

## 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: **6 January 2025**)  
The amendment is only applicable to credit card transaction to be made on or after 6 January 2025 (determined by transaction date).

Interest Rates and Interest Charges (deletion is crossed out, addition and changes are shaded in grey)		
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR") <sup>1</sup> ]	BEA CENTENNIAL World Elite Mastercard	<b>5.04%</b> (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	<b>35.91%</b> (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) <sup>1</sup>	BEA CENTENNIAL World Elite Mastercard	<del>5.04</del> <b>5.97%</b> (monthly rate at <del>0.34</del> <b>0.41%</b> ) 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. Interest charge may be accrued after the statement cut-off date, you may contact us to check how to fully settle the interest charge before the next statement date.
	Other BEA Credit Cards	<del>35.91</del> <b>35.96%</b> (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. Interest charge may be accrued after the statement cut-off date, you may contact us to check how to fully settle the interest charge before the next statement date.
Default Finance Charge for Retail Purchase (APR) <sup>1</sup>	<b>35.91%</b> (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) <sup>1</sup>	<del>35.91</del> <b>35.96%</b> (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.	

### Remark:

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.

Fees (deletion is crossed out, addition and changes are shaded in grey)	
Charge for Over-the-counter Payment <sup>5,9</sup>	<b>HK\$40</b> each transaction per credit card

### Remarks:

5. This fee is not applicable to the Dual Currency Credit Card and BEA CENTENNIAL World Elite Mastercard.  
9. 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.~~

2. Details of Amendment to the "BEA Credit Cardholder Agreement (Personal Account)" (Effective date: **6 January 2025**)

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
3.3	We will apply any payment that we receive from you to settle the <del>finance charges and other fees and charges, outstanding instalment balance and the remaining portion of the Statement balance. in the following order:</del> (a) <del>finance charges and other fees and charges;</del> then (b) <del>outstanding instalment balance;</del> then (c) <del>the parts of the remaining portion of the Statement balance in descending order according to the applicable interest rate.</del> We reserve the right to <del>allocate vary the above order for appropriation of</del> any payment received by us to or towards repayment of any indebtedness due to us at our sole and absolute discretion.

3. Details of Amendment to the "BEA Credit Cardholder Agreement (Corporate Account)" (Effective date: **6 January 2025**)

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
3.3	We will apply any payment that we receive from you to settle the <del>finance charges and other fees and charges, outstanding instalment balance and the remaining portion of the Statement balance. in the following order:</del> (a) <del>finance charges and other fees and charges;</del> then (b) <del>outstanding instalment balance;</del> then (c) <del>the parts of the remaining portion of the Statement balance in descending order according to the applicable interest rate.</del> We reserve the right to <del>allocate vary the above order for appropriation of</del> any payment received by us to or towards repayment of any indebtedness due to us at our sole and absolute discretion. If there is more than one Cardholder and we receive only partial payment of the charges from the Company, unless the Company gives us specific instruction about how this payment is to be applied, we will, at our sole and absolute discretion, apply such payment in full or in part to satisfy all the outstanding amounts incurred by any particular Cardholder <del>in accordance with the above mentioned manner</del> as we may choose.

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 please 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) or BEA Credit Cardholder Agreement (Corporate Account) are available upon request through our customer service hotlines or from the BEA website at [www.hkbea.com](http://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