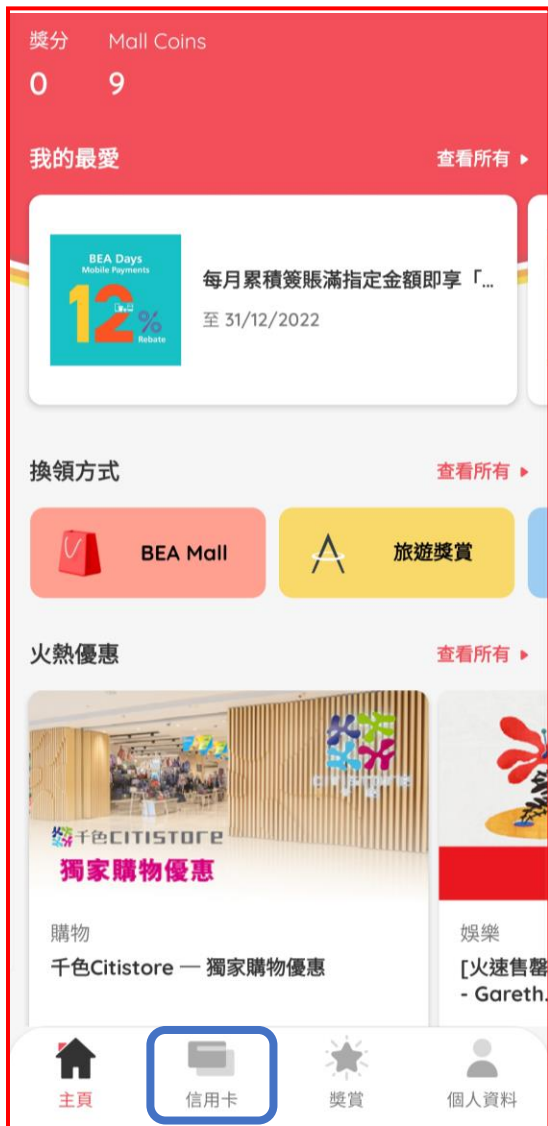
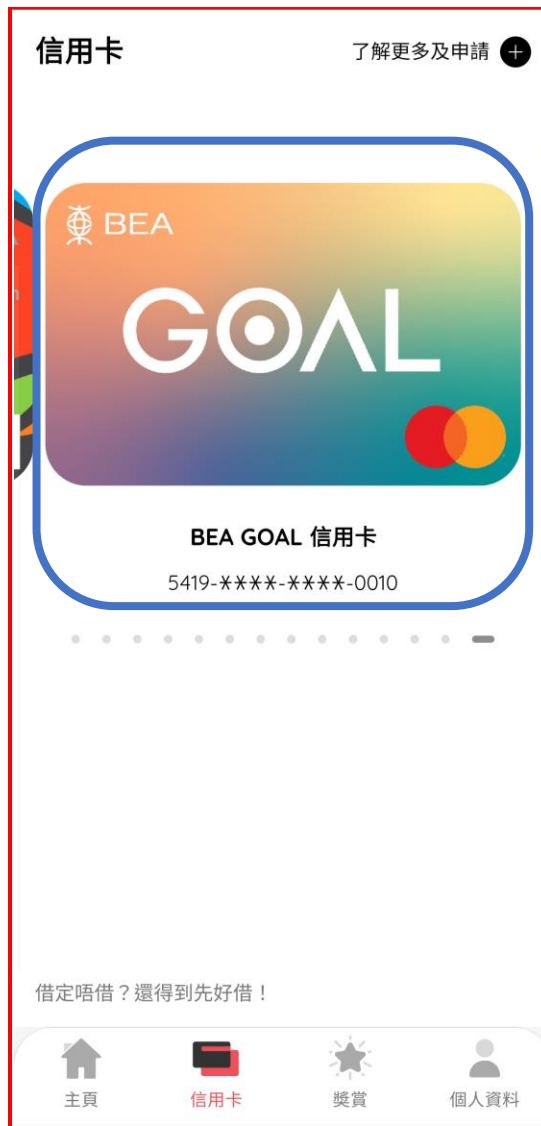


## 「Pay My Way」自動分期計劃啟用教學

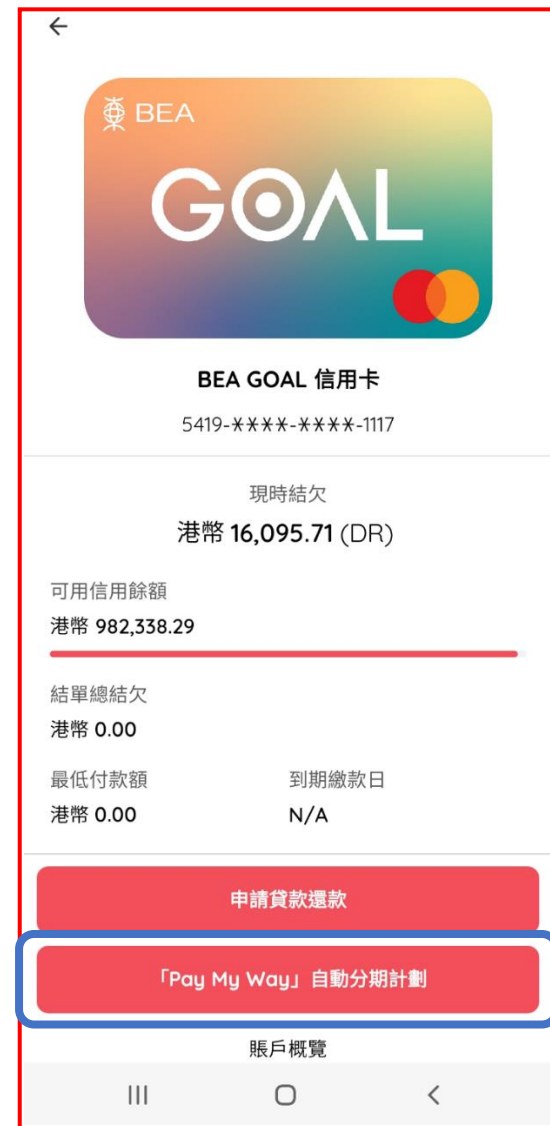
### 1. 登入 BEA Mall App 及選擇「信用卡」



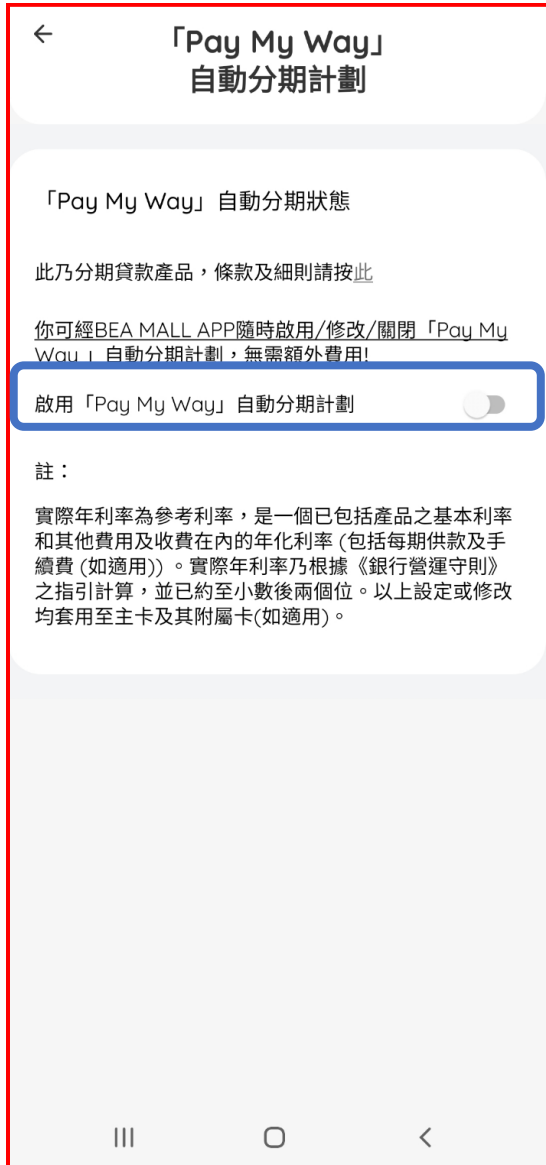
### 2. 選擇「BEA GOAL 信用卡」



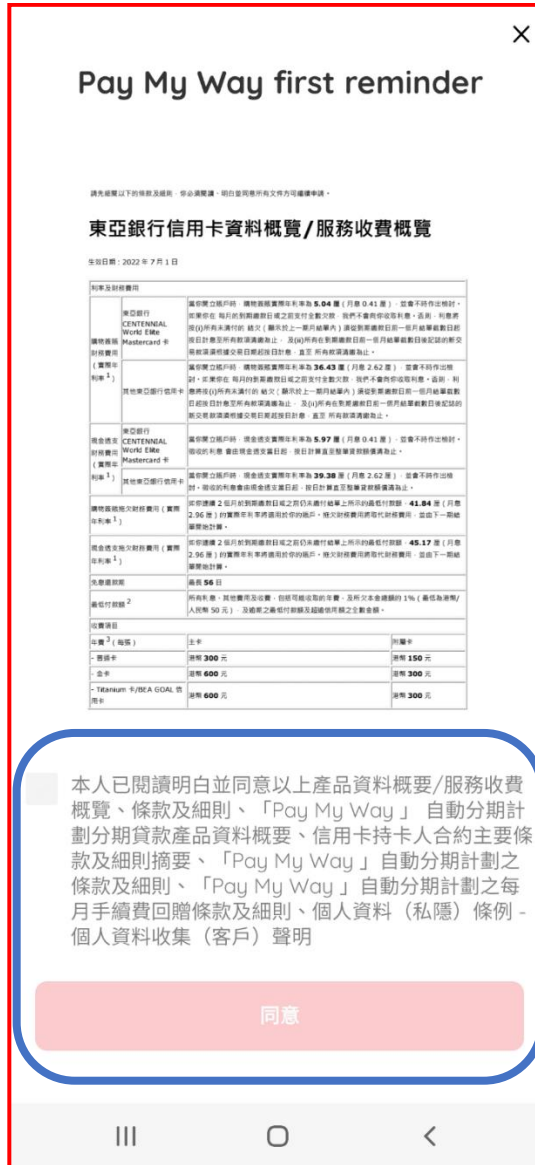
### 3. 選擇「Pay My Way」自動分期計劃



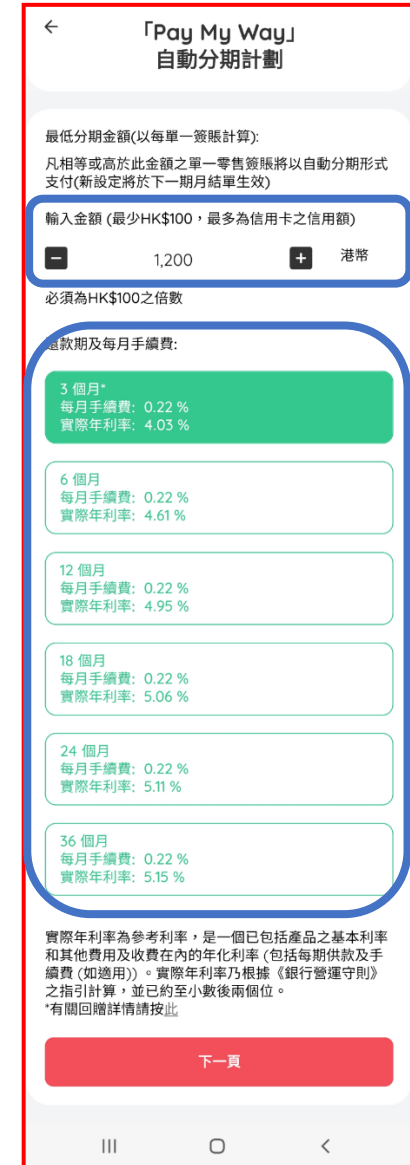
#### 4. 選擇啟用「Pay My Way」自動分期



#### 5. 閱讀及確認有關條款及細則



#### 6. 選擇「最低分期金額」及「還款期及每月手續費」



## 7. 確認已選擇的「Pay My Way」 自動分期計劃設定

← 「Pay My Way」  
自動分期計劃

東亞銀行信用卡  
**BEA GOAL 信用卡**  
5419-\*\*\*\*-\*\*\*\*-1117

---

啟用「Pay My Way」自動分期計劃  
啟用

---

最低分期金額(以每單一簽賬計算)  
1200 港幣

---

還款期  
3 月

---

每月手續費  
0.22 %

---

實際年利率  
4.03 %

**溫馨提示**

1. 客人應清楚明白他/她的財政狀況，日常開銷記錄及實際貸款需要
2. 客人應評估他/她的個人還款能力避免過度借貸
3. 客人應謹記按時還清信用卡之總結欠/賬全數去，以避免逾期還款收費及銀行附加之逾期還款利息收費
4. 借定唔借？還得到先好借！  
 本人確認已閱讀及明白並同意上述Pay My Way自動分期計劃申請之各項資料及溫馨提示。

**聲明**

1. 聲明
2. 信用卡迎新購買條款及細則、「Pay My Way」自動分期計劃條款及細則、「Pay My Way」自動分期計劃每月手續費回贈條款及細則
3. 主要條款及細則摘要
4. 信用卡持卡人合約
5. 個人資料(私隱)條例

**自動分期計劃資料披露**

本人已閱讀、明白及同意所有資料，並確認本申請並不是由第三者轉介。如本申請是經第三者轉介，本人明白東亞銀行將不會接受及處理本申請。

註：  
1. 以上設定或修改均套用至主卡及其附屬卡(如適用)。  
2. 通知訊息將以電郵或短訊發送予你於東亞銀行信用卡紀錄上之聯絡地址。

提交

## 8. 完成「Pay My Way」 自動分期計劃啟動設定

  
成功設定

東亞銀行信用卡  
**BEA GOAL 信用卡**  
5419-\*\*\*\*-\*\*\*\*-1117

---

啟用「Pay My Way」自動分期計劃  
啟用

---

最低分期金額(以每單一簽賬計算)  
1200 港幣

---

還款期  
3 月

---

每月手續費  
0.22 %

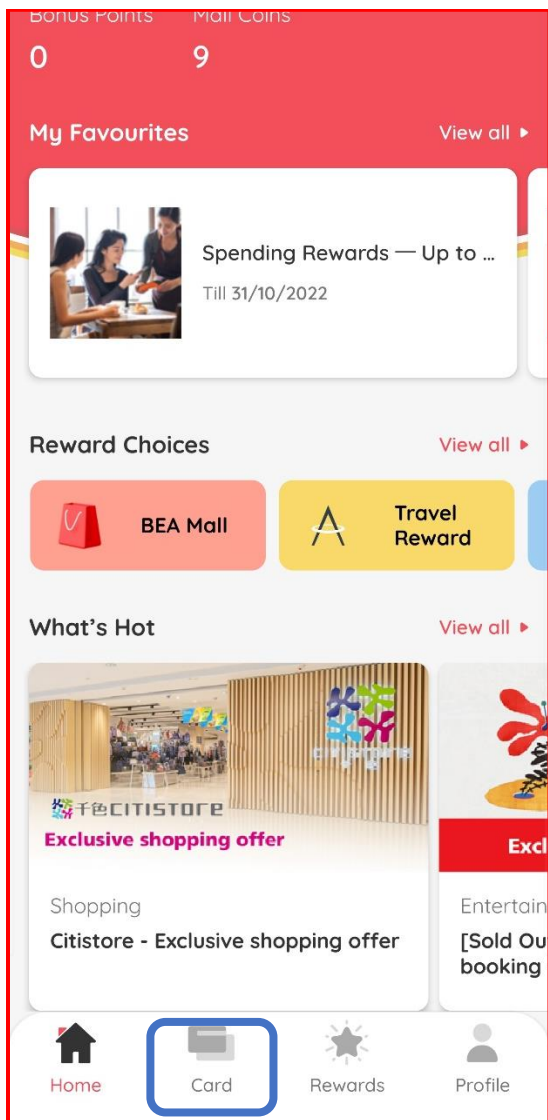
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實際年利率  
4.03 %

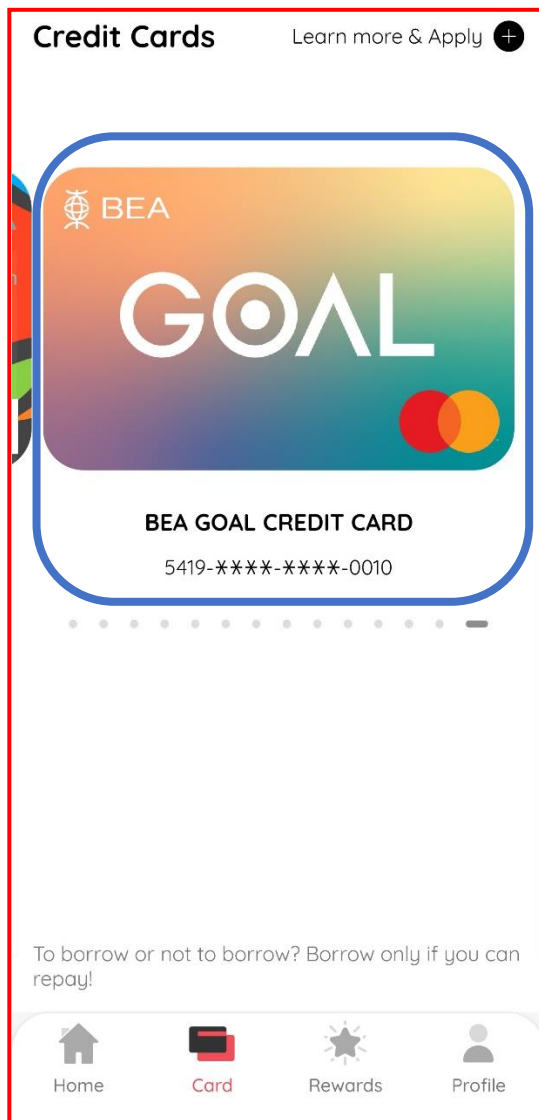
回到信用卡頁

## Guide for "Pay My Way" Auto Instalment Programme Activation

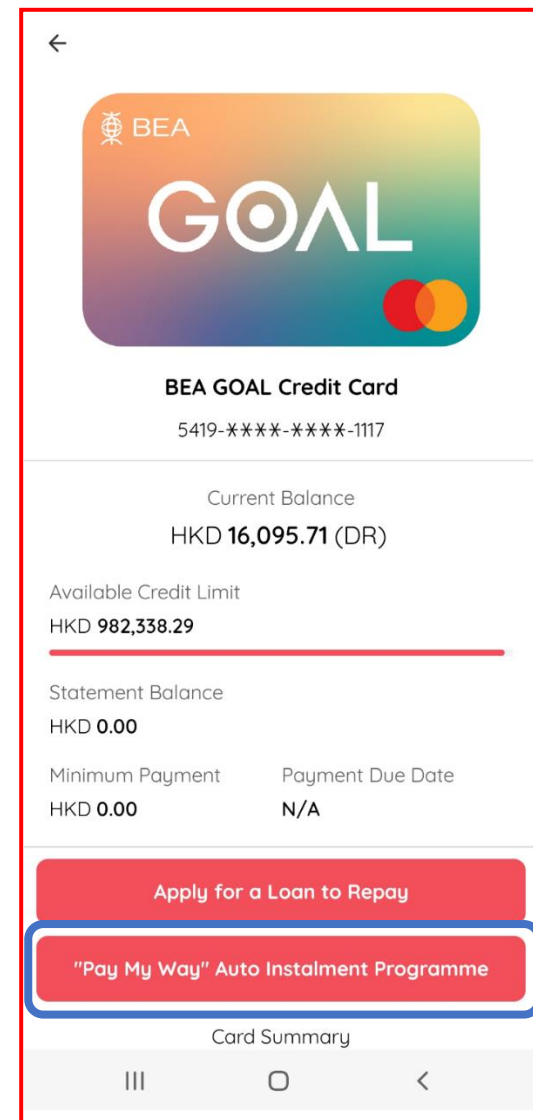
### 1. Login BEA Mall App and Select "Card"



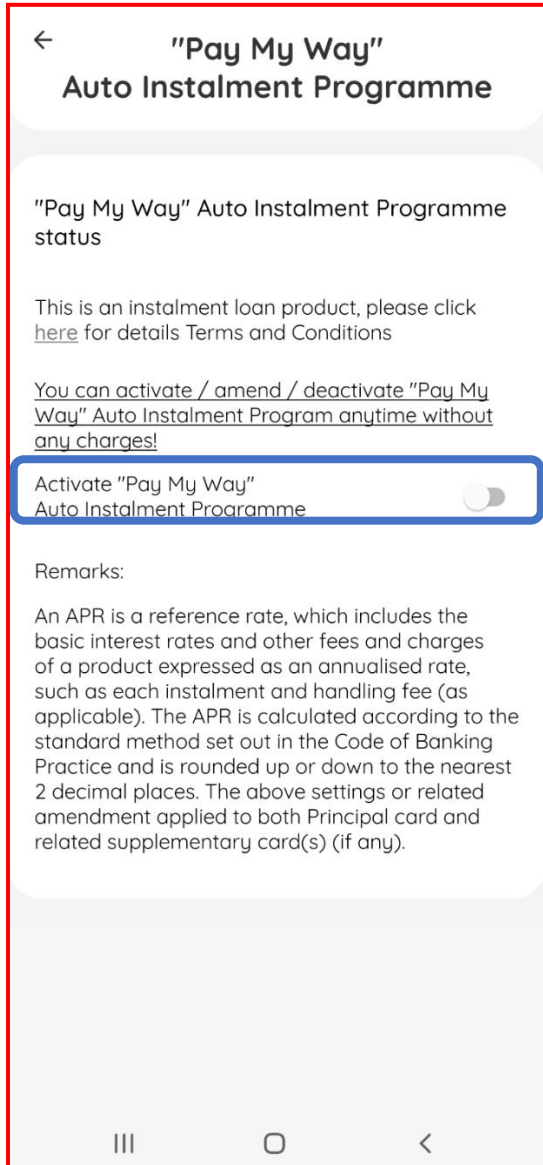
### 2. Select "BEA GOAL Credit Card"



### 3. Select "Pay My Way" Auto Instalment Programme



#### 4. Select Activate "Pay My Way" Auto Instalment Programme



← "Pay My Way" Auto Instalment Programme

"Pay My Way" Auto Instalment Programme status

This is an instalment loan product, please click [here](#) for details Terms and Conditions

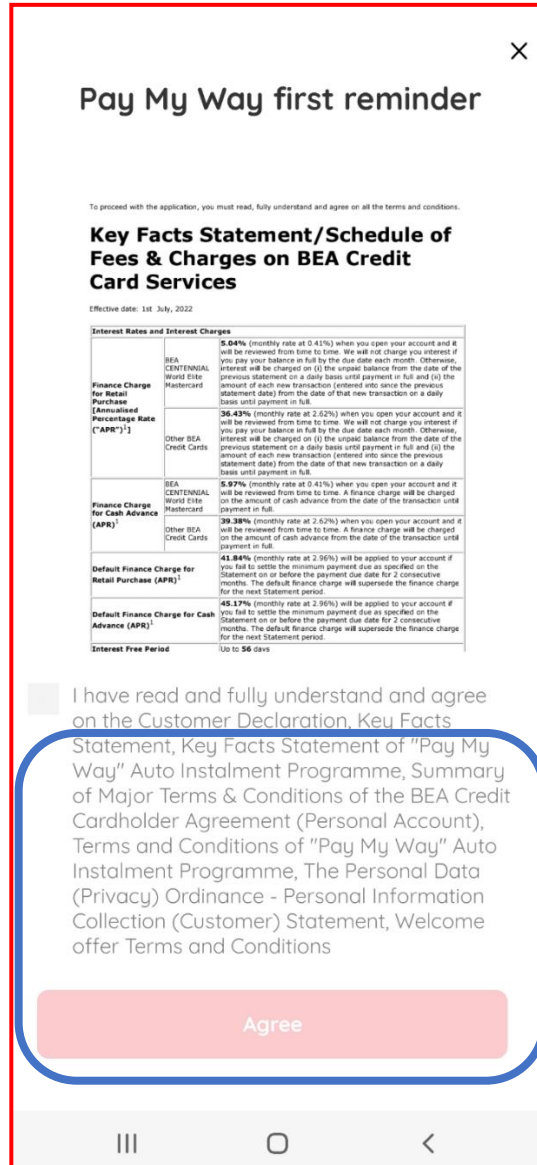
You can activate / amend / deactivate "Pay My Way" Auto Instalment Program anytime without any charges!

Activate "Pay My Way" Auto Instalment Programme

Remarks:

An APR is a reference rate, which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate, such as each instalment and handling fee (as applicable). 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. The above settings or related amendment applied to both Principal card and related supplementary card(s) (if any).

#### 5. Read and confirm related Terms and Conditions



Pay My Way first reminder

To proceed with the application, you must read, fully understand and agree on all the terms and conditions.

**Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services**

Effective date: 1st July, 2022

Interest Rates and Interest Charges	
<b>Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR"):]</b>	<p><b>BEA CENTENNIAL World Elite Mastercard</b> <b>5.64%</b> (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.</p> <p><b>Other BEA Credit Cards</b> <b>36.43%</b> (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.</p>
<b>Finance Charge for Cash Advance (APR)</b>	<p><b>BEA CENTENNIAL World Elite Mastercard</b> <b>5.97%</b> (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.</p> <p><b>Other BEA Credit Cards</b> <b>39.38%</b> (monthly rate at 2.52%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.</p>
<b>Default Finance Charge for Retail Purchase (APR)</b>	<b>41.84%</b> (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
<b>Default Finance Charge for Cash Advance (APR)</b>	<b>45.17%</b> (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
<b>Interest Free Period</b>	Up to 56 days

I have read and fully understand and agree on the Customer Declaration, Key Facts Statement, Key Facts Statement of "Pay My Way" Auto Instalment Programme, Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account), Terms and Conditions of "Pay My Way" Auto Instalment Programme, The Personal Data (Privacy) Ordinance - Personal Information Collection (Customer) Statement, Welcome offer Terms and Conditions

Agree

#### 6. Select "Minimum Instalment Amount" and "Tenor and Monthly Handling Fee"



← "Pay My Way" Auto Instalment Programme

Minimum Instalment Amount (Per Single Transaction):

Any retail purchase (Single Transaction) equal or above this amount will be repaid by instalment automatically (new setting will be applied to next statement)

Enter Amount (Minimum: HK\$100, Maximum: Approved credit limit)

200 HKD

Must be in multiple of HK\$100

Tenor and Monthly Handling Fee

- 3 Months\* Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 4.03 %
- 6 Months Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 4.61 %
- 12 Months Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 4.95 %
- 18 Months Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 5.06 %
- 24 Months Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 5.11 %
- 36 Months Monthly Handling Fee: 0.22 % Annualised Percentage Rate ("APR"): 5.15 %

An APR is a reference rate, which includes the basic interest rates and other fees and charges of a product expressed as an annualised rate, such as each instalment and handling fee (as applicable). 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 click [here](#) for details of rebate

Next



### 7. Confirm selected "Pay May Way" Settings

←

## "Pay My Way" Auto Instalment Programme

BEA Credit Card

**BEA GOAL Credit Card**

5419-\*\*\*\*-\*\*\*\*-1117

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Activate "Pay My Way" Auto Instalment Programme

**Activate**

---

Minimum Instalment Amount (Per Single Transaction)

**200 HKD**

---

Tenor

**6 months**

---

Monthly Handling Fee

**0.22 %**

---

Annualised Percentage Rate ("APR")

**4.61 %**

FRIENDLY REMINDER

1. Customer should clearly understand his/her financial condition, daily expenditure records and actual loan needs
2. Customer should assess his/her personal repayment ability to avoid excessive borrowing
3. Customer should remember to repay the outstanding balance of retail purchase and/or cash advances on time to avoid overdue repayment charges and interest charges imposed by the Bank on overdue repayments
4. To borrow or not to borrow? Borrow only if can repay!

I have read and fully understand and agree with the information of the above Pay My Way Auto Instalment application and friendly reminder.

DECLARATION

1. [Customer Declaration](#)
2. [Welcome Offer Terms and Conditions & "Pay My Way" Auto Instalment Programme Terms and Conditions & "Pay My Way" Auto Instalment Programme Monthly Handling Fee Rebate Terms and Conditions](#)
3. [Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement \(Personal Account\)](#)
4. [BEA Credit Cardholder Agreement \(Personal Account\)](#)
5. [The Personal Data \(Privacy\) Ordinance - Personal Information Collection \(Customers\) Statement](#)
6. [Key Facts Statement/ Schedule of Fees and Charges & Key Facts Statement of "Pay My Way" Auto Instalment Programme](#)


I have read and fully understand and agree the below information and confirm that I am not referred by a third party in relation to this application. I understand that the Bank will not accept and proceed this application if it is referred by third party.

Remarks:

1. The above settings or related amendment applied to both Principal card and related supplementary card(s) (if any).
2. Notification will be sent to your email / SMS via your email address / mobile phone number on BEA's Credit Card record

Submit

### 8. Activation completed



Updated successfully

BEA Credit Card

**BEA GOAL Credit Card**

5419-\*\*\*\*-\*\*\*\*-1117

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Activate "Pay My Way" Auto Instalment Programme

**Activate**

---

Minimum Instalment Amount (Per Single Transaction)

**200 HKD**

---

Tenor

**6 months**

---

Monthly Handling Fee

**0.22 %**

---

Annualised Percentage Rate ("APR")

**4.61 %**

[Back to Credit Cards page](#)

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□
←