

FAQs – BEA Mastercard Debit Card ("Multi-currency Debit Card")

Application and Activation of Debit Card

1. Who can apply for a Multi-currency Debit Card?

Customers aged 18 or above who hold a BEA All-in-One Account* in their sole names are eligible to apply for a Multi-currency Debit Card. Each All-in-One Account can be linked to a maximum of one Multi-currency Debit Card. You can conveniently apply through the BEA Mobile or at any BEA branches.

BEA Mobile demo guide: [<Multi-currency Debit Card Application>](#)

*Not applicable to Private Banking Accounts, Corporate Accounts and joint accounts

Note: To apply for a Multi-currency Debit Card, please ensure that your records with us are up-to-date, including a valid Mobile Number, BEA Online Email, Personal Email, and Correspondence Address of the All-in-One Account (As your Debit Card will be mailed to this address, please ensure the address is accurate).

2. Can I apply for a Multi-currency Supplementary Debit Card for my family members or friends?

We currently do not support supplementary Debit Card services.

3. Can I link a designated account to my existing Multi-currency Debit Card?

In addition to the primary account linked to your Multi-currency Debit Card, which is the statement savings account of the All-in-One account, you can link a maximum of one additional deposit account to the card.

For new card application

You can choose to add a designated account when applying for a Multi-currency Debit Card through BEA Mobile or at any BEA branches.

For existing Multi-currency Debit Card

You can visit any BEA branches to apply for the addition, change, or cancellation of a designated account. The relevant updates will be processed within 5 business days (excluding Saturdays, Sundays and public holidays, and days with Typhoon Signal No. 8 or higher or Black Rainstorm Warning in effect). Once processed, you can instantly view the updated designated account details via BEA Mobile or BEA Online. To ensure the physical Debit Card's information is synchronized, please perform a balance enquiry at any BEA ATMs after the update is completed, and the system will immediately update and activate the card's information.

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4. How do I activate my Multi-currency Debit Card?

After a successful application, the new card will be mailed to the correspondence address associated with your All-in-One Account in the Bank's records. Please follow the instructions provided in the card carrier to activate your Multi-currency Debit Card upon receipt. If your Multi-Currency Debit Card remains inactivated in 6 months, it will be invalid for protecting your interest.

You can activate your Multi-currency Debit Card via the following methods:

(1) BEA Mobile

- Log in to the BEA Mobile > select "Menu" > "Debit Cards" > "Activate Now" > follow the on-screen instructions (BEA Mobile demo guide: [<Activate Debit Card>](#)); or

(2) BEA or JETCO member banks' ATM

- Sign and return the Acknowledgement Receipt to the Bank > Your **ATM Personal Identification Number (ATM PIN)** will be mailed to you within 6 business days (excluding Saturdays, Sundays, public holidays, and days when Typhoon Signal No. 8 or above or a Black Rainstorm Warning is in effect) after the Bank receives the Acknowledgement Receipt > Activate your debit card by changing your ATM PIN at any BEA ATMs or JETCO member banks' ATMs.

5. How can I receive / set my ATM Personal Identification Number (ATM PIN)?

- (1) Cardholders can log in to BEA Mobile and set their ATM PIN during the activation of their physical Multi-currency Debit Card; or
- (2) Sign and return the Acknowledgement Receipt included with the card carrier to the Bank > Your ATM PIN will be mailed to you within 6 business days (excluding Saturdays, Sundays, public holidays, and days when Typhoon Signal No. 8 or above or a Black Rainstorm Warning is in effect) after the Bank receives the Acknowledgement Receipt > Activate your debit card by changing your ATM PIN at any BEA ATMs or JETCO member banks' ATMs in Hong Kong.

Debit Card Usage

6. Can I bind / add my Multi-currency Debit Card to Alipay Mobile Wallet?

Yes, you can bind / add your Multi-currency Debit Card to Alipay Mobile Wallet.

7. Can I bind / add my Multi-currency Debit Card to Apple Pay / Google Pay Mobile Wallet?

Yes, you can now add your Multi-currency Debit Card to Google Pay Mobile Wallet.

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(BEA Mobile demo guide: [<Add card to Google Wallet>](#))

Adding Multi-currency Debit Card to Apple Pay is currently unavailable.

8. What are the supported currencies for making purchase or cash withdrawal transactions with the Multi-currency Debit Card?

Your purchase or cash withdrawal transactions made in the following 11 supported currencies can be deducted directly from the corresponding foreign currency deposits in your BEA All-in-One Account: HKD, AUD, CAD, CHF, CNY, EUR, GBP, JPY, NZD, SGD and USD.

9. How and when does the Debit Card deduct funds when I make a foreign currency purchase or cash withdrawal transaction in the 10 supported foreign currencies?

When you make a foreign currency purchase or cash withdrawal transaction if

- (1) you have sufficient funds[#] in that foreign currency in your BEA All-in-One Statement Savings Account,
 - the corresponding foreign currency deposit will be deducted from your account and settled automatically;
- (2) you don't have sufficient funds in that foreign currency in your BEA All-in-One Statement Savings Account and your "Auto FX Conversion setting"* is "ON",
 - we will automatically convert the whole transaction amount of the purchase or cash withdrawal transaction into Hong Kong dollars at BEA's prevailing exchange rate and deduct it from your BEA All-in-One HKD Statement Savings Account;
- (3) the purchase or cash withdrawal currency is outside of the 10 supported foreign currencies,
 - any purchases or cash withdrawal transactions outside of the 10 supported foreign currencies will be settled in Hong Kong dollars and will be deducted from your BEA All-in-One HKD Statement Savings Account. We will use a rate based on Mastercard exchange rate on the conversion date.

[#]BEA Mobile demo guide: [<Check AIO Statement Savings Account Available Balance>](#)

*The default setting of your "Auto FX Conversion setting" is "ON". You can change it to your preferred setting under "Menu" > "Debit Cards" > "Manage Card" via the BEA Mobile. When the "Auto FX Conversion setting" is turned off, the transaction or withdrawal will be rejected if the corresponding foreign currency account doesn't have sufficient funds.

BEA Mobile demo guide: [<Auto FX Conversion Setting>](#)

The transaction amount will not be deducted from your account instantly when you make a purchase. It will be deducted from your account after successfully posted by the merchant.

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10. Why did my purchase or cash withdrawal transaction get rejected?

The following are some possible reasons for rejected purchase or cash withdrawal transactions:

- (1) The card is not activated.
- (2) You don't have sufficient funds in your BEA All-in-One Statement Savings Account.
- (3) The "Auto FX Conversion setting" of your card is turned off. For the 10 supported foreign currencies, we will automatically convert the transaction or withdrawal amount into Hong Kong dollars and deduct it from your All-in-One HKD Statement Savings Account only if the "Auto FX Conversion setting" is "ON" when you don't have sufficient funds in the required foreign currency in your account.
- (4) Temporary network busy or system maintenance.

Please call our Debit Card Service Hotline on (852) 2211 1818 for assistance if you need more information.

11. My card is linked to multiple accounts (e.g. BEA All-in-One Statement Savings Account and an additional designated account). Can I choose which account to withdraw cash at overseas Mastercard/Cirrus network ATMs?

It depends on which type of your designated account is. When you make an overseas cash withdrawal, if your designated account is a current account and the screen of the overseas ATM displays options for Savings or Current Accounts, you can select which account to use and the relevant amount and fee (if applicable) will be deducted from your selected account, otherwise, the relevant amount and fee (if applicable) will only be deducted from your BEA All-in-One Statement Savings Account.

12. Which ATMs should I use for overseas cash withdrawals?

You can withdraw cash at any ATM that carries the Mastercard or Cirrus logo, anywhere around the world.

Note: For local cash withdrawals at non-JETCO member banks' ATMs carrying the Mastercard or Cirrus logo, a fee of HK\$30 per transaction will be charged.

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13. How do I change my spending reward* option from "Cash Rebate" to "Credit Card Bonus Point"?

You can change your spending reward option via the BEA Mobile under "Menu" > "Debit Cards" > "Manage Card".

Your default spending reward option is "Cash Rebate". It will be effective the first day of the following month if the spending reward option is changed.

BEA Mobile demo guide: [<Spending Reward Setting>](#)

* For spending rewards terms and conditions, please visit our website [BEA Mastercard Debit Card Cardholder Agreement \(Personal Account\)](#)

14. How can I check the Cash Rebate / Credit Card Bonus Points I received after making a purchase with my Multi-currency Debit Card?

For cash rebate, regardless of the transaction currency, the rebate amount will be credited to your BEA All-in-One HKD Statement Savings Account in Hong Kong dollars after the relevant transaction is posted. You can find the transaction details in the BEA Mobile or BEA Online.

For Credit Card Bonus Points, the Bonus Points earned within a month will be aggregated and credited to the relevant credit card account on the first business day (excluding Saturdays, Sundays, public holidays, and days when Typhoon Signal No. 8 or above or a Black Rainstorm Warning is in effect) of the following month. You can find the relevant records in your credit card statement, the BEA Mobile or BEA Online.

15. What is the spending limit for my Multi-currency Debit Card?

The pre-set daily spending limit for each Multi-currency Debit Card is HKD100,000 or its equivalent. It is a combined limit for all your purchase transactions, including MasterCard POS, Card-not-present and EPS transactions.

You can adjust your daily spending limit and daily "card-not-present" transaction limit via the BEA Mobile. If no same-day transactions are made before the limit is updated, the new limit will take effect immediately, otherwise, it will apply the following day.

BEA Mobile demo guide: [<Debit Card Transaction Limit Setting>](#)

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16. Will I receive SMS notification when I make a cash withdrawal with my Multi-currency Debit Card?

You will receive SMS notifications only when making overseas cash withdrawals.

17. Will I receive SMS or email notification when I make a purchase transaction with my Multi-currency Debit Card?

You will receive both SMS and email notifications when making purchase transactions (either online or physical) via Mastercard network.

18. What should I do if I lose my Multi-currency Debit Card?

In case of loss or theft of your card, please

- (1) suspend your card via the BEA Mobile or BEA Online immediately; and
- (2) report loss of your card immediately at any branches or by calling the Debit Card Service Hotline on (852) 2211 1818.

19. Will my current Multi-currency Debit Card settings carry over to my replacement card?

Same card number

If the replacement card has the same card number as your previous one, your card settings will be transferred to it automatically.

New card number

If a new card number is assigned to your replacement card, it will be issued with our default settings. Your previous preferences will not be automatically synchronized with the replacement card. You can change your settings, such as spending reward scheme*, spending limits, and Auto FX Conversion setting, via the BEA Mobile under "Menu" > "Debit Cards" > "Manage Card".

*Your default spending reward option is "Cash Rebate". It will be effective the first day of the following month if the spending reward option is changed.

BEA Mobile demo guide: [<Spending Reward Setting>](#)

20. What should I do if there is a dispute with the merchant over a transaction?

You should contact the merchant and try to resolve the dispute with the merchant directly. In case of unauthorized transactions, please suspend your card via the BEA Mobile or BEA Online and call our Debit Card Service Hotline on (852) 2211 1818 immediately. For disputes other than unauthorized transactions, please visit BEA website [Arrangement of Debit Card / ATM Card transaction chargeback](#) for more information about chargeback mechanism and transaction dispute form.

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Fees and Charges

21. Is there any annual fee for my Multi-currency Debit Card?

No, there is no annual fee for Multi-currency Debit Card.

22. Will there be any fees and charges for making overseas cash withdrawals with my Multi-currency Debit Card?

For cash withdrawals made with your Multi-currency Debit Card at overseas Mastercard / Cirrus networks: If the withdrawal currency is within the 10 supported foreign currencies, we will not charge you handling fees, foreign currency transaction fees or conversion fees; If the withdrawal currency is outside of the 10 supported foreign currencies, the entire withdrawal amount will be converted directly into Hong Kong dollars at the daily exchange rate set by Mastercard. A transaction fee of 1.95% of such amount in Hong Kong dollars will be levied by BEA.

However, local banks may impose a charge for each cash withdrawal. The charge will be converted into foreign currency and debited together with the withdrawal amount from your account. These charges are directly levied by the overseas ATM operators and are not charged by BEA.

For details of card fees and charges, please visit our website [Schedule of Fees and Charges for BEA Mastercard Debit Card](#)

23. Will there be any fees and charges for making overseas purchases with my Multi-currency Debit Card?

If the transaction currency is within the 10 supported foreign currencies, we will not charge you handling fees, foreign currency transaction fees or conversion fees for overseas purchases made with your Multi-currency Debit Card. However, if the transaction currency is outside of the 10 supported foreign currencies, the entire transaction amount will be converted directly into Hong Kong dollars at the daily exchange rate set by Mastercard. A transaction fee of 1.95% of such amount in Hong Kong dollars will be levied by BEA.

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24. I used my Multi-currency Debit Card to withdraw cash overseas in one of the 10 supported foreign currencies. Why does the ATM still indicate that the card issuing bank may charge a handling fee?

Don't worry, for cash withdrawals made with your Multi-currency Debit Card at overseas Mastercard / Cirrus networks, if the withdrawal currency is within the 10 supported foreign currencies, we will not charge you handling fees, foreign currency transaction fees or conversion fees.

For details of card fees and charges, please visit our website [Schedule of Fees and Charges for BEA Mastercard Debit Card](#)