

Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 6th January, 2025

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	5.04% (monthly rate at 0.34%) 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	35.91% (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) 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		35.91% (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 Due ²		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		
Annual Fee ³ (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
Cash Advance Fee ^{2,4} (applicable to cash advance and fund transfer to other accounts)	5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)	
Foreign Currency Transaction Fee	<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	• 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\$/CNY350 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	- Not applicable	
- Overseas	- HK\$300	
- Returned Overseas Courier For Unsuccessful Deliveries	- 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:

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. Fees and charges for the Dual Currency 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. 3. The annual fee waiver is applicable to BEA Corporate Card and BEA SupremeGold World Mastercard. 4. If a cash advance is made in Chinese Mainland using the Dual Currency Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of Dual Currency Credit Card. 5. This fee is not applicable to the Dual Currency Credit Card and BEA CENTENNIAL World Elite Mastercard. 6. 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.). 7. 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. 8. A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction. 9. The charge will be shown on the next credit card statement. 10. 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. 11. This fee is not applicable to the BEA Corporate Card. 12. 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.

INFORMATION REGARDING MAKING MINIMUM PAYMENT

- Assumption:
1. Outstanding Balance = HK\$20,000
 2. Monthly Interest Rate = 2.59% (Annualised Percentage Rate at 35.91%)
 3. No New transaction, annual fee and other charges
 4. Repayments are made on or before the payment due date

If each month you pay	Pay off the balance in about	An estimated total expenses
Only the Minimum Payment Due	26 years and 7 months	HK\$71,208
HK\$899	3 years	HK\$31,444 (Saving HK\$39,764)

The above examples are for illustration only and do not reflect the real situation of your account. If you want to calculate according to your situation, please use the calculator on BEA website.

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