P + 1% p.a. (Flat) Loan Term: Max. 5 years
	Car Loan	Int. Rate: New Car as low as 2.98% p.a. (Flat) Used Car = 4.25% p.a. (Flat) Loan Term: Max. 5 years
	Motorcycle Loan	Max. amount of MOP/HKD 150,000 Loan Term: Max. 3 years Int. Rate: Prime Rate 'Flat' (New) Prime Rate + 1% p.a. 'Flat' (Used)
	Mortgage Loan	Int. Rate: As low as P - 3% p.a. or As low as 6Mth HIBOR + 1.75% p.a.
	Education Loan	Int. Rate: As low as P - 2% p.a. Loan Term: Max. 14 years (Offered on case-by-case)
<b>Cards</b>	Debit Card	Waived annual fee
	Credit Card	Waived annual fee
	CESL Asia Affinity Card Welcome Gift	1 vacuum food jar or Mop50 cash coupon for new credit card application
<b>Investment</b>	Mutual funds (Subscript. Amount)	Subscription Fees
	Up to MOP 250,000	3%
	MOP 250,001 to MOP 1,000,000	2%
	Over MOP 1 Million	1.5%
<b>Insurance</b>	TravelSafe	15% off (on line)
	Mortgage Life	Extra 10% off
	EasySecure	No Claim Bonus 1 <sup>st</sup> year: 10% off 2 <sup>nd</sup> year: 15% off 3 <sup>rd</sup> year and onwards: 20% off
<b>HKD Cash Note Deposit</b>	Deposit fee	Waived

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Outward Remittance	Service	Fees
	To Hong Kong or other countries (in HKD)	Swift Charge: MOP/HKD50 + Commission Charge:0.05% on remittance amount (Min.Mop50/Max.Mop350)
	To other banks abroad without exchange (in Euro)	Swift Charge: MOP/HKD50 + Commission Charge:0.05% on remittance amount (Min.Mop50/Max.Mop350)
	To other banks abroad without exchange (in other currencies)	Swift Charge: MOP/HKD50 + Commission Charge:0.05% on remittance amount (Min.Mop50/Max.Mop350)
Remarks	For other terms and conditions not stated in the above packages, please refer to / adopt the prevailing pricing list / credit regulations / loans manual. Prevailing standard terms and conditions shall be resumed to any products/services applied when the customer no longer receives payroll in BNU; or has changed his/her employer not listed; or minimum cross-selling products are cancelled, or has bad debts/overdue payments.	