

## Schedule of Fees & Charges on BEA UnionPay Dual Currency PLATINUM 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)	HKD account: Hong Kong/Macau/Outside Hong Kong (exclude Mainland China) 4% on Withdrawal Amount + HK\$20 (HK\$100 as the minimum) RMB account: Hong Kong/Macau/Mainland China: 4% on Withdrawal Amount + CNY20 (CNY100 as the minimum)
<b>Minimum Payment Due</b>	HKD account: 3% on Statement Balance (HK\$50 as the minimum) RMB account: 3% on Statement Balance (CNY50 as the minimum)
<b>Late Charge</b>	HKD account: 5% of Minimum Payment Due (minimum: HK\$180 and maximum: HK\$250) RMB account: 5% of Minimum Payment Due (minimum: CNY180 and maximum: CNY250)
<b>Annual Fee</b> (if applicable) - Principal Card - Supplementary Card	HK\$600 HK\$300

Items	Fees and Charges
<b>Replacement Card Fee</b> (each time)	HK\$100 HK\$120*
<b>Over Credit Limit Fee</b> (per statement cycle)	HKD account: HK\$180 RMB account: CNY180 HKD account: HK\$200* RMB account: CNY200*
<b>Chargeback Handling Fee<sup>2</sup></b>	HKD account: HK\$150 RMB account: CNY150
<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</b> - Local - Overseas <sup>3</sup>  - Local <sup>4</sup> - Overseas <sup>3</sup>	HK\$30 HK\$300  Not applicable* HK\$300
<b>Returned Cheque Fee/ Autopay Reject Fee</b> (each time)	HKD account: HK\$120 RMB account: CNY120
<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)	HKD account: HK\$50 RMB account: CNY50

\* 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 A Chargeback Handling Fee of HK\$150 for HKD account and CNY150 for RMB account are levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- 3 An additional HK\$300 will be charged for any unsuccessful overseas deliveries.
- 4 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 UnionPay Dual Currency PLATINUM Credit Cardholder Agreement (Personal Account).

## 東亞銀行銀聯雙幣白金信用卡 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)	港幣賬戶： 香港/澳門/香港以外地區 (不包括中國內地) 貸款額之4% + 港幣20元 (最低為港幣100元) 人民幣賬戶： 香港/澳門/中國內地 貸款額之4% + 人民幣20元 (最低為人民幣100元)
<b>最低應付款額</b>	港幣賬戶： 結單總結欠之3% (最低為港幣50元) 人民幣賬戶： 結單總結欠之3% (最低為人民幣50元)
<b>逾期手續費</b>	港幣賬戶： 最低應付款額之5% (最低為港幣180元，最高為港幣250元) 人民幣賬戶： 最低應付款額之5% (最低為人民幣180元，最高為人民幣250元)
<b>年費(如適用)</b> - 主卡 - 附屬卡	港幣600元 港幣300元

收費項目	收費
<b>補發新卡費(每次)</b>	港幣100元 港幣120元*
<b>超出信用額費用(每期結單)</b>	港幣賬戶：港幣180元 人民幣賬戶：人民幣180元 港幣賬戶：港幣200元* 人民幣賬戶：人民幣200元*
<b>爭議賬項手續費<sup>2</sup></b>	港幣賬戶：港幣150元 人民幣賬戶：人民幣150元
<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</b> - 本地 - 海外 <sup>3</sup>  - 本地 <sup>4</sup> - 海外 <sup>3</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(每次)</b>	港幣賬戶：港幣120元 人民幣賬戶：人民幣120元
<b>額外結單副本費用(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>	港幣賬戶：港幣50元 人民幣賬戶：人民幣50元

\* 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，港幣賬戶之交易每項為港幣150元，人民幣賬戶之交易每項為人民幣150元。
- 3 如海外文件無法速遞，本銀行會額外收取港幣300元手續費。
- 4 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銀聯雙幣白金信用卡持卡人合約(私人賬戶)之有關條款而生效。