



新客戶簽賬/結單分期優惠

6個月分期HK\$0利息

新客戶¹於2023年7月31日或之前申請「好用錢」結單分期計劃，
首3筆還款期為6個月嘅簽賬/結單分期可享全數利息回贈²同手續費全免！
無論旅行簽賬定網上消費，都可以慢慢還！把握機會申請啦！

參考例子 (以客戶作4筆分期為例)：

分期次數	分期金額	還款期	每月平息	利息	實際利息支出
1	HK\$5,000	3	0.22%	HK\$33	HK\$33
2	HK\$5,000	6	0.22%	HK\$66	HK\$0 (全數利息回贈)
3	HK\$10,000			HK\$132	
4	HK\$20,000			HK\$264	
合共:				HK\$495	HK\$33

詳情：www.hkbea.com/sitrial1

新客戶6個月免息「好用錢」結單分期計劃（「此計劃」）（「免息分期」）之條款及細則：

1. 此計劃只適用於推廣期內登入BEA App/電子網絡銀行服務申請分期之新客戶。「新客戶」為2022年5月1日起至申請此計劃時未曾成功申請任何「好用錢」結單分期計劃的持卡人。
2. 持卡人於推廣期內誌賬於合資格信用卡內首三筆還款期為6個月的結單分期，可享全數利息回贈。每位持卡人於整個推廣期內可享不多於三筆結單分期的全數利息回贈。
3. 此計劃之推廣期為2023年5月2日至2023年7月31日（包括首尾兩天）。
4. 此計劃只適用於東亞銀行信用卡主卡持卡人（「持卡人」），而並不適用於東亞銀行公司卡、雙幣信用卡（人民幣賬戶）及所有附屬卡。
5. 手續費豁免只限於登入BEA App或電子網絡銀行服務申請之持卡人。
6. 合資格交易包括已誌賬之本地/海外零售簽賬（包括電話/郵寄/網上購物）、電子錢包之交易（AlipayHK / PayMe / WeChat Pay HK / 雲閃付 APP）（包括增值/轉賬/付款）、透過電子網絡銀行服務繳款之交易（不包括繳付「銀行或信用卡服務」、「信貸財務」及「證券」之交易）及東亞銀行有限公司（「本行」）（有唯一及絕對酌情權）不時指定之交易類別。非合資格交易包括但不限於現金透支、「好用錢」計劃有關金額、結餘轉賬、未清還之結單結欠、已被取消、正在進行索償、退貨或退款等之任何交易、籌碼兌換、投機性交易、本行收取之收費及由本行不時指定之其他簽賬交易。
7. 享有此計劃之合資格交易將不能享有其他結單分期計劃之現金回贈。
8. 申請結單分期金額最低為HK\$200及須相等於交易全數（以整數金額計算）。
9. **個人化特惠每月平息低至0.22%只適用於還款期為6個月的持卡人。每月平息0.22%的實際年利率以結單分期金額HK\$10,000、還款期6個月計算相等於4.61%。**實際年利率乃根據《銀行營運守則》之指引計算，並已約至小數後2個位，惟適用於個別持卡人的實際年利率或有差異。
10. 持卡人將享推廣期內誌賬於合資格信用卡內首三筆還款期為6個月結單分期的全數利息回贈。利息回贈將於2023年10月31日或之前存入有關信用卡賬戶，並顯示於有關結單。持卡人賬戶於回贈發放時必須維持有效，如持卡人提前清還及取消結單分期將不會享有任何利息回贈。包括現金回贈之實際年利率為0%，此實際年利率以結單分期HK\$10,000、特惠每月平息0.22%、還款期6個月及HK\$132利息回贈計算。持卡人可享利息回贈之金額由本行全權酌情決定。
11. 此計劃及其合資格交易受「好用錢」結單分期計劃之條款及細則所約束，詳情請按**此**。
12. 條款及細則的中英文版本如有歧異，應以英文版本為準。

[「好用錢」結單分期計劃之產品資料概要](#)

客戶服務熱線 3608 6628

www.hkbea.com

借定唔借？還得到先好借！



Spending/Statement Instalment Offer for New Customers

**6 months instalment
with HK\$0 interest**



New customers¹ can apply for “Cash in Hand” Statement Instalment Programme on or before 31st July, 2023 to enjoy handling fee waiver plus a rebate of all interest fee charged for **the first three Spending/Statement Instalment with a repayment period of 6 months**². You can pay your travelling or online shopping expenses easily! Apply now!

Reference example (Assume customer has 4 instalments):

No. of Instalment	Instalment amount	Repayment Period	Monthly flat rate	Interest fee	Actual interest payment
1	HK\$5,000	3	0.22%	HK\$33	HK\$33
2	HK\$5,000	6	0.22%	HK\$66	HK\$0 (Full interest rebate)
3	HK\$10,000			HK\$132	
4	HK\$20,000			HK\$264	
Total:				HK\$495	HK\$33

Details: www.hkbea.com/sitrial1/en

Terms and Conditions of 6-Month interest fee waiver of “Cash in Hand” Statement Instalment Programme for new customers (the “Programme”) (Interest-free Instalment Plan):

- The programme is only available to new customer who log in to the BEA App/Cyberbanking to apply during the application period. “New customer” refers to cardholder who have not successfully applied for any “Cash in Hand” Statement Instalment Programme between 1st May, 2022 and the day of their application on this programme.**
- A rebate of all interest fee charged is only eligible for the first three Statement Instalment with a repayment period of 6 months posted in eligible credit card of the cardholder within the promotional period. Each cardholder can be entitled to a rebate of all interest fee charged for not more than three Statement Instalments within the promotional period.**
- The promotional period for the Programme is from 2nd May, 2023 to 31st July, 2023 (both dates inclusive).
- The programme is only available for selected BEA principal cardholders (the “Cardholder”). The BEA Corporate Card, Dual Currency Credit Card (Renminbi Account) and all supplementary cards are excluded.
- The handling fee waiver only applies to cardholder who login to the BEA App/Cyberbanking to apply for the Programme.
- Eligible transactions include posted local and overseas retail transactions (including phone/mail/online purchases) and digital wallet transactions (AlipayHK, PayMe, WeChat Pay HK, or the UnionPay App) – including reloading/transfers/payments using digital wallets, pay bill transactions through Cyberbanking but not including those for banking and credit card services, transactions with other financial institutions, or securities trading – as may be determined by The Bank of East Asia, Limited (“BEA”) (at its sole and absolute discretion) from time to time. Ineligible transactions include but are not limited to cash advances, “Cash in Hand” programme-related amounts, balance transfers, settlement of previous card balance, any transaction that has been subject to cancellation, charge-back, return of goods or refund, casino chips, speculation commerce, other fees and charges posted by BEA, and such other transaction(s) as from time to time determined by BEA at its sole discretion.
- Eligible transactions in this programme will not be entitled to other Statement Instalment Programme for rebate.
- The minimum eligible transaction amount in the Programme is HK\$200, which must be the same as the actual transaction amount (adjusted to the nearest dollar).
- The personalised preferential monthly flat rate of as low as 0.22% only applies to cardholders who apply for a repayment period of 6 months. The monthly flat rate of 0.22% is equivalent to an annualised percentage rate (“APR”) of 4.61%, which is calculated according to an amount of HK\$10,000 with a repayment period of 6 months.** The APR is calculated according to the standard method set out in the Code of Banking Practice, and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.
- A rebate of all interest fee charged is only eligible for the first three Statement Instalment with a repayment period of 6 months posted in eligible credit card of the cardholder within the promotional period. The rebate will be credited to the relevant credit card account on or before 31st October, 2023, and will appear on the relevant statement. Cardholder’s account must be valid at the time the rebate is given, and the statement instalment amount must be posted in the relevant scheduled statement. No interest fee will be rebated if cardholders repay earlier or cancel their statement instalment application. The APR including rebate is 0%, which is calculated according to an amount of HK\$10,000 with a monthly flat rate of 0.22%, a repayment period of 6 months, and a rebate of HK\$132. The exact amount of the rebate that the Cardholder is entitled to shall be determined by BEA at its sole discretion.
- The Interest-free Instalment Plan and the eligible transactions are bound by the Terms and Conditions of the “Cash In Hand” Statement Instalment Programme. For details, please click [here](#).
- In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

[Key Facts Statement \(KFS\) of "Cash in Hand" Statement Instalment Programme](#)

Customer Service Hotline 3608 6628

www.hkbea.com

To borrow or not to borrow? Borrow only if you can repay!