

Cooling-off Period for Card and Unsecured Loan Products

To allow customers to have sufficient time to reconsider their financial commitments, the Bank provide customers a 7 days' cooling-off period to Card and Unsecured Loan Products. Customers can cancel and fully repay their loan within this period without incurring any interest or fees.

FAQ

1. Cooling-off period duration

- Loan is cancelled and the facility is fully repaid within 7 calendar days immediately following the date of drawdown of the loan
- Example: If the loan is drawdown on 2 July 2025, the Cooling-off period duration will be from 2 July 2025 to 9 July 2025

2. Eligible loan products

- Unsecured Personal Instalment Loan Products (including Tax Season Loan, "Super-Fast" Instalment Loan, Top up Loan and Debt Clearance Plan)
- Overdraft Facility
- Revolving Loan
- Card Loan (including "Cash in Hand" Programme, "Cash in Hand" Statement Instalment Programme, "Cash in Hand" Balance Transfer Programme, "Pay My Way" Auto Instalment Programme)

3. Loan cancellation request channels

Customers must submit a loan cancellation request within the cooling-off period through the below designated channels

- For unsecured personal instalment Loan products / Overdraft Facility /Revolving Loan:
 1. BEA Consumer Loans Services Hotline: (852) 2211 1211
Monday – Friday: 9am – 8pm
Saturday : 9am – 1:30pm
(Except public holidays)
 2. BEA Consumer Loans Application Hotline: (852) 2211 1438
Monday – Friday: 9am – 7pm
Saturday : 9am – 2pm
(Except public holidays)
 3. Fax to: 3608 6461
Request form: www.hkbea.com/pdf/Request_form_Cooling-off_period.pdf
- For Card Loan:
 1. BEA 24 hours Credit Card Customer Services Hotline: (852) 3608 6628
 2. Fax to: 3608 6461
Request form: www.hkbea.com/pdf/request_form_coolingoff_period_cih.pdf

4. Interest and charges during cooling-off period

- Any disbursed loan amount must be repaid in full to the bank
- No interest or fee will be imposed if the loan is cancelled and fully repaid within the cooling-off period

5. Repayment Channels

Product/ Repayment Channel	Unsecured Personal Instalment Loan	Overdraft Facility	Revolving Loan
BEA Branches <ul style="list-style-type: none"> Deposit cash / fund transfer at counter Cheque payment at count / by cheque deposit box 	Payment account: 015-514-40418668 + Loan account no.	Payment account = Overdraft account no.	Payment account: 015-514- 40424064
Faster Payment System ("FPS")	Payment account: 015-514-40418668		Not applicable
Autopay	Direct debit from loan repayment account	Not applicable	Not applicable

- For Card Loan:
 - BEA Mobile / BEA Online
 - Fund transfer
 - "Bills" function
 - PPS: Merchant Code: "27"
 - BEA and JETCO ATMs
 - Cash deposit via BEA ATMs providing deposit service:
 - Fund transfer via BEA/JETCO ATMs
 - JET payment via BEA/JETCO ATMs
 - BEA Branches
 - Cash deposit / Fund transfer at counter
 - Cheque payment at count / by cheque deposit box
 - E-Cheque Drop Box
 - Faster Payment System ("FPS")

6. Return promotional rewards

- If customers cancel the loan within the cooling-off period, they must return the promotional rewards to the Bank (if applicable)

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

信用卡及無抵押貸款產品冷靜期

為了讓客戶有充足的時間仔細考慮其財務責任，本行為客戶提供 7 天的信用卡及無抵押貸款產品冷靜期。客戶可以在此期間取消並全額償還貸款，而無需支付任何利息或費用。

常問問題

1. 冷靜期期限

- 在提取貸款後的 7 個曆日內取消並全額償還貸款
- 例子: 如果貸款於 2025 年 7 月 2 日提取，冷靜期期限為 2025 年 7 月 2 日至 2025 年 7 月 9 日

2. 符合貸款產品

- 無抵押個人分期貸款產品（包括稅季貸款、「勁快」分期貸款、加借貸款和清數計劃）
- 透支服務
- 循環貸款
- 信用卡貸款（包括「好用錢」現金兌現計劃、「好用錢」結單分期計劃、「好用錢」結餘轉戶計劃和「Pay My Way」自動分期計劃）

3. 取消貸款申請渠道

客戶須於冷靜期間內透過以下指定渠道提出取消貸款申請

- 無抵押個人分期貸款產品 / 透支服務 / 循環貸款:
 1. 東亞銀行個人貸款客戶服務熱線：(852) 2211 1211
星期一至五：上午 9 點至晚上 8 點
星期六：上午 9 點 – 下午 1 點半
(公眾假期除外)
 2. 東亞銀行個人貸款申請專線：(852) 2211 1438
星期一至五：上午 9 點至晚上 7 點
星期六：上午 9 點至下午 2 點
(公眾假期除外)

3. 傳真至：3608 6461

申請表格: www.hkbea.com/pdf/Request_form_Cooling-off_period.pdf

- 信用卡貸款:

1. 東亞銀行 24 小時信用卡客戶服務熱線：(852) 3608 6628

2. 傳真至：3608 6461

申請表格: www.hkbea.com/pdf/request_form_coolingoff_period_cih.pdf

4. 冷靜期利息及費用

- 任何已提取的貸款金額必須全額償還給銀行
- 在冷靜期內取消並全額償還貸款，不會收取利息或費用

5. 繳款方法

產品/ 繳款方法	無抵押個人 分期貸款	透支服務	循環貸款
東亞銀行分行 - 於櫃檯存入現金/轉賬 - 於櫃位或於支票存款箱存入支票	還款戶口: 015-514- 40418668 + 貸款戶口號碼	還款戶口 = 透支戶口號碼	還款戶口: 015-514- 40424064
快速支付系統（“FPS”）	還款戶口: 015-514- 40418668		不適用
自動付款	直接從貸款還款 帳戶扣款	不適用	不適用

- 信用卡貸款:

1. 東亞手機銀行/東亞網上銀行

- 轉賬
- 「賬單」功能

2. 繳費靈：商戶編號：「27」

3. 東亞銀行及銀通自動櫃員機

- 於有存款功能之東亞銀行自動櫃員機存入現金

- 於東亞銀行/銀通自動櫃員機轉賬
 - 於東亞銀行/銀通自動櫃員機，透過繳費易繳款
4. 東亞銀行分行
 - 於櫃位存入現金 / 轉賬
 - 於櫃位或於支票存款箱存入支票
 5. 電子支票存票服務
 6. 轉數快

6. 退還推廣獎賞

- 若客戶於冷靜期內取消貸款，必須將相關推廣獎賞退還予本行（如適用）

借定唔借？還得到先好借！