

## **Notice of Amendments to the Terms and Conditions for UnionPay Quick Response Code (“QR Code”) Payment Service**

all effective from 9<sup>th</sup> March 2026 (the “Effective Date”)

The Terms and Conditions for UnionPay Quick Response Code (“QR Code”) Payment Service (the “Terms and Conditions”) will be amended with effect from the Effective Date as follows:

Clause	Amendments
1.2(b)	Clause 1.2(b) all be amended as follows:  1.2(b) Merchant presented mode : scanning via BEA Mobile with the Device the QR Code which is generated or provided by the relevant merchants that accept the Service, including QR codes accepted under arrangements supported by UnionPay.
4	Clause 4 is amended to Clause 4.1 to reflect the change of clause numbering.  The following is inserted as a new Clause 4.2  4.2  The Customer acknowledges that the Bank may request the Customer to provide geolocation-related information to confirm that the Customer is physically located in Chinese Mainland when using the Service. The Customer consents that the information collected by the Bank may be used for the purposes set out in clause 4.1 above.  Please also refer to the Personal Information Collection (Customers) Statement of the Bank.

If you do not accept the above amendments, you must notify the Bank of your objection in writing before the Effective Date and the Bank will discontinue the relevant service for you. Otherwise, you will be deemed to have consented to and agreed to be bound by this Notice of Amendments.

You can obtain a copy of the amended Terms and Conditions by visiting BEA’s website at [https://www.hkbea.com/pdf/en/UPI\\_QR\\_Payment\\_EN.pdf](https://www.hkbea.com/pdf/en/UPI_QR_Payment_EN.pdf) or any of our branches. Copy of the existing Terms and Conditions is available from the above website or any of our branches until 23<sup>rd</sup> March 2026. You may not be able to access or download the existing Terms and Conditions after the relevant date.

For enquiries, please call our customer service hotline on (852) 2211 1321.

Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.