

推廣期¹: 6/10/2026 – 4/1/2027

優惠 1

經東亞手機銀行申請 24-60 個月現金兌現計劃，可享高達 HK\$1,388 現金回贈²

累積兌現金額 (HK\$)	現金回贈金額 (HK\$) 還款期為 24 個月或以上
\$20,000 - \$60,000	\$88
\$60,100 - \$100,000	\$288
\$100,100 - \$250,000	\$588
\$250,100 - \$500,000	\$888
\$500,100 或以上	\$1,388

優惠 2

新客戶經東亞手機銀行申請可享高達額外 HK\$2,500 現金回贈³

累積兌現金額 (HK\$)	現金回贈金額 (HK\$) 還款期為 24 個月或以上
\$20,000 - \$100,000	\$300
\$100,100 - \$250,000	\$600
\$250,100 - \$500,000	\$1,500
\$500,100 或以上	\$2,500

註：

1. 「好用錢」現金兌現計劃現金回贈之推廣期為 2026 年 10 月 6 日至 2027 年 1 月 4 日(包括首尾兩天) (「推廣期」)，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。
2. “優惠 1”：東亞銀行信用卡主卡持卡人(「持卡人」)須於 (「推廣期」)內透過東亞手機銀行申請「好用錢」現金兌現計劃，並成功提取累積金額達 HK\$20,000 及還款期為 24 個月或以上。
3. “優惠 2”：只適用於 2022 年 1 月 1 日起至 2026 年 10 月 5 日期間未曾成功申請或持有任何「好用錢」現金兌現計劃之持卡人於「推廣期」內透過東亞手機銀行申請「好用錢」現金兌現計劃。
4. 現金回贈將於 2027 年 4 月 30 日或之前存入有關信用卡賬戶，並顯示於有關結單。持卡人之賬戶及有關申請於現金回贈發放時必須維持有效。包括現金回贈之實際年利率低至 3.18%，此實際年利率以兌現金額 HK\$500,000、每月平息 0.15%、還款期 60 個月及 HK\$3,888 現金回贈計算。

To borrow or not to borrow? Borrow only if you can repay! 借定唔借？還得到先好借！

Promotional Period¹: 6/10/2026 – 4/1/2027

Offer 1

Apply 24 to 60 months repayment period via BEA Mobile to enjoy up to HK\$1,388 cash rebate²

Accumulated "Cash in Hand" amount (HK\$)	Cash Rebate amount (HK\$) (Repayment period of 24 months or above)
\$20,000 - \$60,000	\$88
\$60,100 - \$100,000	\$288
\$100,100 - \$250,000	\$588
\$250,100 - \$500,000	\$888
\$500,100 or above	\$1,388

Offer 2

New customers apply via BEA Mobile can enjoy extra up to HK\$2,500 cash rebate³

Accumulated "Cash in Hand" amount (HK\$)	Cash Rebate amount (HK\$) (Repayment period of 24 months or above)
\$20,000 - \$100,000	\$300
\$100,100 - \$250,000	\$600
\$250,100 - \$500,000	\$1,500
\$500,100 or above	\$2,500

Remarks:

1. The promotional period for the "Cash in Hand" Cash Rebate Programme is from 6th October 2026 to 4th January 2027 (the "Promotional Period") both dates inclusive. The BEA Corporate Card, Dual Currency Credit Card (Renminbi Account) and all supplementary cards are excluded.
2. "Offer 1": BEA principal cardholders (the "Cardholders") can receive the Cash Rebate after applying for and drawing down successfully the accumulated "Cash in Hand" amount of HK\$20,000 or more with a repayment period of 24 months or above through BEA Mobile during the "Promotional Period".
3. "Offer 2" is available to Cardholders who have not successfully held any or applied for "Cash in Hand" programme between 1st January 2022 and 5th October 2026, and who apply for "Cash in Hand" through BEA Mobile during the "Promotional Period".
4. The Cash Rebate will be credited to the relevant credit card account on or before 30th April 2027 and will appear on the relevant statement. The Cardholders' account and the relevant application must be valid at the time the Cash Rebate is given. The APR includes rebate as low as 3.18%, which is calculated according to an amount of HK\$500,000 with a monthly flat rate of 0.15%, a repayment period of 60 months, and a Cash Rebate of HK\$3,888.

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推广期¹: 6/10/2026 – 4/1/2027

优惠 1

经东亚手机银行申请 24-60 个月现金兑现计划，可享高达 HK\$1,388 现金回赠²

累积兑现金额 (HK\$)	现金回赠金额 (HK\$) 还款期为 24 个月或以上
\$20,000 - \$60,000	\$88
\$60,100 - \$100,000	\$288
\$100,100 - \$250,000	\$588
\$250,100 - \$500,000	\$888
\$500,100 或以上	\$1,388

优惠 2

新客户经东亚手机银行申请可享高达额外 HK\$2,500 现金回赠³

累积兑现金额 (HK\$)	现金回赠金额 (HK\$) 还款期为 24 个月或以上
\$20,000 - \$100,000	\$300
\$100,100 - \$250,000	\$600
\$250,100 - \$500,000	\$1,500
\$500,100 或以上	\$2,500

注：

- 「好用钱」现金兑现计划现金回赠之推广期为 2026 年 10 月 6 日至 2027 年 1 月 4 日(包括首尾两天) (「推广期」)，而并不适用于东亚银行公司卡、双币信用卡 (人民币账户) 及所有附属卡。
- “优惠 1”：东亚银行信用卡主卡持卡人(「持卡人」)须于(「推广期」)内透过东亚手机银行申请「好用钱」现金兑现计划，并成功提取累积金额达 HK\$20,000 及还款期为 24 个月或以上。
- “优惠 2”：只适用于 2022 年 1 月 1 日起至 2026 年 10 月 5 日期间未曾成功申请或持有任何「好用钱」现金兑现计划之持卡人于「推广期」内透过东亚手机银行申请「好用钱」现金兑现计划。
- 现金回赠将于 2027 年 4 月 30 日或之前存入有关信用卡账户，并显示于有关结单。持卡人账户及有关申请于现金回赠发放时必须维持有效。包括现金回赠之实际年利率低至 3.18%，此实际年利率以兑现金额 HK\$500,000、每月平息 0.15%、还款期 60 个月及 HK\$3,888 现金回赠计算。

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