

The "Cash in Hand" Programme Terms and Conditions

1. The "Cash in Hand" Programme (the "Programme") is only applicable to principal holders of a BEA Credit Card (the "Cardholder"). The BEA Corporate Card, Dual Currency Credit Card (Renminbi Account) and all supplementary cards are excluded.
2. The minimum "Cash in Hand" amount is HK\$3,000. The amount applied for should be a multiple of HK\$100.
3. 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 the credit reference agency(ies). **If the final approved "Cash in Hand" amount and the monthly flat rate is adjusted, our customer service representative will contact the Cardholder within 7 working days to reconfirm the application.**
4. The Cardholder will not enjoy any Bonus Points, other promotion Cash Rebates, Rewards or Benefit schemes in this Programme.
5. **The Cardholder will pay the personalised preferential monthly interest amount and/or a one-off handling fee of HK\$200/HK\$300 (for any drawdown amount below HK\$5,000/HK\$5,000 or above) ("handling fee"), depending on the offer of the relevant promotion as applicable. The said fee will depend on the instalment amount, repayment period and the account status. Each instalment is equal to the full "Cash in Hand" amount divided by the selected repayment period plus interest and handling fee (as applicable) and will be charged to the Cardholder's BEA Credit Card account (the "Designated Account") each month.**
6. The handling fee waiver only applies to Cyberbanking (including but not limited to applications through other e-channels). For application through the application hotline, BEA will levy the handling fee. The said handling fee is charged for each application via hotline, and will be debited from the Designated Account together with the first instalment.
7. The 7-Day Cooling-off Period may be applicable to you if your application for the Programme is successful and subsequently repay the Instalment Credit/ Credit Cash amount outstanding in full within 7 calendar days after the post date of the Instalment Credit/ Credit Cash amount.
8. Any application for the 7-Day Cooling-off Period has to be made through our credit card customer service hotline at 2211 1488 by you personally. Subject to our sole discretion for approving of such application, provided that you repay the Instalment Credit/ Credit Cash amount in full within 7 calendar days from the first instalment posted, we agree to waive the monthly handling fee of the remaining instalment period, the administration fee equivalent to 1% of the Instalment Credit / Credit Cash amount or HK\$300, whichever is higher.
9. Application for the 7-Day Cooling-off Period may only be made once per the Programme amount approved.
10. The "Cash in Hand" amount and any applicable interest, handling fee and/or charge will be deducted from the credit limit of the Designated Account. The available credit limit will be restored with each monthly repayment.
11. The "Cash in Hand" amount will be credited to the Cardholder's designated BEA HKD savings/current account in 2 working days or to the Cardholder's designated HKD savings/current account maintained with another bank in 3 working days from the approval date. The Cardholder shall be responsible for any handling fee or other charge arising from a transfer rejection due to the provision of an invalid account number and any handling fee or other charge induced when processing an inter-bank transfer transaction. The Cardholder should contact the relevant bank(s) for details.
12. **BEA will treat each instalment and/or handling fee (as applicable) as a retail purchase transaction. It will be (i) charged to the Designated Account as retail purchase transaction and (ii) equally subject to the terms and conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "Cardholder Agreement") (including but not limited to any interest, handling fee and/or charge calculation).**

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

13. **A late charge and/or finance charges as specified in the Cardholder Agreement and the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges") will apply if the minimum payment due or the statement balance shown on the statement of the Designated Account (the "Statement") is not paid in full on or before the payment due date specified on the Statement. The Key Facts Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA and the latest version of such document is available on request from any of BEA branches or BEA Customer Services Hotline (3608 6628) or by accessing BEA website at <http://www.hkbea.com/html/en/bea-personal-banking-key-facts-statement.html>**
14. In addition to any general right to set-off or other rights provided to BEA by law or any other agreement, BEA may at any time and without prior notice, combine or consolidate the outstanding balance on the Cardholder's Card Account with any other account which the Cardholder maintains with BEA (whether deposit, loan or of any other nature whatsoever, and wheresoever whether subject to notice or not) and including any deposit(s) made by such Cardholder and set-off or transfer any sum standing to the credit of such other account in or outside Hong Kong in or towards discharge of the Cardholder's liability to BEA under the Cardholder Agreement.
15. The Programme cannot be cancelled once the "Cash in Hand" amount has been disbursed to the designated account. **If the Cardholder wishes to make an early repayment, he/she must give BEA prior written notice not less than 7 working days before the payment due date specified on the Statement. Upon receipt of an early repayment notice, BEA will charge the remaining unpaid "Cash in Hand" amount, all interest, and any applicable handling fee together with a prepayment fee of 1% on the original "Cash in Hand" amount (with a minimum amount of HK\$300) for each early repayment request.**
16. In accordance with the Code of Practice on Consumer Credit Data, BEA may have received and reviewed a credit report on the Cardholder from a credit reference agency(ies) when processing an application for the Programme. If the Cardholder would like to obtain a copy of their credit report, they should contact our Bank so that we can give them the contact details of the relevant credit reference agency(ies).
17. The Bank's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

General Terms and Conditions

1. BEA reserves the sole right to approve or decline any application and to determine the "Cash in Hand" amount without the obligation of providing reasons.
2. BEA reserves the right to alter and amend the terms and conditions from time to time with prior notice to the Cardholder in any manner BEA deems appropriate. BEA reserves the right to demand immediate payment for the outstanding unpaid "Cash in Hand" amount and all interest and other related fees and/or charges forthwith.
3. The Cardholder may only apply for the Programme by telephone or online. Once the Cardholder's application has been approved by BEA, he/she shall be deemed to have accepted all terms and conditions of the Programme in conjunction with all terms and conditions of the Cardholder Agreement.
4. 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 the terms and conditions.

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