

BEA CUP Dual Currency PLATINUM Credit Card Payment Methods

You can choose any one of the following convenient methods to settle credit card payment:

Please settle card payment for the Hong Kong dollar account (the "HKD account") and Renminbi account (the "RMB account") separately. Amounts overpaid to one account will not be credited to the other account.

Payments can be made in HKD or RMB. If payment is made in HKD for the RMB account, the amount will be converted at the exchange rate set on the date when the Bank confirms receipt of payment and then credited to the RMB account.

Payment Options		HKD account		RMB account	
		Settle payment in HKD	Settle payment in RMB	Settle payment in HKD	Settle payment in RMB
Cyberbanking	Fund transfer	√	√	√	√
	"Bills" function	√	NA	NA	NA
Autopay		√	√	√	√
PPS		√	NA	√	√
BEA and JETCO ATMs	BEA ATM providing deposit service	Cash	√	NA	NA
		Cheque ¹	√	NA	NA
	Fund transfer		√	NA	√
	JET payment		√	NA	√
BEA Branches	Cash deposit machine		√	NA	√
	Fund transfer		√	√	√
	Cash payment at a branch counter		√	√	√
	Cheque ¹ payment at a branch counter		√	NA	√
Cheque ¹ by Mail		√	NA	√	√

PAYMENT METHODS

• Cyberbanking:

If you are a Cyberbanking account holder, you can settle payment via the Internet (visit www.hkbea.com, select "Cyberbanking") or Phone (2211 1888).

1. Fund transfer:

Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day.

2. "Bills" function:

Processing time: Payment made before 7:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day.

Note: Payment made by preset Bill Payment template (Internet only) before 4:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day.

• Autopay:

You can authorise BEA to settle your statement balance or the minimum payment due by setting up direct debit authorisation. The specified funds will be transferred from your designated HKD savings/current account held at BEA or another bank in Hong Kong ("Bank Account") to your BEA Credit Card account. Please log in to your Cyberbanking account, call 3608 6688, or visit any BEA branch to set up direct debit authorisation.

Processing time: We will debit your designated Bank Account on the payment due date.

• PPS:

Please visit the PPS website at www.ppskh.com or call 18011 to register a bill and 18031 to pay a bill. The PPS merchant code for BEA is "27". For service details, please call 90000 222 329.

Processing time: Payment made before 7:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day.

• BEA and JETCO ATMs:

1. Cash / cheque deposited via a BEA ATM providing deposit service:

Procedure:

- 1) Insert your BEA Credit Card.
- 2) Select the credit card account that you need to settle payment as the "TRANSACTION ACCOUNT",
- 3) select "OTHER", and then
- 4) select "DEPOSIT".
- 5) Follow the instructions on the screen to deposit your cash / cheque.

a) Cash:

Processing time: Subject to the business hours of the relevant branch where the ATM is located. Please make payment at least 1 working day [Monday to Friday (except public holidays)] before the payment due date.

b) Cheque¹:

Processing time: Subject to the cheque's clearance day [Monday to Friday (except public holidays)] before the payment due date.

2. Fund transfer via a BEA / JETCO ATM from a BEA savings / current account:

Procedure:

- 1) Insert your BEA ATM card or BEA Credit Card (if already linked to a savings / current account).
 - 2) Select the savings / current account from which funds will be debited for settlement of payment as the "TRANSACTION ACCOUNT",
 - 3) select "TRANSFER", and then
 - 4) key in the number of the credit card for which you would like to settle payment.
- Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day.

3. JET payment via a BEA / JETCO ATM by debiting a savings / current / credit card account issued by a JETCO member bank:

Procedure:

- 1) Insert your ATM card or credit card issued by another JETCO member bank.
 - 2) Select the savings / current / credit card account of the JETCO member bank from which funds will be debited for settlement of payment as the "TRANSACTION ACCOUNT",
 - 3) select "CREDIT CARD PAYMENT", and then
 - 4) key in the number of the credit card for which you would like to settle payment (This service may be subject to a service charge by the other bank).
- Processing time: Subject to the relevant bank.

• BEA Branches:

1. Cash deposit machine: You can deposit cash via cash deposit machines located at designated BEA branches to settle payment.

Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day. If the cash deposit machine is located inside BEA branch, its service is only available during the business hours of the relevant branch.

2. Fund transfer at a branch counter: You may settle payment by transferring funds from your BEA bank account at any BEA branch counter.

Processing time: Payment made during the business hours of the relevant branch will be processed on the same day.

3. Cash payment at a branch counter: You can settle payment in the form of a cash payment at any BEA branch counter.

Processing time: Payment made during the business hours of the relevant branch will be processed on the same day.

4. Cheque¹ payment at a branch counter or by cheque deposit box: You can settle payment by presenting a cheque at any BEA branch counter or placing it in the cheque deposit box located in the branch.

Processing time: Payment made during the business hours of the relevant branch will be processed on the next cheque's clearance day [Monday to Friday (except public holidays)]. Please make your payment at least 1 working day [Monday to Friday (except public holidays)] before the payment due date.

• Cheque¹ by Mail:

Mail a cheque together with the top portion of the statement to: Central Operations Department, The Bank of East Asia, 30th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

Processing time: Subject to the cheque's clearance day [Monday to Friday (except public holidays)]. The cheque must be received by BEA at least 3 working days [Monday to Friday (except public holidays)] before the payment due date.

Note: Payments made after the processing time for the relevant payment method will be processed on the next processing day.

1 The cheque must be a crossed cheque made payable to "The Bank of East Asia, Limited". Please write your credit card account number on the back of the cheque. Post-dated cheques and cheques / bank drafts in a foreign currency will not be accepted.

東亞銀行銀聯雙幣白金信用卡繳款方法

為讓你能更靈活方便處理信用卡結賬事宜，我們特別為你安排下列方法以供選擇：

請分別繳付信用卡港幣賬戶(「港幣賬戶」)及人民幣賬戶(「人民幣賬戶」)之結欠，個別賬戶之結餘不會自動抵銷其他賬戶之結欠。

賬項可接受以人民幣或港幣繳付；如以港幣繳付人民幣賬戶，所繳付之金額須待本行按確認收妥款項當日的匯率折算後，方進誌人民幣賬戶內。

繳款方法		港幣賬戶		
		以港幣繳付	人民幣賬戶	
			以人民幣繳付	以港幣繳付
電子網絡銀行服務	轉賬	√	√	√
	「賬單」功能	√	不適用	不適用
自動轉賬		√	√	√
繳費靈		√	不適用	√
東亞銀行及銀通自動櫃員機	存款功能之東亞銀行自動櫃員機	現金	√	不適用
		支票 ¹	√	不適用
	轉賬	√	不適用	√
繳費易		√	不適用	√
東亞銀行分行	現金存款機	√	不適用	√
	轉賬	√	√	√
	於本行櫃位存入現金	√	√	√
	於本行櫃位或於支票存款箱存入支票 ¹	√	不適用	√
郵寄支票 ¹		√	不適用	√

繳款方法

• 「電子網絡銀行服務」：

若閣下為「電子網絡銀行服務」賬戶持有人，可透過網上理財(登入網址：www.hkbea.com)，選擇「電子網絡銀行服務」或電話理財(2211 1888)繳款。

1. 轉賬：

過數時間：於星期一至六(公眾假期除外)任何時間所繳付之款項將於即日處理。

2. 「賬單」功能：

過數時間：於星期一至五晚上7時正前(公眾假期除外)所繳付之款項將於即日處理。

註：透過已建立之賬單繳費範本(只限網上理財)於星期一至五下午4時正前(公眾假期除外)所繳付之款項將於即日處理。

• 自動轉賬：

閣下可授權東亞銀行建立直接付款授權服務以繳付月結單上的總結欠或最低應付款額。指定賬項將會從閣下名下指定之東亞銀行或任何銀行之港幣儲蓄/往來賬戶「銀行賬戶」自動轉賬至閣下的信用卡賬戶。請登入「電子網絡銀行服務」、致電3608 6688、或到東亞銀行分行申請直接付款授權服務。
過數時間：我們會將款項於到期繳款日當天從指定之銀行賬戶內扣除。

• 繳費靈：

請登入「繳費靈」網址：www.ppsk.com或致電18013登記賬單及致電18033繳款，東亞銀行的「繳費靈」商戶編號為「27」。詳情請致電90000 222 328查詢。

過數時間：於星期一至五晚上7時正前(公眾假期除外)所繳付之款項將於即日處理。

• 東亞銀行及銀通自動櫃員機：

1. 於有存款功能之東亞銀行自動櫃員機存入現金/支票：
操作程序：

- 1) 插入閣下的東亞銀行信用卡。
- 2) 選擇要繳付賬款之信用卡賬戶為「操作戶口」，再
- 3) 選擇「其他」，然後
- 4) 選擇「存款」。
- 5) 根據螢幕指示存入現金/支票。

a) 現金：

過數時間：以自動櫃員機所位處之個別分行的營業時間為準。請於到期繳款日前最少1個工作天(星期一至五(公眾假期除外))繳款。

b) 支票¹：

過數時間：以支票結算日(星期一至五(公眾假期除外))為準。請於到期繳款日前最少2個工作天(星期一至五(公眾假期除外))繳款。

2. 以東亞銀行儲蓄/往來賬戶於東亞銀行/銀通自動櫃員機轉賬：

操作程序：

- 1) 插入東亞銀行提款卡或東亞銀行信用卡(如已連繫儲蓄/往來賬戶)。
- 2) 選擇將被扣除款項用以繳款的儲蓄/往來賬戶為「操作戶口」，然後
- 3) 選擇「轉賬」，再
- 4) 輸入要繳付賬款之信用卡賬戶號碼。

過數時間：於星期一至六(公眾假期除外)任何時間所繳付之款項將於即日處理。

3. 以其他銀通會員銀行的儲蓄/往來/信用卡賬戶於東亞銀行/銀通自動櫃員機以繳費易方法繳款：

操作程序：

- 1) 插入其他銀通會員銀行之提款卡或信用卡。
 - 2) 選擇將被扣除款項用以繳款的其他銀通會員銀行之儲蓄/往來/信用卡賬戶為「操作戶口」，然後
 - 3) 選擇「信用卡繳費」，再
 - 4) 輸入要繳付賬款之信用卡賬戶號碼(其他銀行或會就此項服務徵收手續費)。
- 過數時間：視乎個別銀行而定。

• 東亞銀行分行：

1. 現金存款機：閣下可前往位於指定東亞銀行分行的現金存款機存入現金繳款。
過數時間：於星期一至六(公眾假期除外)任何時間所繳付之款項將於即日處理。位於指定東亞銀行分行內之現金存款機的服務時間與該分行之營業時間相同。

2. 於銀行櫃位轉賬：閣下可前往東亞銀行分行櫃位直接由閣下的東亞銀行賬戶轉賬繳款。

過數時間：於個別分行的營業時間內所繳付之款項將於即日處理。

3. 於本行櫃位存入現金：閣下可前往東亞銀行分行櫃位以現金繳款。

過數時間：於個別分行的營業時間內所繳付之款項將於即日處理。

4. 於本行櫃位或於支票存款箱存入支票¹：閣下可前往東亞銀行分行櫃位以支票繳款。閣下亦可於設於分行的支票存款箱存入支票繳款。

過數時間：於個別分行的營業時間內所繳付之款項將於下一個支票結算日(星期一至五(公眾假期除外))處理。請於到期繳款日前最少1個工作天(星期一至五(公眾假期除外))繳款。

• 郵寄支票¹：

請將支票連同月結單的上半部，一併郵寄至「香港九龍觀塘道418號創紀之城五期東亞銀行中心30樓東亞銀行中央支援部」。

過數時間：以支票結算日(星期一至五(公眾假期除外))為準。本行需於到期繳款日前最少3個工作天(星期一至五(公眾假期除外))收到支票。

註：於個別結賬方法的過數時間後所作之繳款將於下一個處理日處理。

¹ 支票須為劃線支票，支票抬頭人請寫「東亞銀行有限公司」，並於支票背面寫上閣下要繳付賬款之信用卡賬戶號碼。而期票、外幣支票/本票恕不接受。