



## BEA Online Apply for Credit Card Spending & Statement Instalment

### Step 1

Log in and Select "Cards>Credit Cards" after log in to view Activities

The screenshot shows the BEA Online interface. At the top left, there is a navigation menu with 'Settings', 'Accounts', 'Payments', 'Loans', 'Investments', 'Insurance', and 'MPF/ORSO'. A red box highlights the 'Cards' option in this menu. Below the menu, there is a red banner with the text 'You are here - Accounts - Accounts - Activities'. On the left side, there is a sidebar menu with 'Portfolio', 'Accounts', 'Transfers', 'e-Cheque', 'Requisition', 'Rate Enquiries', and 'View e-Statement / e-Advice'. The 'Accounts' section is expanded, showing 'Summary', 'Activities', and 'View e-Statement / e-Advice'. The 'Activities' section is selected, displaying a summary of credit card activities. The summary includes 'Account Type: Credit Card Account', 'Account: 4384-3701-0440-XXXX Credit Card Account', and 'Period: from 30/12/2023 to 12/1/2024'. The 'Current Balance' is 5,436.86 and the 'Available Credit Limit' is 993,969.14. Below the summary, there is a 'Please Note' section with three points. A red box highlights the 'Statement Instalment' button. At the bottom, there is a table of transactions.

Post Date	Transaction Date	Description of Transaction	Amount
09/01/2024	09/01/2024	APM HONG KONG HK REF NO: 74552713018001002050030	3,000.00
09/01/2024	09/01/2024	CIH HONG KONG HK REF NO: 74552713018001002040023	2,000.00

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



## BEA Online

# Apply for Credit Card Spending & Statement Instalment

### Step 2

### Carefully read the terms and conditions

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Cards - Credit Cards - Cash In Hand

**Credit Cards**

- Account Summary
- Debit Authorisation
- Bonus Gallery
- Learn more & Apply
- Cash In Hand ▶**
- Overseas ATM Cash Withdrawal Settings
- Exclusive Privileges

**ATM Cards**

### "Cash in Hand" Statement Instalment Programme

Select Programme: "Cash in Hand" Statement Instalment Programme ▼

(10) In the event any amount in an account is written off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of five years from the date of final settlement of the amount in default or the expiry of five years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.

(11) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.

(12) The person to whom requests for access to data or correction of data or for information regarding the Bank's privacy policies and practices and kinds of data held are to be addressed is as follows:

The Group Data Protection Officer	Telephone : 3608 3608
The Bank of East Asia, Limited	Fax : 3608 6172
10 Des Voeux Road Central Hong Kong	Website : www.hkbea.com

(13) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.

(14) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (12).

(15) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer (s) for a period of seven years or such other period as prescribed by applicable laws and regulations.

(16) Nothing in this statement shall limit the rights of customers under the Ordinance.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

I have read and understand and agree on the Customer Declaration, Key Facts Statement, Terms and Conditions of the "Cash in Hand" statement instalment programme, Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account), The Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement

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

Apply

Registration

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



## BEA Online

# Apply for Credit Card Spending & Statement Instalment

### Step 3

### Select single or multiple transactions, and repayment period

#### "Cash in Hand" Statement Instalment Programme

▶ 1. Input > 2. Confirm > 3. Completed

Key Facts Statement

Interest Enquiry

Credit Card Account: [Check Balance]

4384-3701-0440-XXXX(Credit Card) ▼

**Statement Instalment Amount: HK\$ 5,000**

The minimum eligible transaction amount in the Programme is HK\$200. Which must be the same as the actual transaction amount (adjusted to the nearest dollar).

Select All



Post Date	Transaction Date	Description of Transaction	Amount
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<input checked="" type="checkbox"/>	2024-01-09	2024-01-09	APM HONG KONG HK	3000.00
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<input checked="" type="checkbox"/>	2024-01-09	2024-01-09	CIH HONG KONG HK	2000.00
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Repayment Period:

12 Months ▼

Remarks:

1. You can only apply for the "Cash in Hand" Statement Instalment Programme once with each eligible transaction.

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

Clear

Cancel

Proceed

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



## BEA Online

# Apply for Credit Card Spending & Statement Instalment

### Step 4 Confirm details

#### "Cash in Hand" Statement Instalment Programme

> 1. Input > **2. Confirm** > 3. Completed

##### Interest Enquiry <sup>1</sup>

Credit Card Account:	4384-3701-0440-XXXX
Application Transaction Amount:	HK\$5,000.00
Repayment Period:	12 Months
Monthly Flat Rate:	0.25%
Annualised Percentage Rate ("APR") <sup>2</sup> :	5.64%
Monthly Interest Amount <sup>3</sup> :	HK\$ 12.5
1st Month Instalment Amount <sup>3</sup> :	HK\$ 424
Monthly Instalment Amount <sup>3</sup> :	HK\$ 416

##### Remarks:

1. The Bank of East Asia, Limited ("BEA") may use information from a credit reference agency(ies) to compare against the data provided by the Cardholder for credit checking and BEA may verify data by making use of the information provided by a credit reference agency(ies). **If the final approved "Cash in Hand" amount and the monthly flat rate is being adjusted, our customer service representative will contact the Cardholder in 7 working days to reconfirm the application.**
2. APR is calculated according to the standard method set out in the Code of Banking Practice. APR is rounded up or down to the nearest 2 decimal places and is for reference only. Please note that actual APR may differ.
3. The monthly repayment amount is equivalent to the total amount of monthly interest and first instalment amount / monthly instalment amount.

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

Cancel

Proceed



## BEA Online


# Apply for Credit Card Spending & Statement Instalment

### Step 5 The application is completed

**"Cash in Hand" Statement Instalment Programme**

> 1. Input > 2. Confirm > 3. **Completed**

12 Jan 2024 18:09:39 HKG



**Your application has been accepted**

Application Reference no.: 1BK70749Z [Apply for another statement instalment](#)

Credit Card Account:	4384-3701-0440-XXXX
Application Transaction Amount:	HK\$5,000.00
Repayment Period:	12 Months
Monthly Flat Rate:	0.25%
Annualised Percentage Rate ("APR")	5.64%
Monthly Interest Amount	HK\$ 12.5
1st Month Instalment Amount	HK\$ 424
Monthly Instalment Amount	HK\$ 416