

Terms and Conditions of "Cash in Hand" Statement Instalment Programme With 3-Month Waivers of Interest and Handling Fee (the "Programme"):

1. The promotional period for the Programme is from 17th August, 2023 to 31st July, 2024 (both dates inclusive).
2. The programme is only available to selected BEA principal cardholders (the "Cardholder"). The BEA Corporate Card, Dual Currency Credit Card (Renminbi Account) and all supplementary cards are excluded.
3. **The programme is only available to the Cardholder who applies for the Programme during the promotional period by logging in through the BEA Mobile/BEA Online.**
4. **The monthly flat rate of 0% is only applicable to all the Statement Instalments with a repayment period of 3 months that were posted within the promotional period to the account of the eligible credit card holder. The personalised preferential monthly flat rate of 0% only applies to a Cardholders who applies for a repayment period of 3 months. The monthly flat rate of 0% is equivalent to an annualised percentage rate ("APR") of 0%, calculated on the basis of an amount of HK\$10,000 and a repayment period of 3 months. The APR is calculated according to the standard method set out in the Code of Banking Practice, and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.**
5. **The handling fee waiver only applies to a Cardholder who logging in to the BEA Mobile/BEA Online to apply for the Programme.** For each successful application through the application hotline (for a transaction amount of HK\$1,500 or above), The Bank of East Asia, Limited ("BEA") will charge a handling fee of HK\$50 ("Handling Fee"), which will be directly charged to the Cardholder's BEA Credit Card account together with the first instalment.
6. Eligible transactions include posted local and overseas retail transactions (including phone/mail/online purchases) and digital wallet transactions (AlipayHK, PayMe, WeChat Pay HK, or the UnionPay App) – including reloading/transfers/payments using digital wallets, pay bill transactions through BEA Online but not including those for banking and credit card services, transactions with other financial institutions, or securities trading – as may be determined by BEA (at its sole and absolute discretion) from time to time. Ineligible transactions include but are not limited to cash advances, "Cash in Hand" programme-related amounts, balance transfers, settlement of previous card balances, any transaction that has been subject to cancellation, charge-back, return of goods or refund, casino chips, speculation commerce, other fees and charges posted by BEA, and such other transaction(s) as from time to time determined by BEA at its sole discretion.
7. 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).
8. The programme and the eligible transactions are bound by the Terms and Conditions of the "Cash In Hand" Statement Instalment Programme.
9. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
10. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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