



## Schedule of Fees & Charges on BEA Credit Card Services (Corporate Card)

Effective date: 1<sup>st</sup> October, 2009

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 at 39.83%) 2.84% per month (Annualised Percentage Rate at 41.76%)
<b>Cash Advance Fee</b> (per transaction)	4% on Withdrawal Amount + HK\$20 (HK\$100 as the minimum)
<b>Cash Withdrawal through CIRRUS Network</b> (each time)	HK\$25
<b>Minimum Payment Due</b>	3% on Statement Balance (HK\$50 as the minimum)
<b>Late Charge</b>	5% of Minimum Payment Due (HK\$180 as the minimum and HK\$250 as the maximum)
<b>Annual Fee</b> (if applicable) – Gold Card	HK\$600 per card
<b>Replacement Card Fee</b> (each time) (includes Damaged Card, Lost Card and Change of Emboss Name)	HK\$100
<b>Over Credit Limit Fee</b> (per statement cycle)	HK\$180
<b>Chargeback Handling Fee</b> <sup>2</sup>	HK\$150
<b>Charge for Over-the-counter Payment</b> <sup>3</sup> (each transaction per credit card)	HK\$30
<b>Courier Service Fees</b> – Local – Overseas <sup>4</sup>	HK\$30 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 Transactions Fee</b>	Foreign currency transactions will be converted into Hong Kong dollars at the MasterCard 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 MasterCard 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 MasterCard, which may be different from the actual transaction date and therefore subject to market fluctuation.

1 Annualised Percentage Rate (APR) is 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 A Chargeback Handling Fee of HK\$150 is levied if it is finally proved that the Cardholder is liable for the disputed transaction.

3 The charge will be shown on the next credit card statement.

4 An additional HK\$300 will be charged for any unsuccessful overseas 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 Credit Cardholder Agreement (Corporate Account).

## 東亞銀行信用卡服務收費概覽(公司卡)

生效日期：2009年10月1日

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月結單上所示的最低付款額，拖欠財務費用將取代財務費用，並由下一期月結單開始計算： 月息2.84% (實際年利率為39.83%) 月息2.84% (實際年利率為41.76%)
<b>現金透支手續費</b> (每次交易)	貸款額之4% + 港幣20元 (最低為港幣100元)
<b>通過CIRRUS網絡提取現金</b> (每次)	港幣25元
<b>最低應付款額</b>	月結單總結欠之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(如適用)</b> - 金卡	每張港幣600元
<b>補發新卡費(每次)</b> (包括損毀、遺失及改名要求)	港幣100元
<b>超出信用額費用(每期月結單)</b>	港幣180元
<b>爭議賬項手續費<sup>2</sup></b>	港幣150元
<b>銀行櫃位繳付賬項手續費<sup>3</sup></b> (每張信用卡之每次交易)	港幣30元
<b>速遞收費</b> - 本地 - 海外 <sup>4</sup>	港幣30元 港幣300元
<b>退票 / 自動轉賬退回費用</b> (每次)	港幣120元
<b>額外月結單副本費用(每份)</b>	港幣50元
<b>額外銷售單 / 現金提取單副本費用(每份)</b>	港幣50元
<b>退還信用卡結餘費用(每次)</b>	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，根據萬事達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% (已包括萬事達卡對本行所收取的費用，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。  另該匯率是取自萬事達卡進行交易處理當日之匯率價格。交易處理日並不同簽賬當日，因此匯率可能受市場浮動所影響。

1 實際年利率是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 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。

3 此賬項將顯示於下一期信用卡月結單內。

4 如海外文件無法速遞，本銀行會額外收取港幣300元手續費。

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信用卡持卡人合約(公司賬戶)之有關條款而生效。