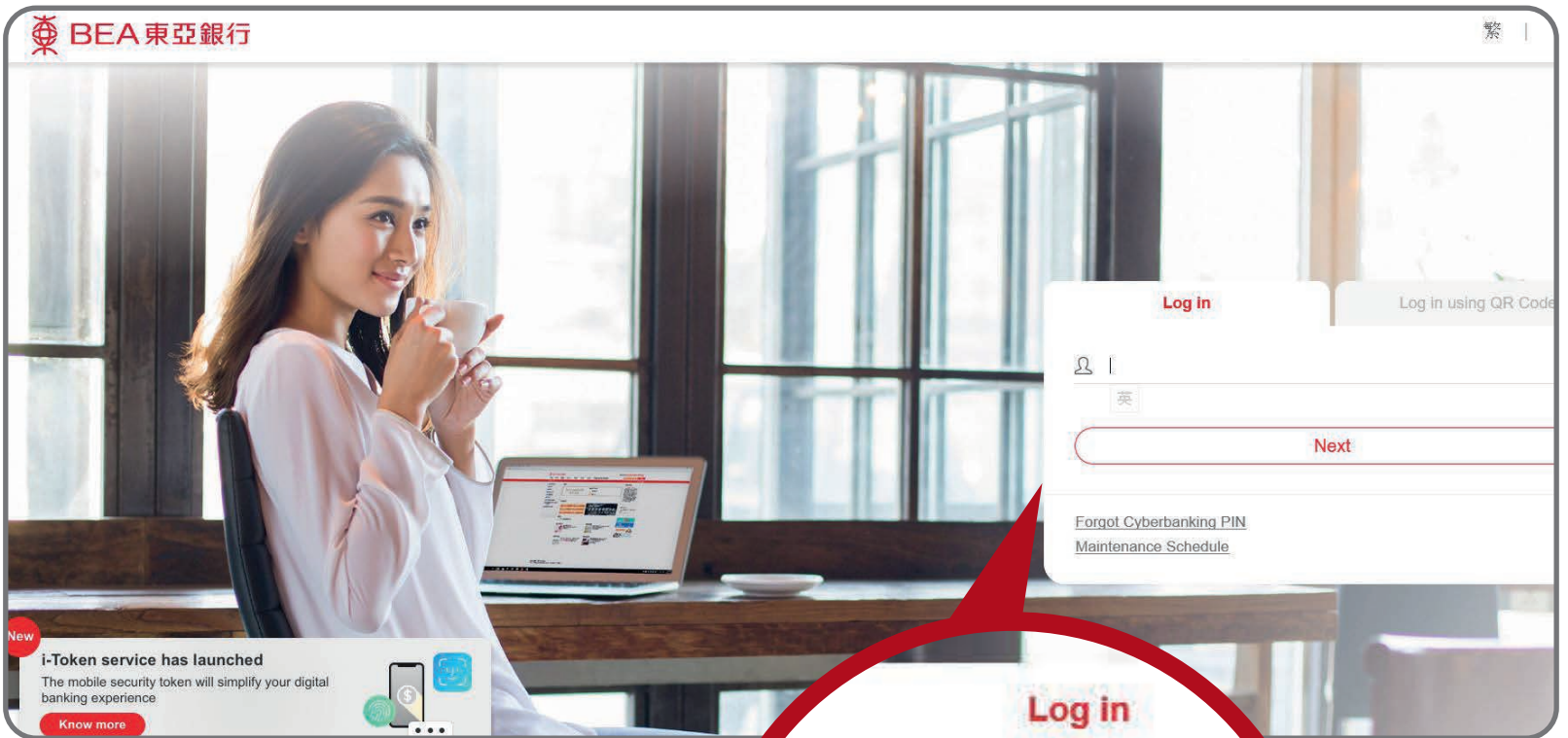


“Cash in Hand” Programme online application

Step 1

Start application

Log in to Cyberbanking.



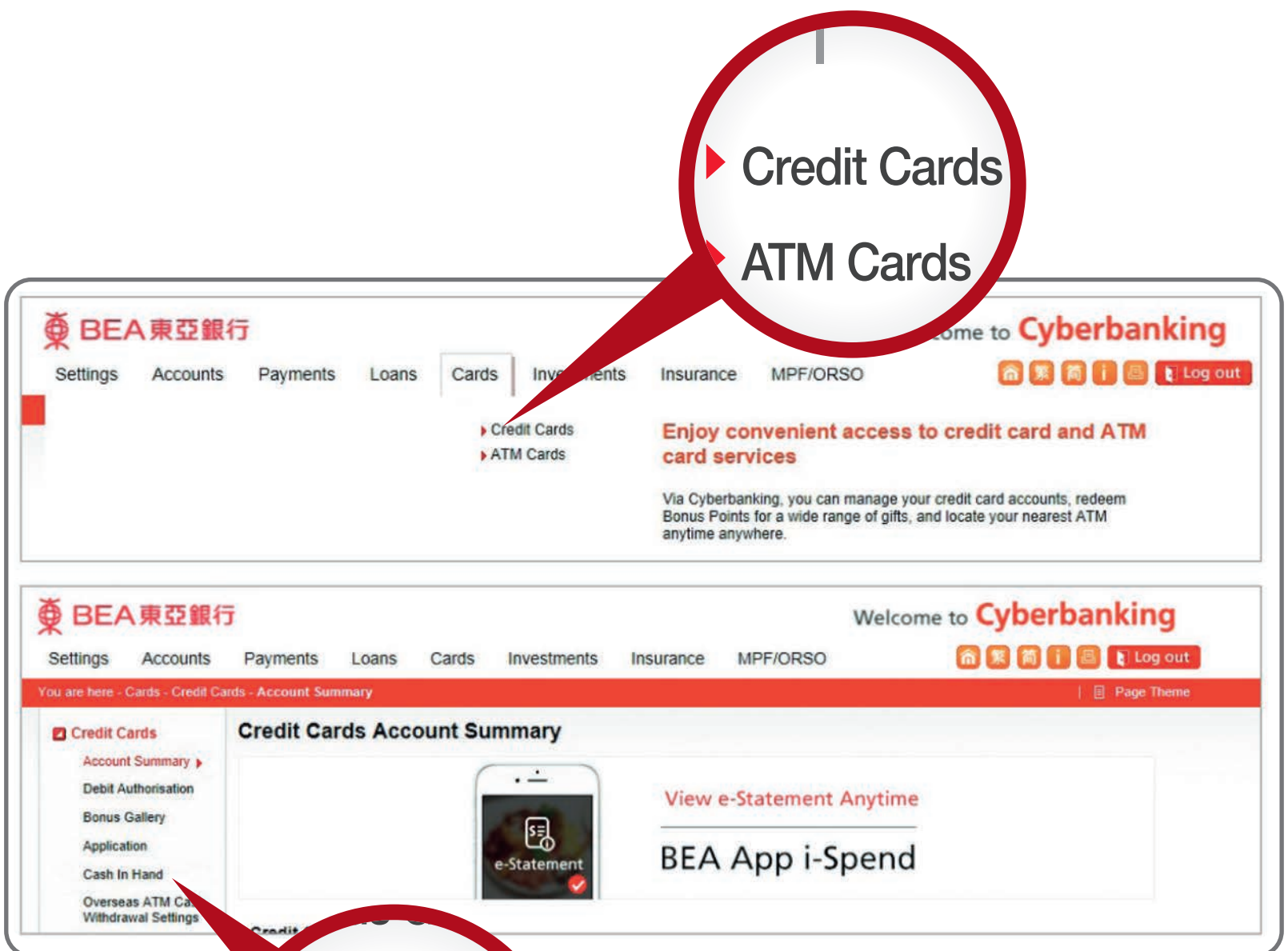
To borrow or not to borrow? Borrow only if you can repay!

“Cash in Hand” Programme online application

Step 2

Select “Cash in Hand” Programme

Go to “Cards” > “Credit Cards”, then select “Cash in Hand” from the left-hand column.



Application

Cash in Hand

Overseas ATM

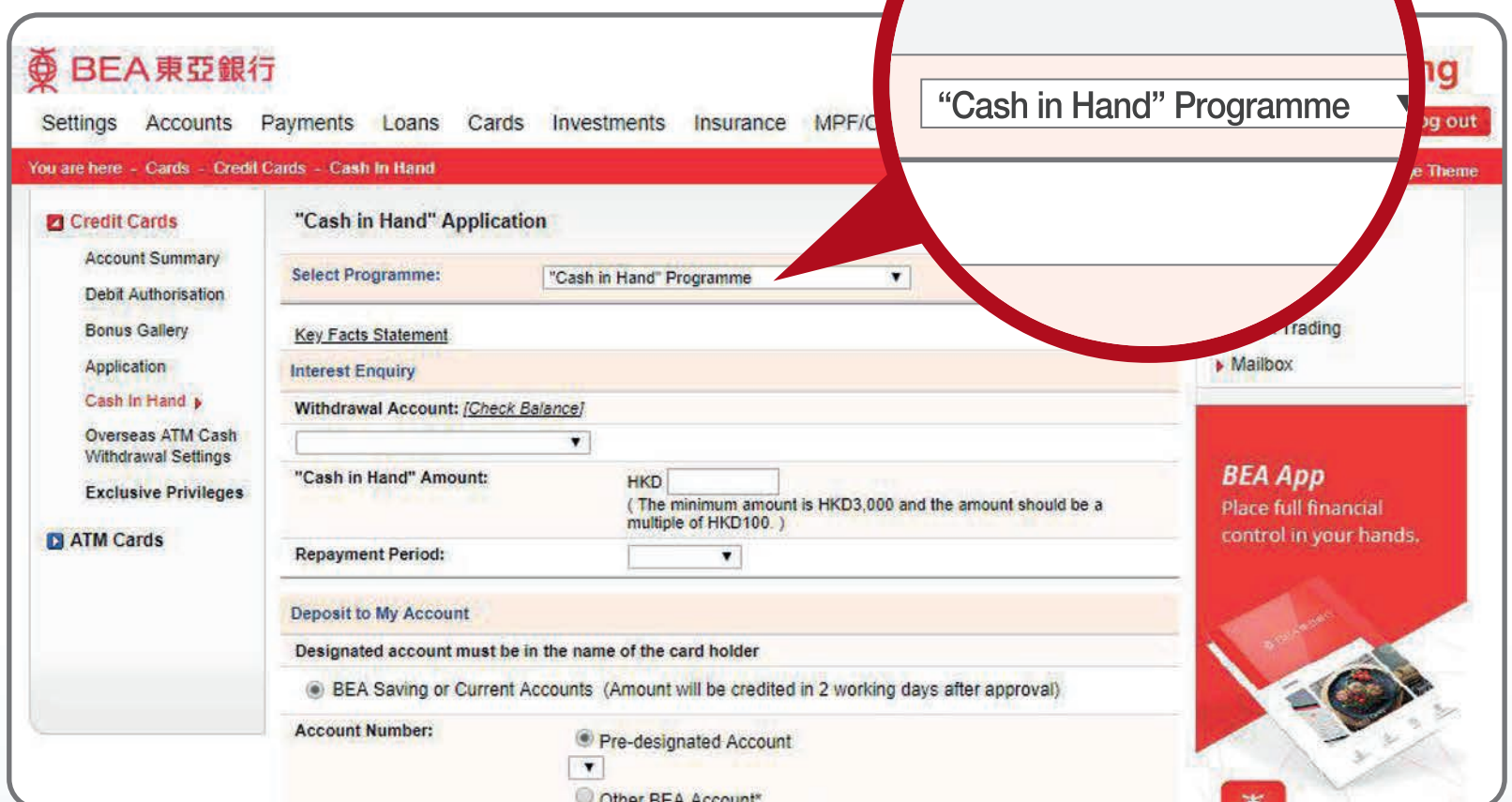
To borrow or not to borrow? Borrow only if you can repay!

“Cash in Hand” Programme online application

Step 3

Fill in “Cash in Hand” application details and deposit account details

Select the “Cash in Hand” Programme and fill in your withdrawal account no., desired “Cash in Hand” amount, and repayment period, select a BEA or other bank account to receive your “Cash in Hand” amount and fill in the details.



The screenshot shows the BEA online application interface for the "Cash in Hand" programme. The breadcrumb trail indicates the user is in "Cards - Credit Cards - Cash In Hand". The main content area is titled "“Cash in Hand” Application" and includes the following fields and options:

- Select Programme:** A dropdown menu with "Cash in Hand" Programme selected. A red callout bubble highlights this dropdown.
- Key Facts Statement** and **Interest Enquiry** links.
- Withdrawal Account:** A dropdown menu with a [Check Balance](#) link.
- “Cash in Hand” Amount:** A text input field with "HKD" as a prefix. A note below states: "(The minimum amount is HKD3,000 and the amount should be a multiple of HKD100.)".
- Repayment Period:** A dropdown menu.
- Deposit to My Account** section with the instruction: "Designated account must be in the name of the card holder".
- Account Number:** Radio buttons for "BEA Saving or Current Accounts (Amount will be credited in 2 working days after approval)" and "Other BEA Account*", with a dropdown menu for the latter.

On the right side, there is a sidebar with a "BEA App" advertisement and a "Mailbox" link.

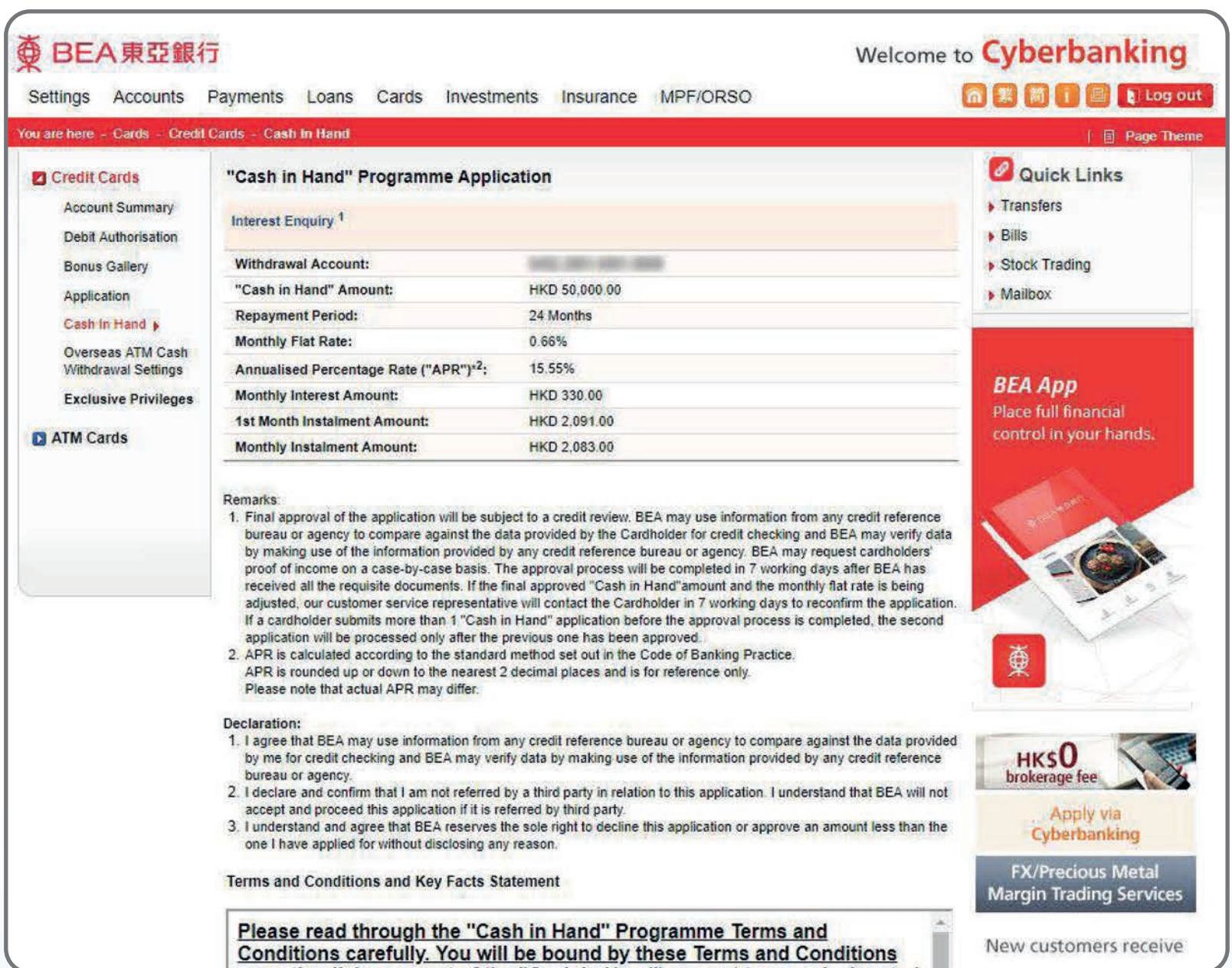
To borrow or not to borrow? Borrow only if you can repay!

"Cash in Hand" Programme online application

Step 4

Verify application details and agree to the declaration

Confirm your application details, the relevant terms and conditions, the Key Facts Statement and agree to be bound by the declarations.



BEA 東亞銀行 Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO [Log out](#)

You are here - Cards - Credit Cards - Cash In Hand | [Page Theme](#)

Credit Cards

- Account Summary
- Debit Authorisation
- Bonus Gallery
- Application
- Cash In Hand**
- Overseas ATM Cash Withdrawal Settings
- Exclusive Privileges

ATM Cards

"Cash in Hand" Programme Application

Interest Enquiry ¹

Withdrawal Account:	
"Cash in Hand" Amount:	HKD 50,000.00
Repayment Period:	24 Months
Monthly Flat Rate:	0.66%
Annualised Percentage Rate ("APR") ² :	15.55%
Monthly Interest Amount:	HKD 330.00
1st Month Instalment Amount:	HKD 2,091.00
Monthly Instalment Amount:	HKD 2,083.00

Remarks:

- Final approval of the application will be subject to a credit review. BEA may use information from any credit reference bureau or agency to compare against the data provided by the Cardholder for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency. BEA may request cardholders' proof of income on a case-by-case basis. The approval process will be completed in 7 working days after BEA has received all the requisite documents. If the final approved "Cash in Hand" amount and the monthly flat rate is being adjusted, our customer service representative will contact the Cardholder in 7 working days to reconfirm the application. If a cardholder submits more than 1 "Cash in Hand" application before the approval process is completed, the second application will be processed only after the previous one has been approved.
- APR is calculated according to the standard method set out in the Code of Banking Practice. APR is rounded up or down to the nearest 2 decimal places and is for reference only. Please note that actual APR may differ.

Declaration:

- I agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency.
- I declare and confirm that I am not referred by a third party in relation to this application. I understand that BEA will not accept and proceed this application if it is referred by third party.
- I understand and agree that BEA reserves the sole right to decline this application or approve an amount less than the one I have applied for without disclosing any reason.

Terms and Conditions and Key Facts Statement

Please read through the "Cash in Hand" Programme Terms and Conditions carefully. You will be bound by these Terms and Conditions

Quick Links

- Transfers
- Bills
- Stock Trading
- Mailbox

BEA App
Place full financial control in your hands.

HKSO brokerage fee

Apply via **Cyberbanking**

FX/Precious Metal Margin Trading Services

New customers receive

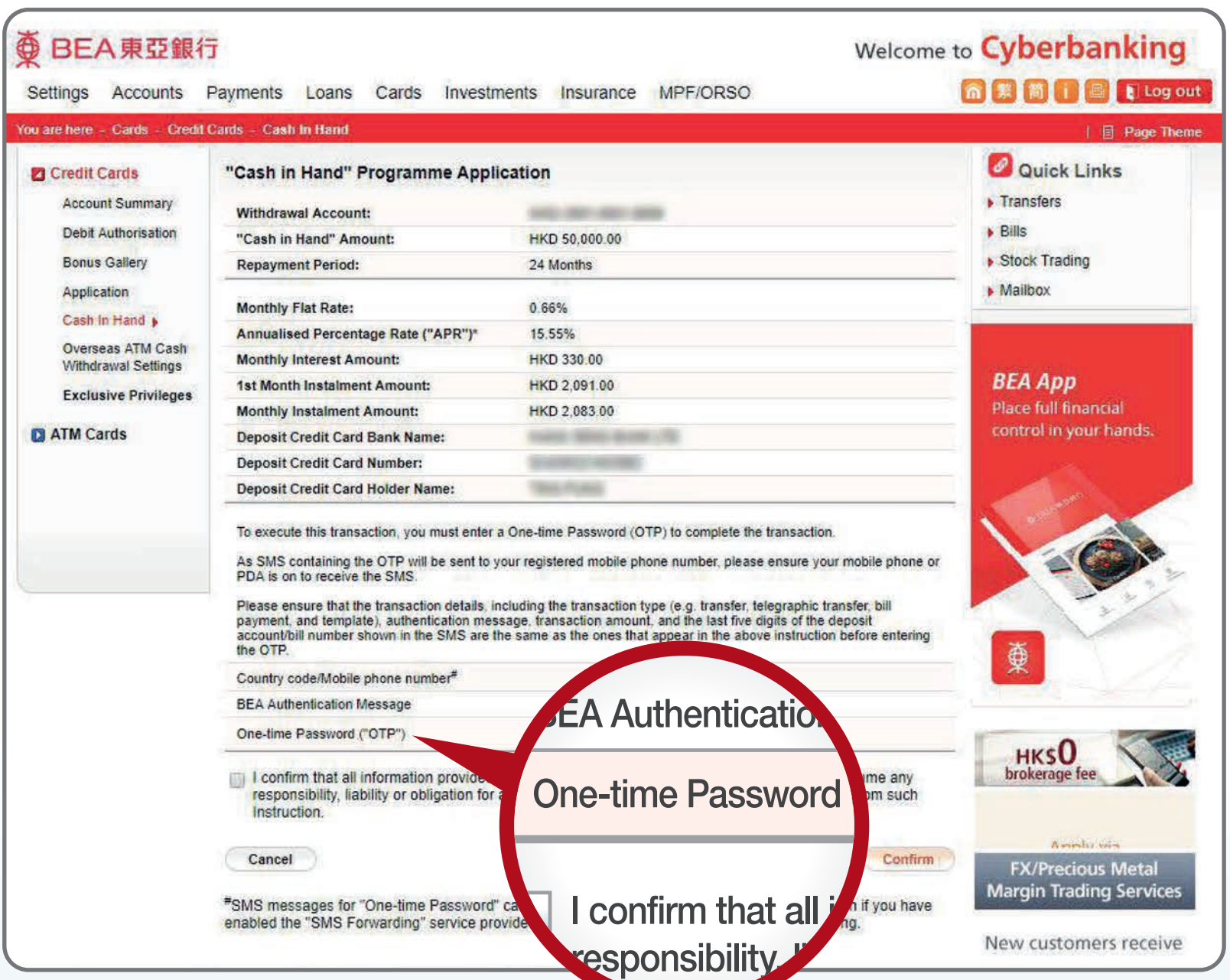
To borrow or not to borrow? Borrow only if you can repay!

"Cash in Hand" Programme online application

Step 5

Confirm application

A SMS containing a one-time password ("OTP") will be sent to your mobile phone number. After verifying the "Cash in Hand" programme details, please enter the OTP to complete your application.



BEA 東亞銀行 Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Cards - Credit Cards - Cash In Hand

Credit Cards

- Account Summary
- Debit Authorisation
- Bonus Gallery
- Application
- Cash In Hand**
- Overseas ATM Cash Withdrawal Settings
- Exclusive Privileges

ATM Cards

"Cash in Hand" Programme Application

Withdrawal Account:	[Redacted]
"Cash in Hand" Amount:	HKD 50,000.00
Repayment Period:	24 Months
Monthly Flat Rate:	0.66%
Annualised Percentage Rate ("APR")*	15.55%
Monthly Interest Amount:	HKD 330.00
1st Month Instalment Amount:	HKD 2,091.00
Monthly Instalment Amount:	HKD 2,083.00
Deposit Credit Card Bank Name:	[Redacted]
Deposit Credit Card Number:	[Redacted]
Deposit Credit Card Holder Name:	[Redacted]

To execute this transaction, you must enter a One-time Password (OTP) to complete the transaction.
As SMS containing the OTP will be sent to your registered mobile phone number, please ensure your mobile phone or PDA is on to receive the SMS.
Please ensure that the transaction details, including the transaction type (e.g. transfer, telegraphic transfer, bill payment, and template), authentication message, transaction amount, and the last five digits of the deposit account/bill number shown in the SMS are the same as the ones that appear in the above instruction before entering the OTP.

Country code/Mobile phone number#

BEA Authentication Message

One-time Password ("OTP")

I confirm that all information provided is correct and I accept the terms and conditions of the instruction. I understand that I will be responsible, liability or obligation for any loss or damage arising from such instruction.

Cancel Confirm

*SMS messages for "One-time Password" can be received if you have enabled the "SMS Forwarding" service provided by the mobile service provider.

BEA Authentication Message

One-time Password

I confirm that all information provided is correct and I accept the terms and conditions of the instruction. I understand that I will be responsible, liability or obligation for any loss or damage arising from such instruction.

Quick Links

- Transfers
- Bills
- Stock Trading
- Mailbox

BEA App
Place full financial control in your hands.

HK\$0 brokerage fee

FX/Precious Metal Margin Trading Services

New customers receive

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