

# CHANGE OF CUSTOMER INFORMATION / OVER CREDIT LIMIT FACILITY OPT-OUT FORM 客戶資料更新／拒絕超出信貸限額安排表格

(Please complete in BLOCK LETTERS and mail to: Facility Management Department – Document Imaging Team, The Bank of East Asia, 33/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. 請以英文正楷填寫，並郵寄至「香港九龍觀塘道418號創紀之城五期東亞銀行中心33樓東亞銀行設施管理部-DI」。)

ACCOUNT NUMBER

賬戶號碼

CARDHOLDER'S NAME

持卡人姓名

CHANGE OF CUSTOMER INFORMATION

客戶資料更新

EFFECTIVE DATE

生效日期

DAY 日 MONTH 月 YEAR 年

DAY 日 MONTH 月 YEAR 年

CORRESPONDENCE ADDRESS

(P.O. BOX NOT ACCEPTED)

通訊地址

(郵政信箱恕不接受)

ROOM 室

FLOOR 樓

BUILDING / BLOCK 大廈 / 座

ESTATE 屋苑

STREET / ROAD 街道

DISTRICT 地區

HONG KONG 香港

KOWLOON 九龍

NEW TERRITORIES 新界

TELEPHONE NO.

電話號碼

RESIDENTIAL 住宅

OFFICE 公司

MOBILE 手提電話

EMAIL ADDRESS

電郵地址

The information provided above will be updated in ALL your credit card account(s) and revolving loan account(s) (if any) (excluding corporate credit card account(s)) within 5 working days upon receipt of this completed form. If you want to change the contact information of other account(s), please make your request at any branch.

以上所提供之資料將一併更新至閣下所有信用卡賬戶及循環貸款賬戶(如有)(公司信用卡賬戶除外)，並將於收到已填妥之表格後5個工作天內完成。如閣下需更改其他戶口資料，請前往任何一間分行辦理。

OPT OUT OF OVER CREDIT LIMIT FACILITY (This choice will only apply to the over credit card account.)

拒絕超出信貸限額安排(此選擇將只適用於上述之信用卡賬戶。)

If you also wish to opt out of the Over Credit Limit Facility for other credit card account(s), please list the account number(s) here: 如閣下需同時更改其他賬戶的拒絕超出信貸限額安排，請在下列填寫信用卡賬戶號碼：

Your instruction will be completed within 5 working days upon receipt of this completed form. 你的指示將於收到已填妥之表格後5個工作天內完成。

FOR BANK USE ONLY 銀行專用		
S.V.	A.O.	P.C.

X

CARDHOLDER'S SIGNATURE (PLEASE USE THE SIGNATURE ON RECORD AT THE BANK)

持卡人簽署(請用留存本行記錄之簽署式樣)

## PAYMENT METHODS

- PPS: Merchant Code: "27", Phone (Registration: 18011, Payment: 18031), Website: [www.ppskh.com](http://www.ppskh.com). (Cut-off Time: 7:00 p.m. on the payment due date)
- BEA Online: Website: [www.hkbea.com](http://www.hkbea.com), Phone: 2211 1888.
  - Fund Transfer (Cut-off Time: Payment due date)
  - "Bills" Function (Cut-off Time: 7:00 p.m. on the payment due date)
- Autopay: Please visit any BEA branch to set up direct debit authorisation. (Cut-off Time: Payment will be made on the payment due date)
- BEA & JETCO ATMs:
  - Fund Transfer (Cut-off Time: Payment due date)
  - JET Payment (Cut-off Time: Subject to the relevant bank)
  - Deposit Cash - for BEA ATMs only (Cut-off Time: payment due date)
- BEA Branches:
  - Deposit Cash / Fund Transfer at a counter (Cut-off Time: Payment due date)
  - Cheque<sup>▲</sup> Payment at a Counter / by Cheque Deposit Box (Cut-off Time: Cheque deposit cut off time on the working day prior to the payment due date. Please refer to the relevant branch notice for cheque deposit cut off time)
- Cheque<sup>▲</sup> by Mail: Mail a cheque together with the top portion of the statement to: Clearing & Settlement Operations Department, The Bank of East Asia, 35th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. (Cut-off Time: The cheque must be received by BEA at least 3 working days prior to the payment due date)
- e-Cheque<sup>#</sup> Drop Box: Website: [www.echeque.hkicl.com.hk](http://www.echeque.hkicl.com.hk) (Cut-off Time: 5:30 p.m. on the working day prior to the payment due date)
- Faster Payment System ("FPS")<sup>\*</sup>: Settle your credit card payments from any FPS participant account. (Cut-off time: As the cut-off time is different for each FPS participant, please allow at least 1 working day prior to the payment due date)

### Remarks:

- <sup>#</sup> The e-Cheque must be made payable to "The Bank of East Asia, Limited". Post-dated e-Cheques will not be accepted.
- <sup>▲</sup> The cheque must be a crossed cheque made payable to "The Bank of East Asia, Limited". Please write your credit card account number on the back of the cheque. Post-dated cheques and cheques / bank drafts in a foreign currency will not be accepted.
- <sup>\*</sup> If a payment is made to the credit card account before 7:00 p.m. on Monday to Saturday, payment will be posted within that day. Payments made after 7:00 p.m. on Monday to Saturday, or on Sunday and public holidays, will be posted to the credit card account on the next working day (Monday – Saturday, except public holidays).

## MINIMUM PAYMENT DUE

Minimum Payment Due = [(Statement Balance – Finance Charge and Other Fees & Charges) x 1% + Finance Charge and Other Fees & Charges] (minimum = \$50) + Outstanding Minimum Payment Due & Exceed Credit Limit Amount

## INFORMATION REGARDING MAKING MINIMUM PAYMENT

- Assumption: 1. Outstanding Balance = \$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	\$71,208
\$899	3 years	\$31,444 (Saving \$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.

## FEES & CHARGES

All fees & charges and other charges to be imposed in future are subject to variations or amendments at BEA's discretion from time to time. For a copy of the latest Schedule of Fees & Charges on BEA Credit Card Services or BEA Credit Cardholder Agreement (Personal Account), please visit the BEA website.

## ENQUIRIES

Please examine your statement immediately. Contents of this statement will be considered correct if no discrepancy is reported within 60 days from the statement date.

- BEA World Mastercard Customer Services Hotline: 3608 6618
- Website: [www.hkbea.com](http://www.hkbea.com)

## 繳款方法

- 繳費靈: 商戶編號: 「27」、電話(登記: 18013, 繳款: 18033)、網頁: [www.ppskh.com](http://www.ppskh.com)。(截數時間: 到期繳款日晚上7時)
- 東亞網上銀行: 網頁: [www.hkbea.com](http://www.hkbea.com), 電話: 2211 1888.
  - 轉賬 (截數時間: 到期繳款日)
  - 「賬單」功能 (截數時間: 到期繳款日晚上7時)
- 自動轉賬: 請到東亞銀行分行申請直接付款授權服務。(截數時間: 款項將於到期繳款日扣除)
- 東亞銀行及銀通自動櫃員機:
  - 轉賬 (截數時間: 到期繳款日)
  - 繳費易 (截數時間: 視乎個別銀行而定)
  - 存入現金 - 只限東亞銀行自動櫃員機 (截數時間: 到期繳款日)
- 東亞銀行分行:
  - 櫃位存入現金 / 轉賬 (截數時間: 到期繳款日)
  - 櫃位 / 支票存款箱存入支票<sup>▲</sup> (截數時間: 到期繳款日前1個工作天的截票時間。截票時間請參照個別分行之告示為準)
- 郵寄支票<sup>▲</sup>: 將支票連同結單上半部，郵寄至「香港九龍觀塘道418號創紀之城五期東亞銀行中心35樓東亞銀行結算營運部」。(截數時間: 本行需於到期繳款日前最少3個工作天收到支票)
- 電子支票<sup>#</sup>存票服務: 網頁: [www.echeque.hkicl.com.hk](http://www.echeque.hkicl.com.hk) (截數時間: 到期繳款日前1個工作天下午5時30分)
- 「轉數快」<sup>\*</sup>: 以「轉數快」參與者賬戶經「轉數快」系統繳款。(截數時間: 由於每個「轉數快」參與者之截數日各有不同，請於信用卡到期繳款日前至少1個工作天繳款)

### 備註:

- <sup>#</sup> 電子支票收款人請寫「The Bank of East Asia, Limited」。期票恕不接受。
- <sup>▲</sup> 支票須為劃線支票，支票收款人請寫「東亞銀行有限公司」，並於支票背面寫上閣下要繳付賬款之信用卡賬戶號碼。期票、外幣支票 / 本票恕不接受。
- <sup>\*</sup> 如於星期一至六下午7時前繳付賬款，該筆款項將即日誌賬至其信用卡賬戶；如於星期一至六下午7時後，或星期日及公眾假期繳付賬款，該筆款項將於下一個工作天誌賬至其信用卡賬戶(工作天為星期一至六，公眾假期除外)。

## 最低付款額

最低付款額 = [(結單總結欠 - 財務費用及其他費用) x 1% + 財務費用及其他費用] (最低為 \$50) + 未繳付之最低付款額及超出信用額之款項

## 繳付最低付款額的有關資訊

- 假設: 1. 總結欠 = \$20,000  
 2. 月息 = 2.59% (實際年利率為35.91%)  
 3. 無新簽賬項、年費及其他費用  
 4. 於到期繳款日或之前還款

如閣下每月繳付	可於以下時間清還總結欠	總支出為
最低付款額	26年7個月	\$71,208
\$899	3年	\$31,444 (節省 \$39,764)

以上例子只供參考及不反映閣下戶口之實際情況。如欲根據閣下之情況計算，請使用於東亞銀行網頁內的計算機。

## 費用

本行可以不時修訂所有費用及其他增設的費用。如欲索取最新東亞銀行信用卡服務收費概覽或東亞銀行信用卡持卡人合約(私人賬戶)，可瀏覽東亞銀行網頁。

## 查詢

- 請立即查核此結單。若本行於發出結單後60日仍未收到閣下之查詢，一切賬項均作實論。
- 東亞銀行World萬事達卡客戶服務熱線: 3608 6618
- 網頁: [www.hkbea.com](http://www.hkbea.com)