

Notice of Amendments to BEA Credit Card Services

1. Amendments of “Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services”^{*} (Effective date: **29th December, 2022**)

^{*}(deletion is crossed out, addition and changes are shaded in grey)

Interest Rates and Interest Charges		
Finance Charge for Retail Purchase [Annualised Percentage Rate (“APR”)]	BEA CENTENNIAL World Elite Mastercard	5.04% (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.
	Other BEA Credit Cards	35.91 36.43% (monthly rate at 2.59 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.
Finance Charge for Cash Advance (APR) ¹	BEA CENTENNIAL World Elite Mastercard	5.97% (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.
	Other BEA Credit Cards	35.96 39.38% (monthly rate at 2.42 2-62%) 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.

Default Finance Charge for Retail Purchase (APR) ¹	35.91 41.84% (monthly rate at 2.59 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.
Default Finance Charge for Cash Advance (APR) ¹	35.96 45.17% (monthly rate at 2.42 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.

¹ The APR is calculated according to the Net Present Value (“NPV”) Method as specified in the Code of Banking Practice. The APR for cash advances is inclusive of the Cash Advance Fee.

2. Details of Integration and Amendments to the “BEA Credit Cardholder Agreement (Personal Account)” (Effective date: **1st February, 2023**):

- i. The “BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Cardholder Agreement (Personal Account)” of the Bank will be integrated into the “BEA Credit Cardholder Agreement (Personal Account)” (“List”) and the “BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Cardholder Agreement (Personal Account)” will be abandoned accordingly. As a result of the abovementioned integration, the List will be amended accordingly. Please refer to “ii. Amendments to the List” below for details. The main purpose of the above amendments is to consolidate, update and simplify relevant documents to avoid overlaps and inconsistencies.

- ii. Amendments to the List

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
Definitions (iii)	“Card” means any physical or any form of credit card issued to you by BEA any Visa Classic Card, Visa Gold Card, Visa PLATINUM Card, Visa Signature Card, Classic Mastercard, Gold Mastercard, Titanium Mastercard, PLATINUM Mastercard, World Mastercard, UnionPay Dual Currency PLATINUM Credit Card, JCB PLATINUM Card or such other credit card as issued by us from time to time. It includes a principal Card as well as any supplementary Cards, replacement Cards, and Cards that have subsequently been renewed.
Definitions (iv),(v),(vi) 1.8, 1.9, 1.11, 2.1(a), (b), 3.1.9, 3.1.14, 3.4(a),(b), 3.5	BEA UnionPay Dual Currency PLATINUM Credit Card

1.8	Card transactions in HKD will be posted to your HKD Account. Card transactions in any currency other than HKD or RMB will be converted into HKD at the exchange rate determined by contracted card associations UnionPay on the day when the transaction is processed and posted to your HKD Account. The exchange rate for Card transactions will be determined by contracted card associations UnionPay on the date when the transaction is processed. This may be different from the Card transaction date, and it may therefore be subject to market fluctuations
1.10.2	After your physical Card is successfully activated, we will also issue an ATM Personal Identification Number (“ATM PIN”) according to your instruction. You can use this PIN to operate your Card Account via ATMs of designated networks.
9.1	The collection, use, and holding of your personal data are conducted in accordance with the Bank’s Personal Information Collection (Customers) Statement and Privacy Policy Statement. You have the right to request access to information held by us concerning you and your Card Account at any time. You also have the right to update and correct such information. A request to do so should be made in writing to the Group Data Protection Officer, The Bank of East Asia Limited Group , 10 Des Voeux Road Central, Hong Kong. We reserve the right to impose a charge to cover the cost of complying with such a request.

Please note that the above amendments will be binding on you if you continue to use or retain your card(s) or maintain your card account(s) on or after the above effective date. If you disagree on the above amendments, please note that the Bank of East Asia Limited (“Bank”) will not be able to continue providing these credit card services to you and inform the Bank for termination of services before the above effective dates. If you have any queries, please call our customer service hotlines at 3608 6628.

The Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services and BEA Credit Cardholder Agreement (Personal Account) are available upon request through our customer service hotlines or from the BEA website at www.hkbea.com.

In case of any inconsistency between the English and Chinese versions of this Notice of Amendments, the English version shall prevail.

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司