

For Immediate Release**BEA Launches New Mastercard Debit Card with 11 Currencies**
Enabling Seamless Online Shopping and Stress-Free Travel

Hong Kong, 23 October 2025 — The Bank of East Asia, Limited ("BEA" or "the Bank") announces the official launch of the BEA Mastercard Debit Card ("the Multi-currency Debit Card") in a move that will further strengthen the Bank's payment services. Supporting 11 major currencies, the new card offers 24/7 real-time foreign exchange with zero transaction and handling fees. It also features flexible reward options and multi-layered security measures, providing customers with a more convenient, secure, and seamless global payment experience.

Mr Fritz Chan, General Manager and Head of Personal Banking Division at BEA, said, "In an increasingly interconnected world, cross-border spending has become a part of modern life. As of September 2025, the overall year-on-year growth in foreign exchange transactions performed by BEA's retail banking customers reached almost 90%. To meet the demand for foreign currency allocation and overseas payments, we have launched the new Multi-currency Debit Card. It marks an important step forward in the Bank's effort to innovate payment solutions. We will continue to deliver a flexible, secure, and high-quality banking experience to our customers."

Ms Elaine Wong, Deputy Head of Personal Banking Division at BEA, noted, "As foreign currency transactions often incur additional fees and are subject to exchange rate fluctuations, customers are increasingly looking for a simple and versatile payment solution. With the new Multi-currency Debit Card, customers can enjoy zero transaction fees and 24/7 real-time foreign exchange when shopping locally, travelling abroad, or making online purchases."

Ms Helena Chen, Senior Vice President, General Manager, Hong Kong & Macau, Mastercard, said, "Multi-currency debit cards continue to gain momentum among Hong Kong consumers amid strong travel demand. Mastercard is pleased to welcome the launch of the BEA Mastercard Debit Card, reinforcing Mastercard's position as a preferred payment partner. Leveraging Mastercard's global network, cardholders can easily make purchases or withdraw cash when travelling abroad, enjoying exclusive offers and privileges that further enhance their travel and shopping experiences."

By combining Mastercard's extensive global network with a foreign currency exchange platform, the Debit Card allows customers to withdraw foreign currency at over 2.5 million access points worldwide and locally, with zero handling fees. Instant foreign exchange also provides customers with greater flexibility in managing their foreign currency holdings and access to competitive exchange rates. The card supports 11 major currencies: HKD, USD, EUR, GBP, CNY, JPY, AUD, CAD, NZD, SGD, and CHF.

The new Multi-currency Debit Card allows cardholders to switch between Cash Rebates and Bonus Points depending on their spending habits. In addition, they can link their Multi-currency Debit Cards to BEA's All-in-One Accounts; this allows transactions to be directly debited in the relevant currency or settled in HKD with automatic foreign currency conversion, eliminating the need to carry large amounts of foreign currencies when travelling and ensuring a more relaxed, stress-free journey. The card also provides multi-layered security, including real-time transaction alerts, customisable spending and withdrawal limits, and the ability to freeze or suspend the card instantly.

Please click [here](#) for more details about the new BEA Mastercard Debit Card, or call our Debit Card service hotline on +852 2211 1818.

About The Bank of East Asia, Limited

Incorporated in Hong Kong in 1918, The Bank of East Asia, Limited ("BEA") is a leading Hong Kong-based financial services group listed on The Stock Exchange of Hong Kong, with total consolidated assets of HK\$891.4 billion (US\$113.5 billion) as of 30 June 2025.

BEA provides a comprehensive range of wholesale banking, personal banking, wealth management and investment services to customers through an extensive network of about 120 outlets covering Hong Kong, the Chinese Mainland, Macau, Taiwan, Southeast Asia, the United Kingdom, and the United States. For more information, please visit: www.hkbea.com.

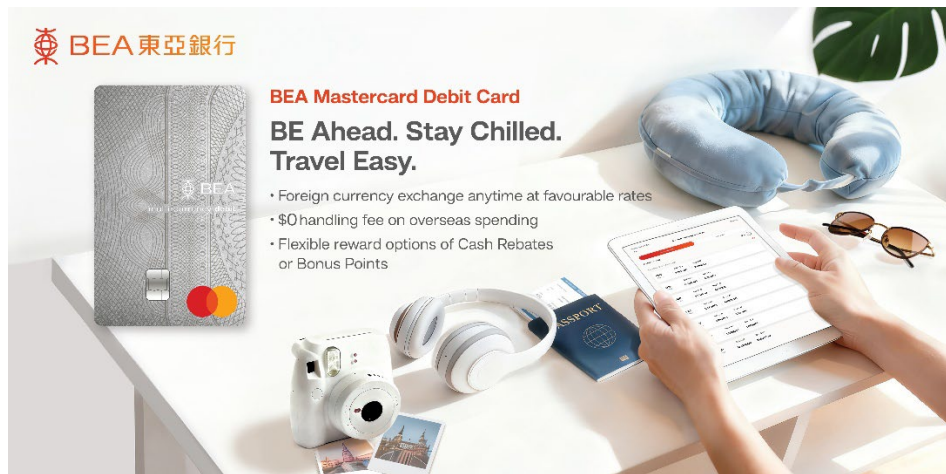
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Appendix:



BEA Mastercard Debit Card **Multi-currency made easy – Freedom to spend anywhere**

1. \$0 Transaction & Handling Fees: Cash withdrawals with no additional charges, whether local or overseas.
2. 24/7 foreign currency exchange: Real-time currency exchange around the clock with competitive rates.
3. Reward flexibility: Choose between 0.5% cash rebate or 1 credit card Bonus Point for every HK\$1 spent.
4. Supports 11 major currencies: HKD, USD, EUR, GBP, CNY, JPY, AUD, CAD, NZD, SGD and CHF, with no extra currency conversion fees.
5. Transaction security: Stay protected with real-time alerts and customisable spending limits, ensuring secure usage of your Debit Card.
6. Real-time transaction tracking: Transactions can be viewed in real-time via BEA Mobile.
7. One card and multiple currencies: Link your BEA Mastercard Debit Card to multi-currency accounts. Transactions are automatically debited in the relevant currency.
8. Global acceptance: With access to millions of merchants worldwide, Mastercard makes spending easy, at home and abroad.
9. Exclusive benefits: Enjoy Mastercard offers and privileges designed to enhance your travel and shopping experiences. Terms and conditions apply.