

Schedule of Fees & Charges for BEA Mastercard® Debit Card

Effective date: 4th July 2025

Category	Charge per item
1. Annual fee	Waived
2. Card re-issuance due to loss of card	HK\$50 per card
3. Cash withdrawal performed in Hong Kong	
- BEA ATM ¹	Waived
- JETCO ATM ¹	Waived
- Mastercard® / CIRRUS ATM	HK\$30 per transaction
4. Cash withdrawal performed overseas via Mastercard® / CIRRUS ATM ^{2, 3, 4, 5}	Waived
5. Payment at Mastercard® merchant Point-of-Sale / Online purchase ^{3,4, 5}	Waived
6. Interbank transfer performed via a JETCO ATM carrying the Interbank Transfer symbol	HK\$10 per transaction
7. Transactions in Hong Kong dollars incurred outside of Hong Kong ⁶	1% of transaction fee on the relevant transactions in Hong Kong dollars made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is charged by Mastercard®.
8. Chargeback handling fee ^{7,8}	HK\$150 per transaction

1. If the transaction currency is Renminbi, the withdrawal amount is converted into Hong Kong dollars at the daily exchange rate set by BEA or JETCO member banks and shown on the ATM screen while processing the transactions.
2. Surcharges of overseas local banks (if applicable) may be levied by the overseas ATM operator on top of the above fee(s) and charge(s) related to cash withdrawal performed overseas and the surcharges notification will be shown on the ATM screen while processing the transaction.
3. The supported currencies of BEA Mastercard® Debit Card are AUD, CAD, CHF, EUR, GBP, HKD, JPY, NZD, RMB, SGD, USD.
4. Any foreign currency transactions of supported currencies through overseas ATMs / Mastercard® Point-of-sale terminals / online purchase will be debited from your respective foreign currency account if you have sufficient foreign currency. If you don't have sufficient foreign currency to complete the transaction, the entire amount of foreign currency transaction will be converted into Hong Kong dollars at the Bank's prevailing exchange rate. If necessary, the exchange rate can be sought on the BEA website.
5. Any foreign currency transactions other than the above supported currencies through overseas ATMs / Mastercard® Point-of-sale terminals / online purchase, the amount of foreign currency transactions will be converted into Hong Kong dollars according to the exchange rate determined by Mastercard® on the date of conversion. And 1.95% of transaction fee of such Hong Kong dollars amount will be charged by the Bank (which already includes any fee charged by Mastercard®).
6. Customers may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at overseas ATMs / Mastercard® Point-of-sale terminals / online purchase (if applicable), such option is a direct arrangement offered by the ATM operators / merchants and not the card issuer. In such cases, customers are reminded to find out from the merchants or ATM operators about the foreign currency exchange rates and the percentage of handling fees to be applied before entering into the transactions since settling foreign currency transactions in Hong Kong dollars may involve a higher cost than settling in foreign currency.
7. A Chargeback handling fee will be levied if it is finally proved that the Cardholder is liable for the disputed transactions.
8. This fee will be levied to principal cardholder account.