

## Schedule of Fees & Charges on BEA Credit Card Services

Please note some fee items will be amended effective 3<sup>rd</sup> July, 2012. Other fees and charges will remain unchanged. Please refer to the following table for details:

Items	Fees and Charges
<b>Finance Charges</b> - Retail Purchase  - Cash Advance	2.5% per month (Annualised Percentage Rate <sup>1</sup> at 34.49%)  2.5% per month (Annualised Percentage Rate <sup>1</sup> at 36.35%)
<b>Default Finance Charge</b>   - Retail Purchase  - Cash Advance	If the minimum payment due as specified on the Statement is not received by the Bank on or before the payment due date, a default finance charge will supersede the finance charge for the next Statement period as follows:  2.84% per month (Annualised Percentage Rate <sup>1</sup> at 39.83%)  2.84% per month (Annualised Percentage Rate <sup>1</sup> at 41.76%)
<b>Cash Advance Fee</b> (per transaction) (applicable to cash advance and fund transfer to other BEA accounts)	4% on Withdrawal Amount + HK\$20 (HK\$100 as the minimum)
<b>Minimum Payment Due</b>	3% on Statement Balance (HK\$50 as the minimum)
<b>Late Charge</b>	5% of Minimum Payment Due (minimum: HK\$180 and maximum: HK\$250)
<b>Annual Fee</b> (if applicable) - Classic Card - Gold Card - PLATINUM CARD - JCB PLATINUM CARD - World MasterCard <sup>2</sup>	Principal Card      Supplementary Card HK\$300              HK\$150 HK\$600              HK\$300 HK\$1,500            HK\$800 HK\$800              HK\$400 HK\$3,000            HK\$1,500
<b>Replacement Card Fee<sup>3</sup></b> (each time)	HK\$100  HK\$120*
<b>Over Credit Limit Fee<sup>3</sup></b> (per statement cycle)	HK\$180  HK\$200*
<b>Chargeback Handling Fee<sup>3,5</sup></b>	HK\$150
<b>Charge for Over-the-counter Payment<sup>4,6</sup></b> (each transaction per credit card)	HK\$30  HK\$40*

\* The new charge will be effective 3<sup>rd</sup> July, 2012.

Items	Fees and Charges
<b>Bill Settlement Handling Fee</b> (applicable to Banking & Credit Card Services, Credit Services and Securities Trading)	3% on Payment Amount (HK\$10 as the minimum)  4% on Payment Amount (HK\$50 as the minimum)*
<b>Courier Service Fees<sup>3</sup></b> - Local - Overseas <sup>7</sup>  - Local <sup>8</sup> - Overseas <sup>7</sup>	HK\$30 HK\$300  Not applicable* HK\$300
<b>Returned Cheque Fee/ Autopay Reject Fee</b> (each time)	HK\$120
<b>Additional Statement Copy</b> (per copy)	HK\$50
<b>Additional Copy of Sales Draft/Cash Disbursement Draft</b> (per copy)	HK\$50
<b>Credit Balance Refund Handling Fee</b> (each time)	HK\$50
<b>Foreign Currency Transaction Fee</b>	Foreign currency transactions will be converted into Hong Kong dollars at the VISA/MasterCard/JCB exchange rate on the day each transaction is processed, and will include a service charge levied by BEA: 1.95% charge per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong. (inclusive of a fee charged by VISA/MasterCard/JCB to the Bank, if applicable). No overseas transaction fee will be charged for any Hong Kong dollar transactions made outside of Hong Kong. The exchange rate is determined on the date that the transaction is processed by VISA/MasterCard/JCB, which may be different from the actual transaction date and therefore subject to market fluctuation.

\* The new charge will be effective 3<sup>rd</sup> July, 2012.

- 1 Annualised Percentage Rate (APR) is subject to individual credit cards and calculated according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice. The APR of cash advance is inclusive of the Cash Advance Fee.
- 2 BEA World MasterCard and perpetual annual fee waiver are only applicable to customers whose BEA SupremeGold account/Private Banking account is valid and in good standing.
- 3 BEA World MasterCard Cardholder is entitled to a waiver of this fee item. From 3<sup>rd</sup> July, 2012, the new fee will be applicable to BEA World MasterCard.
- 4 BEA World MasterCard Cardholder is entitled to a waiver of this fee item.
- 5 A Chargeback Handling Fee of HK\$150 is levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- 6 The charge will be shown on the next credit card statement.
- 7 An additional HK\$300 will be charged for any unsuccessful overseas deliveries.
- 8 From 3<sup>rd</sup> July, 2012 onwards, BEA will not provide local deliveries.

Remarks:

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at BEA's discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement (Personal Account).

## 東亞銀行信用卡服務收費概覽

謹請注意，本銀行將於2012年7月3日起調整部份收費。其他服務收費將維持不變，詳情請參閱下表：

收費項目	收費
<b>財務費用</b> - 購物簽賬 - 現金透支	月息2.5% (實際年利率 <sup>1</sup> 為34.49%) 月息2.5% (實際年利率 <sup>1</sup> 為36.35%)
<b>拖欠財務費用</b>  - 購物簽賬 - 現金透支	如本銀行於到期繳款日或之前仍未收到結單上所示的最低付款額，拖欠財務費用將取代財務費用，並由下一期結單開始計算： 月息2.84% (實際年利率 <sup>1</sup> 為39.83%) 月息2.84% (實際年利率 <sup>1</sup> 為41.76%)
<b>現金透支手續費</b> (每次交易) (適用於現金透支及轉賬至本銀行其他賬戶)	貸款額之4% + 港幣20元 (最低為港幣100元)
<b>最低應付款額</b>	結單總結欠之3% (最低為港幣50元)
<b>逾期手續費</b>	最低應付款額之5% (最低為港幣180元，最高為港幣250元)
<b>年費</b> (如適用) - 普通卡 - 金卡 - 白金卡 - JCB白金卡 - World萬事達卡 <sup>2</sup>	主卡                      附屬卡 港幣300元              港幣150元 港幣600元              港幣300元 港幣1,500元            港幣800元 港幣800元              港幣400元 港幣3,000元            港幣1,500元
<b>補發新卡費<sup>3</sup></b> (每次)	港幣100元 港幣120元*
<b>超出信用額費用<sup>3</sup></b> (每期結單)	港幣180元 港幣200元*
<b>爭議賬項手續費<sup>3,5</sup></b>	港幣150元
<b>銀行櫃位繳付賬項手續費<sup>4,6</sup></b> (每張信用卡之每次交易)	港幣30元 港幣40元*

\* 新收費將於2012年7月3日起生效。

收費項目	收費
<b>繳付賬單手續費</b> (適用於銀行或信用卡服務、信貸財務及證券)	繳費額之3% (最低為港幣10元) 繳費額之4% (最低為港幣50元)*
<b>速遞收費<sup>3</sup></b> - 本地 - 海外 <sup>7</sup>  - 本地 <sup>8</sup> - 海外 <sup>7</sup>	港幣30元 港幣300元  不適用* 港幣300元
<b>退票/自動轉賬退回費用</b> (每次)	港幣120元
<b>額外結單副本費用</b> (每份)	港幣50元
<b>額外銷售單/現金提取單副本費用</b> (每份)	港幣50元
<b>退還信用卡結餘費用</b> (每次)	港幣50元
<b>外幣交易費用</b>	所有港幣以外之其他貨幣交易，本銀行將於處理該賬目當日，根據VISA/萬事達卡/JCB卡所採用之匯率折算為港幣，再加入本銀行收取之服務費： 所有在香港及海外之外幣交易收費為簽賬額之1.95% (已包括VISA/萬事達卡/JCB卡對本銀行所收取的費用，如適用)。而所有在海外之港幣交易將不會收取海外簽賬費用。 另該匯率是取自VISA/萬事達卡/JCB卡進行交易處理當日之匯率價格。交易處理日並不等同簽賬當日，因此匯率可能受市場浮動所影響。

\* 新收費將於2012年7月3日起生效。

- 1 實際年利率是按照個別信用卡而定，並根據銀行營運守則訂定之淨值法計算。而現金透支年利率之計算已包括現金透支手續費。
- 2 東亞銀行World萬事達卡及永久年費豁免優惠只適用於持有東亞銀行顯卓理財賬戶/私人銀行賬戶並保持狀態良好之客戶。
- 3 東亞銀行World萬事達卡持卡人可獲豁免此收費項目。由2012年7月3日起，新收費將適用於東亞銀行World萬事達卡。
- 4 東亞銀行World萬事達卡持卡人可獲豁免此收費項目。
- 5 爭議之交易若最終證實屬持卡人責任，本銀行將收取處理爭議交易手續費，每項為港幣150元。
- 6 此賬項將顯示於下一期信用卡結單內。
- 7 如海外文件無法速遞，本銀行會額外收取港幣300元手續費。
- 8 由2012年7月3日起，本銀行將不提供本地速遞服務。

註：

本銀行可以不時修訂上述費用或其他增設的費用(如適用)，並以本銀行認為適當之方式通知持卡人及將會根據東亞銀行信用卡持卡人合約(私人賬戶)之有關條款而生效。