

Notice of Amendments to BEA Credit Card Services

1. Important Notice regarding Bonus Points/Cash Rebate (Effective date: **1st July, 2023**)

Item	Key Amended Content (deletion is crossed out, addition and changes are shaded in grey)
Below amendment applies to all BEA Credit Cards (except the BEA Corporate Card)	
Transaction amount of Hong Kong Dollar Transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction)	<ul style="list-style-type: none"> Eligible transaction will be eligible for basic bonus points/cash rebate
Below amendment applies to BEA i-Titanium Card	
BEA i-Titanium Card i-Dollar Rebate	<ul style="list-style-type: none"> The promotion will start from now 1st July, 2023 and will continue until further notice 31st December, 2023, both dates inclusive ("Promotional Period"). Each eligible account will only be entitled to a maximum of HK\$200 HK\$300 i-Dollars in each calendar month. Cardholders whose monthly retail spending reach HK\$1,800 HK\$2,000 will be entitled to a 3% 3.6% i-Dollar Rebate on online shopping transactions in that calendar month.
Below amendment applies to BEA UnionPay Dual Currency DIAMOND Credit Card	
Spend and enjoy up to 4X 12X bonus points	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive ("Promotional Period"). Spending at all local dining outlets can enjoy extra 2X bonus points (Total 3X bonus points, including 2X extra bonus points and 1X basic bonus points). All other local retail spending can enjoy extra 1X bonus points (Total 2X bonus points, including 1X extra bonus points and 1X basic bonus points). Spending via UnionPay APP can enjoy extra 1X bonus points (Total 2X bonus points, including 1X extra bonus points and 1X basic bonus points). Eligible foreign currency retail spending can enjoy extra 9X bonus points (HKD account only) (Total 10X bonus points, including 9X extra bonus points and 1X basic bonus points). Eligible RMB retail spending can enjoy extra 11X bonus points (RMB account only) (Total 12X bonus points, including 11X extra bonus points and 1X basic bonus points). Monthly cap (per calendar month) of 100,000 extra bonus points within Promotional Period.
Online Bill Payment Offer	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive ("Promotional Period"). Eligible transactions of online bill payment include online bill payments successfully made under the "Payments – Bills" function using the Cyberbanking (except settling payment of "Banking & Credit Card Services", "Credit/Financial Services" or "Securities Trading"). All instructions of scheduled online bill payments whose execution dates do not take place during the Promotion Period are excluded. This Promotion is not applicable to RMB transaction on bill payment and cash advance. Each cardholder earn 1X bonus points from eligible transaction in this promotion within Promotional Period Monthly cap (per calendar month) of 20,000 bonus points within Promotional Period.
Below amendment applies to BEA SupremeGold World Mastercard, BEA World Mastercard and BEA Flyer World Mastercard	
BEA Mileage Reward	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive ("Promotional Period"). Unlimited HK\$5 = 1 Asia Mile Eligible foreign currency retail spending can enjoy HK\$4 = 1 Asia Mile (Total 2X bonus points, including 1X extra bonus points and 1X basic bonus points). Eligible local dining outlets, local household appliance stores and local electronics sales stores spending can enjoy HK\$5 = 1 Asia Mile (Total 1.6X bonus points, including 0.6X extra bonus points and 1X basic bonus points). Monthly cap (per calendar month) of 100,000 extra bonus points within Promotional Period.
BEA Bonus Point Reward	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive ("Promotional Period"). Overseas transactions Eligible foreign currency retail spending can enjoy 2.4% 4% rebate (Total 6X 10X bonus points, including 5X 9X extra bonus points and 1X basic bonus points). Eligible local dining outlets spending can enjoy 2.4% 4% rebate (Total 6X 10X bonus points, including 5X 9X extra bonus points and 1X basic bonus points). Monthly cap (per calendar month) of 100,000 extra bonus points within Promotional Period.
Below amendment applies to BEA CENTENNIAL World Elite Mastercard	
Bonus Points Scheme	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive ("Promotional Period"). The 5X bonus points for overseas eligible foreign currency retail spending (equivalent to a maximum of 2% rebate according to current conversion rate of bonus points, where 250 bonus points can be redeemed for HK\$1) and 3X bonus points for all spending in Hong Kong (equivalent to a maximum of 1.2% rebate according to current conversion rate of bonus points, where 250 bonus points can be redeemed for HK\$1) by Spending Rewards and the 2X bonus points for overseas eligible foreign currency retail spending (equivalent to a HK\$4 = 1 mile according to current conversion rate of bonus points, where 8 bonus points can be redeemed for 1 mile) and 1.6X bonus points for all spending in Hong Kong (equivalent to a HK\$5 = 1 mile according to current conversion rate of bonus points, where 8 bonus points can be redeemed for 1 mile) by Mileage Reward includes the basic 1X bonus points.
Below amendment applies to BEA Visa Signature Card	
Bonus Points Scheme & Free Travel Insurance	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive
Below amendment applies to BEA UnionPay Dual Currency PLATINUM Credit Card	
Bonus Points Scheme	<ul style="list-style-type: none"> The promotion will start from 1st July, 2023 and will continue until 31st December, 2023, both dates inclusive

Below amendment applies to BEA SupremeGold World Mastercard	
Airport Transfer Limousine Service	• The promotion will start from 1 st July, 2023 and will continue until 31 st December, 2023, both dates inclusive

2. Amendments of "Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services" (Effective date: **1st July, 2023**)

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% (monthly rate at 2.59%) 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% (monthly rate at 2.42%) 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% (monthly rate at 2.59%) 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% (monthly rate at 2.42%) 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.	
Interest Free Period	Up to 56 days	
Minimum Payment Due²	All interest, fees and charges including annual fees that may be charged, plus 1% of outstanding principal (minimum: HK\$/CNY50), plus any outstanding minimum payment due and over credit limit amount.	
Fees (deletion is crossed out, addition and changes are shaded in grey)		
Annual Fee³ (per card)	Principal Card	Supplementary Card
– Classic Card	HK\$300	HK\$150
– Gold Card	HK\$600	HK\$300
– Titanium Card/BEA GOAL Credit Card	HK\$600	HK\$300
– PLATINUM Card	HK\$1,500	HK\$800
– JCB PLATINUM Card	HK\$800	HK\$400
– UnionPay Dual Currency PLATINUM Credit Card	HK\$600	HK\$300
– UnionPay Dual Currency DIAMOND Credit Card	HK\$1,800	HK\$900
– Visa Signature Card	HK\$1,800	HK\$900
– World MasterCard	HK\$1,800	HK\$900
– Corporate Card	HK\$980	Not applicable
– BEA CENTENNIAL World Elite Mastercard	HK\$19,800	Not applicable
Annual Participation Fee (per card)	Principal Card	Supplementary Card
– BEA CENTENNIAL World Elite Mastercard	HK\$19,800/HK\$35,000	Not applicable
Cash Advance Fee^{2,4} (applicable to cash advance and fund transfer to other BEA accounts)	5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)	
Foreign Currency Transaction Fee⁵	<ul style="list-style-type: none"> • 1.95% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by Visa/Mastercard/JCB to the Bank, if applicable). • 1% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by UnionPay to the Bank, if applicable). • Foreign currency transactions will be converted into Hong Kong dollars at the Visa/Mastercard/JCB/UnionPay exchange rate on the day each transaction is processed, and will include a service charge levied by BEA. The exchange rate is determined on the date that the transaction is processed by Visa/Mastercard/JCB/UnionPay, which may be different from the actual transaction date and therefore subject to market fluctuation. 	

Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> Cardholders may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, Cardholders are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. BEA will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to "Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong". 	
Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong	<ul style="list-style-type: none"> 1% per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is a reimbursement charge imposed by Visa/Mastercard/JCB/UnionPay and will be debited to your account. 	
Late Charge²	HK\$/CNY350 or the Minimum Payment Due, whichever is lower.	
Over Credit Limit Fee^{2,6}	HK\$/CNY250 350 per statement cycle	
Returned Cheque Fee/Autopay Reject Fee^{2,7}	HK\$/CNY150 each time	
Replacement Card Fee	BEA CENTENNIAL World Elite Mastercard	HK\$800 each time
	Other BEA Credit Cards	HK\$120 each time
Chargeback Handling Fee^{2,8}	HK\$/CNY150	
Charge for Over-the-counter Payment^{5,9}	HK\$40 each transaction per credit card	
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	5% of the Payment Amount per transaction (minimum: HK\$100)	
Paper Statement Fee^{10,11}	HK\$50	
Courier Service Fees – Local – Overseas – Returned Overseas Courier For Unsuccessful Deliveries	– Not applicable – HK\$300 – HK\$300	
Additional Statement Copy	HK\$50 per copy	
Additional Copy of Sales Draft/Cash Disbursement Draft	HK\$50 per copy	
Claim gifts in the Bonus Gallery through our customer service hotline¹²	HK\$50 per redemption	
Issuance of Confirmation Letter	HK\$200 per letter	
Credit Balance Refund Handling Fee²	HK\$/CNY50 each time	

Remarks:

- 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.
- Fees and charges for the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card will be levied to the HKD and RMB accounts separately. Payments for the HKD and RMB account will be denominated in HKD and CNY respectively.
- The annual fee waiver is applicable to BEA Corporate Card and BEA SupremeGold World Mastercard.
- If a cash advance is made in Mainland China using the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card.
- Even if your opt out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorized amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, JCB, UnionPay, etc.).
- If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque Fee/Autopay Reject Fee for the same Statement Cycle will not be levied.
- A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- The charge will be shown on the next credit card statement. BEA CENTENNIAL World Elite Mastercard and BEA World Mastercard Cardholder are entitled to a waiver of this fee item.
- This fee will be levied to each principal card account: (i) at the time of account opening (if you opt to receive paper statements); (ii) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, this fee will be levied on the first working day in February each year; and (iii) every time you switch from e-statements to paper statements. This fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. This fee in subsequent years will still be levied annually in the account opening month. This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.
- This fee is not applicable to the BEA Corporate Card.
- This fee is not applicable to the BEA i-Titanium Card/BEA GOAL Credit Card, BEA JCB PLATINUM Card, and BEA Corporate Card.

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at BEA's discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement.

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

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
3.1.2(a)	the unpaid Statement balance, from the day after the Statement date from the date of the previous statement on a daily basis until payment in full; and
3.1.3(b)(ii)	Channels ATMs provided or designated by us (including but not limited to ATMs)
3.1.11	<u>Credit Balance Refund Handling Fee</u> The handling fee specified in the Schedule of Fees & Charges will be charged for the refund of a credit balance of your Card Account
8.4	Any notice we send you by post shall be deemed to have reached the principal Cardholder and each supplementary Cardholder on the next working day after it was posted. Any notice that we send to you via electronic mail (email), mailbox in Cyberbanking – Internet, BEA App push notification service, short message service (SMS), or such other electronic delivery method as adopted by us from time to time shall be deemed to have reached the principal Cardholder and each supplementary Cardholder immediately. You agree that BEA may send any communication, confirmation, or statement to you in electronic form (if applicable).
9.1(b)	we may disclose any such information (as mentioned in (a) above) to any credit information bureau/ agency agencies or any credit reference bureau/ agency agencies , as well as any bank, credit card company companies , deposit-taking company companies , or any other person or entity (including a collection agency agencies) that provides any form of credit facilities or is engaged in providing any financial or other services;
9.2	You agree that we may obtain information about you from any credit reference bureau/ agency agencies , and compare it with data you have provided for credit-checking purposes.

4. Details of Amendments to the BEA Credit Card – “BEA Days – Mobile Payment” (Effective date: **1st July, 2023**)

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
“BEA Days – Mobile Payment”	Available from 1 st May, 2022 and will continue until 31st December, 2023 further notice.

5. Details of Amendments to the BEA Credit Card – “Bonus Gallery Programme”(Effective date: **1st July, 2023**)

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
Terms & Conditions of Bonus Gallery Programme	Conversion Rate and Eligible Transactions 2. Cardholders will earn 1 bonus point for every HK\$1 (HK\$1/CNY1 for the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card) retail spending (“Spending”) (rounded down to the nearest dollar for every individual Spending , not counting cents) made with their Eligible Card(s). All Spending are determined by their post date.

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!

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