

Terms and Conditions of the "Cash in Hand" Statement Instalment Programme

1. The "Cash in Hand" Statement Instalment 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. Eligible transactions include posted local and overseas retail transactions (including phone/mail/online purchases), 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 The Bank of East Asia, Limited ("BEA" or "the Bank") (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 balance, 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.
3. Applications for the Programme must be made at least 10 working days before the payment due date specified on the statement. The Programme can only be applied for once per transaction.
4. 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).
5. The Cardholder will not gain any Bonus Points, other promotion Cash Rebates, Rewards or Benefit schemes from this Programme.
6. **The interest is calculated on a monthly basis. Each instalment is equal to the total transaction amount divided by the selected repayment period plus monthly interest and will be charged to the Cardholder's BEA Credit Card account (the "Designated Account") each month.**
7. Your application for the Loan, either in writing, by telephone, or via the Internet, will be deemed to represent your acceptance of the Terms and Conditions. We may (but shall not be obliged to) record all communications between you and us, including but not limited to all telephone conversations and instructions given by you to us, in writing and/or by tape recording and/or any other methods as we may determine from time to time. You hereby acknowledge and agree to our practice of recording relevant conversations. Our record of such communications and instructions given by you to us may be retained by us for such period as we deem appropriate. Our record shall be conclusive and binding on you.
8. BEA will charge a one-off handling fee ("handling fee") (as applicable), which will be charged to the Designated Account together with the first instalment.
9. The approved transaction 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 rise again automatically with each monthly repayment. **BEA may at its discretion determine the amount of the one-off handling fee, dependent on the designated promotional programme. The handling fee will be debited from the Designated Account together with the first instalment.**
10. **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).**
11. **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**

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

Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA. The latest version of such document is available on request from a BEA branch or the BEA Customer Services Hotline (3608 6628) or by accessing the BEA website > Credit Card > Useful Info > Terms and Conditions / Schedule of Fees and Charges > Key Facts Statement/Schedule of Fees and Charges > BEA Credit Card and Supplementary Card.

12. In addition to any general right to offset 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 regardless whether subject to notice or not) or with any deposit(s) held by such Cardholder and offset 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.
13. The Programme cannot be cancelled once the application has been approved. **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 transaction amount, all interest, and any applicable handling fee together with a prepayment fee of 1% on the original transaction amount (with a minimum amount of HK\$300) for each early repayment request.**
14. The remuneration of the Bank's sales staff (including direct sales staff and authorised agents) is not solely 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.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

General Terms and Conditions

1. BEA reserves the sole right to approve or decline any application and to determine the approved transaction 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. In addition, BEA reserves the right to demand immediate payment of the outstanding unpaid transaction 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.
5. 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.

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