BEA 東亞銀行

# Notice of Amendments regarding your BEA CENTENNIAL World Elite Mastercard

Effective from **23 November 2026** (the "Effective Date").

We would like to inform you, the principal cardholder, that the amount of annual fee and Annual Fee Waiver Programme for your BEA CENTENNIAL World Elite Mastercard will be amended as follows, with effect from the Effective Date.

| | **Existing Annual Fee & Existing Annual Fee Waiver Programme (before 23 November 2026) ("Existing Programme")** | **New Annual Fee & New Annual Fee Waiver Programme (effective on 23 November 2026) ("New Programme")** |
|---|---|---|
| Annual Fee | HK$19,800 ("Existing Annual Fee") | HK$26,000 ("New Annual Fee") |
| Annual Fee Waiver Programme | • First-year annual fee waiver<br>• If the accumulated annual spending (every 12 months from the card issuance date, including retail spending and cash advances) reaches HK$500,000 or above, the annual fee for the following year will be automatically waived | • ~~First-year annual fee waiver~~<br>• ~~If the accumulated annual spending with the card (every 12 months from the card issuance date, including retail spending and cash advances) reaches HK$500,000 or above, the annual fee for the following year will be automatically waived~~<br>• If the accumulated annual spending (calculated over the 12 months before the annual fee post date of the principal account, including retail spending and cash advance) reaches **HK$1,000,000 or above, 50% of the annual fee for the following year will be automatically waived** |
| Entitlement | Existing annual fee entitles you to 1 principal card and up to 3 supplementary cards | (Remains unchanged) New annual fee entitles you to 1 principal card and up to 3 supplementary cards |

### Annual Fee Waiver Arrangements for your BEA CENTENNIAL World Elite Mastercard

In appreciation of your continued loyalty and support, we are pleased to extend a special annual fee waiver for your card until 31 December 2027.

Your new "Card Anniversary"* date will be set to **January of every calendar year starting from 2028**. Accordingly, the annual fee for 2028 will be determined by your accumulated eligible spending (including retail spending and cash advance) between 1 January 2027 and 31 December 2027:

- **50% Annual Fee Waiver:** With accumulated eligible spending (including retail spending and cash advance) of **HK$1,000,000** or above, you will automatically enjoy a 50% waiver, resulting in an annual fee of **HK$13,000** for 2028.
- **Full Annual Fee:** If the accumulated spending does not reach the above amount, the Full Annual Fee of **HK$26,000** will apply for 2028.

* "Card Anniversary" refers to the Annual Fee post date, when the Annual Fee will be posted every year after the account is opened and activated.

# Notice of Amendments to BEA CENTENNIAL World Elite Mastercard Terms and Conditions

The following are the details of the new Terms and Conditions related to this amendment (Effective Date: **23 November 2026**):

**Contents**

**Terms and Conditions of BEA CENTENNIAL World Elite Mastercard ("CENTENNIAL Card") Annual Fee**

1. The Annual Membership Fee ("Annual Fee") for the CENTENNIAL Card is HK$26,000 ("Full Annual Fee") with an entitlement of 1 principal card and 3 supplementary cards.
2. For accounts opened on or before 22 November 2026, the Annual Fee post date shall be January of every calendar year commencing from 2028, subject to adjustment according to the card activation status. The "Card Anniversary" refers to the Annual Fee post date, when the Annual Fee will be posted every year after the account is opened and activated (the "Anniversary Year").
3. For accounts opened on or after 23 November 2026, the first time Annual Fee shall be the Full Annual Fee, which will be posted to the Cardholder's principal card account in an upcoming monthly statement upon card activation. Thereafter, the relevant Annual Fee (namely the Full Annual Fee or the annual fee payable after the 50% Annual Fee Waiver) will be posted to the principal card account in the monthly statement upon each Anniversary Year. The Annual Fee post date shall be subject to adjustment according to the card activation status.
4. No person other than the Cardholder or The Bank of East Asia, Limited ("BEA"/"the Bank") will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
5. BEA reserves the sole right to vary or cancel the programme and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
6. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. Cardholder submits to the non-exclusive jurisdiction of the Hong Kong courts, but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
7. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

**Terms and Conditions of BEA CENTENNIAL World Elite Mastercard ("CENTENNIAL Card") 50% Annual Fee Waiver Programme ("50% Annual Fee Waiver")**

1. The "50% Annual Fee Waiver" refers to the automatic waiver of 50% of the Full Annual Fee (i.e. HK$13,000) upon fulfilment of the following designated spending requirement by the principal cardholder and supplementary cardholder during the designated spending period. After deduction of the wavier amount, the net amount of HK$13,000 will be posted to the principal card account monthly statement in the Anniversary Year.
2. The 50% Annual Fee Waiver is only applicable to CENTENNIAL Card principal cardholders whose card account should remain valid and in good standing at the time of Annual Fee posting ("Eligible Cardholders").
3. No 50% Annual Fee Waiver will be given to an Eligible Cardholder who is unable to achieve the spending requirement within the relevant spending period.
4. **Spending Requirement**
    a. To qualify for the 50% Annual Fee Waiver, the Eligible Cardholder is required to fulfil the eligible spending (including retail spending and cash advance) (see definition below) of HK$1,000,000 or above (the "Annual Spending") during the 12 full calendar months immediately preceding the month in which the Annual Fee of the principal card is posted (the "Annual Spending Period"), calculated on a full-month basis. For example, if the Annual Fee post date is 12 December 2027, the Annual Spending Period shall be from 1 December 2026 to 30 November 2027 (both dates inclusive).
    b. Annual Spending by the principal card and supplementary card(s) ("Eligible Spending") includes:
        i. Eligible local retail spending: local retail transactions/online purchases.
        ii. Eligible overseas retail spending: (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars, (b) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (c) online transactions posted in any currency other than Hong Kong dollars.
        iii. Other eligible transactions, include but are not limited to: (a) monthly instalment amounts (including but not limited to merchant instalment and "Cash in Hand" programme-related amounts), and (b) cash advance.

5. Ineligible spending includes handling fees, administration fees and interest charges relating to the "Cash in Hand" programme, handling fees, administration fees and interest charges relating to cash advance, digital wallets (including but not limited to Alipay, Alipay HK, PayMe, WeChat Pay and WeChat Pay HK), online/Automatic Teller Machine (ATM) bill payments, transactions to government departments, mail/fax/telephone orders, casino chip purchases, fund transfers, purchase and/or recharging of prepaid cards, finance charges, late charges, credit card annual fees, bank charges, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.
6. All transactions must be conducted and posted to the relevant card account within the Annual Spending Period, and shall be counted based on the post dates.
7. Each principal card account and related supplementary card account(s) will be treated as one eligible account ("Eligible Account") when calculating the Annual Spending.
8. If a transaction proves to be ineligible after the 50% Annual Fee Waiver is given, BEA reserves the right to revoke the 50% Annual Fee Waiver from the Eligible Account without prior notice at BEA's discretion.
9. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited, or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are Eligible Spending before customers conduct their transactions. If the merchant codes/transaction types are found to be misclassified with the Merchants' business, BEA will not be responsible for such misclassification nor compensation. BEA's decision as to the definition of Eligible Spending shall be final.
10. To calculate a cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited.
11. BEA will determine whether the Cardholder is eligible for the spending requirement based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right to make a final decision on eligibility for each relevant transaction.
12. No person other than the Cardholder or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
13. BEA reserves the sole right to vary or cancel the programme and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
14. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. Cardholder submits to the non-exclusive jurisdiction of the Hong Kong courts, but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
15. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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 credit card services for you; otherwise you will be deemed to have consented to and agreed to be bound by this Notice of Amendments.

You can view the amended Terms and Conditions by visiting BEA's website at www.hkbea.com/centennial (effective from the Effective Date). Should you have any queries, please contact your dedicated Senior Relationship Manager or call our Customer Service Hotline at 3608 6618 (select language and press 4 to speak with a Customer Service Manager).

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

Please be informed that we may from time to time conduct a credit review of your existing credit cards/loans and access your credit report held by any credit reference agencies. For details, please visit www.hkbea.com/pdf/en/credit_report.pdf.

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

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