

Promotional Period: Till 30th June, 2017

Terms and Conditions:

(I) Additional Offer for Online Application – HK\$100 Cash Rebate

1. The offer is only available to customers who have not held any The Bank of East Asia, Limited (“BEA”) deposit account, mortgage loan, consumer loan, credit card, or MPF account in the 6 months prior to the application submission date (“New BEA Customers”). BEA reserves the final right to interpret the definition of a New BEA Customer.
2. To be eligible for the HK\$100 Cash Rebate, the New BEA Customer must successfully apply for a principal BEA Visa Signature Card online through the BEA website or BEA App during the promotional period and have activated the card within 1 month after its issuance date.
3. The HK\$100 Cash Rebate will be credited to the principal cardholder’s account 6 weeks after the card is activated.
4. If the cardholder cancels his/her principal BEA Visa Signature Card within 12 months from the date of opening the account, an administration fee of HK\$100 for the additional offer will be charged to the relevant account.

(II) Welcome Offer

1. The welcome gift is only available to customers who are reward-U members and have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all cobranded/affinity cards and supplementary cards) in the 6 months prior to the application submission date.
2. The cardholder’s account must be valid at the time the welcome gift is given.
3. Spending includes supplementary card spending, which will be combined with the spending made by the relevant principal card. Card spending excludes “Cash in Hand” loan amounts, “Cash in Hand” and cash advance handling and administration fees and interest, the Octopus Automatic Add Value Service, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, annual credit card fees, online/Automatic Teller Machine (“ATM”) bill payments, tax payments, and any other transactions as determined by The Bank of East Asia, Limited (“BEA”) from time to time. The cardholder’s entitlement to the welcome gift will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.
4. To calculate the cardholder’s spending amount, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate in place on the day the transaction is processed.
5. All product information, prices, and photos shown are for reference only. The supplier’s information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
6. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the suppliers. Cardholders should direct any queries or complaints to the relevant supplier.

IIa. 98,000 reward-U Points

1. To qualify for his/her welcome gift of 98,000 reward-U Points, the cardholder is required to spend HK\$10,000 or more with his/her new BEA Visa Signature Card (“New Card”) on local/overseas retail purchases and/or cash advances within 2 months from the date of card issuance (the “Spending Period”).
2. The Cardholder must be a reward-U member in order to enjoy welcome gift of 98,000 reward-U points. Cardholders can register for reward-U membership free of charge at www.reward-u.com, where more information can also be found.
3. The Cardholder’s BEA Credit Card account and reward-U account must have been registered using the same name and number on his/her HKID or passport. Welcome gift of reward-U points cannot be credited to the account of another reward-U member.
4. A redemption letter notifying the cardholder of the 98,000 reward-U Points will be mailed to his/her mailing address within 6 weeks after he/she has fulfilled the spending requirement for the card. The cardholder will be able to claim the welcome gift by showing the redemption letter and his/her New Card. Details, including the redemption method and redemption deadline, will be set out in the redemption letter.
5. After making a redemption request, the welcome gift of 98,000 reward-U Points will be credited directly to the Cardholder’s reward-U account within 7-14 working days after the redemption deadline date printed on the redemption letter. No separate notification will be issued.
6. Unless otherwise specified, reward-U points are valid for 3 years from the date of conversion.
7. No cancellations or amendments are allowed once the welcome gift of 98,000 reward-U Points has been claimed.
8. BEA assumes no responsibility for reward-U points converted to under this offer or for the actions of any participating airline in connection with its travel reward programme or otherwise.
9. Cardholders must redeem a minimum of 40,000 reward-U points for HK Express flight tickets, with or without a top-up amount. The numbers of reward-U points required to redeem particular flights varies with everyday fares; fewer reward-U points are required for lower fares. The information displayed on the reward-U webpage shall be final.
10. Terms and conditions of reward-U apply to redemption of HK Express tickets. Please refer to the official reward-U website (www.reward-u.com) for details. For enquiries, please email reward-U’s representatives at guest.relations@reward-u.com or call the reward-U customer service hotline on 3902 0288.
11. Fuel surcharges, airport taxes, and other relevant surcharges apply to flight tickets redemption and must be paid when tickets are collected.
12. All questions and/or disputes regarding a cardholder’s eligibility to convert Bonus Points under this offer or to join reward-U shall be decided solely by BEA and reward-U (the “Participating Merchant”) respectively.

IIb. \$500 Overseas Spending Bonus

1. A cardholder is required to spend at least HK\$20,000 with their New Card (which can be counted towards the spending amount required to earn the 98,000 reward-U Points), including HK\$10,000 or above spent overseas, within the Spending Period to receive a HK\$500 cash rebate.
2. Transaction eligibility shall be determined at the sole and absolute discretion of BEA according to the merchant codes issued by VISA International.
3. Eligible overseas transactions include: (i) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars (including online purchases), and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
4. To calculate the cardholder’s spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of VISA International.
5. Ineligible overseas transactions include cash advance, casino chip purchases, and phone/mail orders.
6. The cash rebate will be credited to the cardholder’s principal card account within 6 weeks after the Spending Period and will appear on the related statement.
7. A computer system will be used to calculate transactions and the cash rebate. The records of The Bank of East Asia, Limited (“BEA”) shall be final and conclusive. The cash rebate is not transferrable.
8. Any cash rebate credited can be used to offset the balance of the related card account only.

(III) General Terms and Conditions

1. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible, or if a duplicate redemption is made, or if there is fraud or abuse in relation to a redemption, BEA shall be entitled to debit an amount equal to the reference retail price of any welcome gift or an amount equal to the value of the related rebate awarded from the cardholder’s account without prior notice.
2. If the cardholder cancels his/her principal BEA Visa Signature Card within 12 months from the date of opening their account, a welcome gift administration fee of HK\$500 will be charged to the relevant account without prior notice.
3. BEA reserves the right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with appropriate notice. BEA reserves the right to demand immediate payment for the outstanding unpaid amount and all interest and other related fees and/or charges forthwith. In the event of any dispute, the decision of BEA shall be final and conclusive.
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 BEA Credit Cardholder Agreement (Personal Account).

Notice of Amendments to BEA Credit Card Services

With effect from the dates as shown in the respective section below (the "Effective Date"), the following changes will be made to BEA Credit Card Services:

Section 1: Fees and charges for the BEA Credit Card (Personal Account and Corporate Account)

1.1 Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services (the "Schedule of Fees & Charges")	
Effective from 3rd July, 2017 The following fees and charges shall be amended.	
Items	Details
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")*]	36.43% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
Finance Charge for Cash Advance (APR)*	39.38% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.
Default Finance Charge for Retail Purchase (APR)*	41.84% (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Default Finance Charge for Cash Advance (APR)*	45.17% (monthly rate at 2.96%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Cash Advance Fee^{^*} (applicable to cash advance and fund transfer to other BEA accounts)	5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	5% of the Payment Amount per transaction (minimum: HK\$100)
* The APR is calculated according to the Net Present Value ("NPV") Method as specified in the Code of Banking Practice. The APR for cash advances is inclusive of the Cash Advance Fee. The revised rates listed above will apply to any finance charge levied by the Bank after Statement Date in July 2017. ^ Fees and charges for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied to the HKD and RMB accounts separately. Payments for the HKD and RMB account will be denominated in HKD and CNY respectively. * If a cash advance is made in Mainland China using the BEA UnionPay Dual Currency PLATINUM Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency PLATINUM Credit Card.	

Section 2: Service Amendment

2.1 Important Notice regarding extra Bonus Points for BEA Mileage Reward	
Effective from 1st July, 2017 The following spending types will not be eligible for an extra 0.6X** Bonus Points : 1. All online bill payments through Cyberbanking, including internet, phone, ATM, and mobile phone channels; and 2. Reload through the Octopus Automatic Added Value Service.	
** This update applies to all BEA Credit Card holders under the BEA Mileage Reward Scheme.	
2.2 Update to Cyberbanking	
Effective on or before 31st March, 2018 You can log in to Cyberbanking offered by the Bank over different electronic delivery channels as prescribed by the Bank from time to time, including but not limited to the internet, mobile phones, mobile devices, BEA App and fixed line telephone networks with any of your principal credit card accounts ^{^^} and access all the principal credit card accounts under your name to enjoy consolidated service. All BEA principal credit card accounts under your name will also be registered as related account(s) and/or designated account(s) under the Cyberbanking account of your banking account(s) ^{**} (if applicable). The above update is also applicable to any new open principal credit card accounts under your name after the effective date.	
^{^^} The BEA Corporate Card is excluded. ^{**} Joint accounts are excluded.	

Section 3: Terms and conditions for the “Cash In Hand” Programme, “Cash in Hand” Statement Instalment Programme and “Cash in Hand” Balance Transfer Programme (the “Terms and Conditions”)

3.1 “Cash in Hand” Programme Terms and Conditions	
Effective from 3rd July, 2017 The following clause shall be amended to the “Cash in Hand” Programme Terms and Conditions.	
Clauses	Details
“Cash in Hand” Programme Terms and Conditions clause 11 (Amended)	The existing clause 11 shall be amended as follows: 11 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.
3.2 “Cash in Hand” Statement Instalment Programme Terms and Conditions	
Effective from 3rd July, 2017 The following clause shall be amended to the “Cash in Hand” Statement Instalment Programme Terms and Conditions.	
Clauses	Details
“Cash in Hand” Statement Instalment Programme Terms and Conditions clause 11 (Amended)	The existing clause 11 shall be amended as follows: 11 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 and 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.
3.3 “Cash in Hand” Balance Transfer Programme Terms and Conditions	
Effective from 3rd July, 2017 The following clause shall be amended to the “Cash in Hand” Balance Transfer Programme Terms and Conditions.	
Clauses	Details
“Cash in Hand” Balance Transfer Programme Terms and Conditions clause 11 (Amended)	The existing clause 11 shall be amended as follows: 11 The Programme cannot be cancelled once the Balance Transfer amount is disbursed to the designated credit card 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 Balance Transfer amount, all interest, and any applicable handling fee together with a prepayment fee of 1% on the original Balance Transfer amount (with a minimum amount of HK\$300) for each early repayment request.

Section 4: Customer Reminder

4.1 Smart Tips
Do not disclose your personal information and credit card information to unsolicited call or emails, if you want to identify whether the calls, emails or SMS are from our bank, please call our Customer Services Hotline to verify. To ensure you obtain updated security advice, you are reminded to refer to the BEA Credit Card/BEA Mobile Contactless Payment Service Usage Essentials posted at BEA website from time to time.
4.2 Communication Language
BEA may provide you with promotional materials and credit card account transaction alerts in one language version only (Chinese or English) according to the language you have selected for Automated Teller Machine (ATM) display. You can change your language preference anytime at a BEA ATM or by calling our Customer Services Hotline.

Please note that the above amendments shall be binding on you if you continue to use or retain your Card(s) or maintain your Card Account(s) after the Effective Date. If you decide to close the Card account(s), you may repay the outstanding balance at the existing annualized percentage rate (“APR”) on or before the Effective Date. Under both circumstances, you would also have the right to transfer the outstanding balance to an instalment loan at an APR not higher than the existing APR charged under your Card. Please also note that the Bank shall not be able to continue providing these credit card services to you if you do not accept the above amendments. If you have any queries, please contact our Customer Services Hotlines.

The Schedule of Fees & Charges and the Terms and Conditions are available upon request from the Customer Services Hotlines or from the BEA website at www.hkbea.com.

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

Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 3rd October, 2016

Interest Rates and Interest Charges		
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")¹]	35.75% (monthly rate at 2.58%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.	
Finance Charge for Cash Advance (APR)	38.07% (monthly rate at 2.58%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.	
Default Finance Charge for Retail Purchase (APR)	41.25% (monthly rate at 2.92%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.	
Default Finance Charge for Cash Advance (APR)	43.88% (monthly rate at 2.92%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.	
Interest Free Period	Up to 56 days	
Minimum Payment Due²	All interest, fees and charges including annual fees that may be charged, plus 1% of outstanding principal (minimum: HK\$/CNY50), plus any outstanding minimum payment due and over credit limit amount.	
Fees		
Annual Fee³ (per card)	Principal Card	Supplementary Card
- Classic Card	HK\$300	HK\$150
- Gold Card	HK\$600	HK\$300
- Titanium Card	HK\$600	HK\$300
- PLATINUM Card	HK\$1,500	HK\$800
- JCB PLATINUM Card	HK\$800	HK\$400
- UnionPay Dual Currency PLATINUM Credit Card	HK\$600	HK\$300
- Visa Signature Card	HK\$1,800	HK\$900
- Flyer World MasterCard	HK\$1,800	HK\$900
- World MasterCard	HK\$3,000	HK\$1,500
- Corporate Card	HK\$980	Not applicable
- i-Pay	HK\$300	HK\$300
Cash Advance Fee^{2,4} (applicable to cash advance and fund transfer to other BEA accounts)	4% of the Transaction Amount + HK\$/CNY20 per transaction (minimum: HK\$/CNY100)	
Foreign Currency Transaction Fee⁵	<ul style="list-style-type: none"> • 1.95% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by Visa/MasterCard/JCB to the Bank, if applicable). • Foreign currency transactions will be converted into Hong Kong dollars at the Visa/MasterCard/JCB exchange rate on the day each transaction is processed, and will include a service charge levied by BEA. The exchange rate is determined on the date that the transaction is processed by Visa/MasterCard/JCB, which may be different from the actual transaction date and therefore subject to market fluctuation. 	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> • Cardholders may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, Cardholders are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. • BEA will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to "Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong". 	
Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong⁶	0.8% per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is a reimbursement charge imposed by Visa/MasterCard and will be debited to your account.	
Late Charge²	HK\$/CNY300 or the Minimum Payment Due, whichever is lower.	
Over Credit Limit Fee²	HK\$/CNY200 per statement cycle	
Returned Cheque Fee/Autopay Reject Fee^{2,7}	HK\$/CNY150 each time	
Replacement Card Fee	HK\$120 each time	
Replacement i-Pay Fee	HK\$120 each time	

Chargeback Handling Fee^{2,8}	HK\$/CNY150
Charge for Over-the-counter Payment^{5,9}	HK\$40 each transaction per credit card
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	4% of the Payment Amount + HK\$20 per transaction (minimum: HK\$100)
Courier Service Fees - Local - Overseas - Returned Overseas Courier For Unsuccessful Deliveries	- Not applicable - HK\$300 - HK\$300
Additional Statement Copy	HK\$50 per copy
Additional Copy of Sales Draft/ Cash Disbursement Draft	HK\$50 per copy
Issuance of Confirmation Letter	HK\$200 per letter
Credit Balance Refund Handling Fee²	HK\$/CNY50 each time

Remarks:

1. The APR is calculated according to the Net Present Value ("NPV") Method as specified in the Code of Banking Practice. The APR for cash advances is inclusive of the Cash Advance Fee.
2. Fees and charges for the BEA UnionPay Dual Currency PLATINUM Credit Card will be levied to the HKD and RMB accounts separately. Payments for the HKD and RMB account will be denominated in HKD and CNY respectively.
3. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA account (designated accounts include all deposit accounts, mortgage loans, consumer loans, and MPF accounts). The annual fee waiver will also apply to all relevant supplementary cards.
4. If a cash advance is made in Mainland China using the BEA UnionPay Dual Currency PLATINUM Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency PLATINUM Credit Card.
5. This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card.
6. This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card and BEA JCB PLATINUM Card.
7. If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque Fee/Autopay Reject Fee for the same Statement Cycle will not be levied.
8. A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
9. The charge will be shown on the next credit card statement. BEA World MasterCard Cardholder is entitled to a waiver of this fee item.

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at BEA's discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement.

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

Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account) (the “Agreement”)

The Bank of East Asia, Limited (“BEA”) has outlined significant terms and conditions of the Agreement as follows for your particular attention and reference. Please note that the below summarised terms and conditions are for your reference only and you must read the FULL VERSION of the Agreement governing the use of the BEA Credit Card (the “Card”).

The full version of the Agreement is available at any BEA branch and BEA’s website (www.hkbea.com). Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

1. Upon receipt of the Card, you must activate it immediately. The Card is not transferable, and only you may use it. You must safeguard the Card under your personal control and the Personal Identification Number (PIN) and must not disclose the PIN and the Card account number to any other person.

If you use other services or facilities in connection with the Card (such as ATM or Cyberbanking), you shall be subject to the terms and conditions for such services or facilities.

2. You must notify BEA immediately of any loss, theft, or disclosure of the PIN to a third party or the loss or theft of the Card as soon as you become aware of such loss, theft or disclosure.
3. Your liability of all losses incurred for any unauthorised transaction(s) before notifying BEA shall not exceed HK\$500 or such other amount pursuant to the applicable laws, regulations, or code of practice if there is no fraud nor gross negligence on your part, and you have not provided the Card or the PIN to a third party. Such maximum liability will not cover cash advances, and you shall remain fully liable for any cash advances effected with the use of the PIN. You shall be liable in full without limit for all transactions effected by the use of the Card (whether or not authorised by you) if you fail to fulfil the obligations as set out in this Clause and Clauses 1 and 2 above.
4. The credit limit specified by BEA represents the total amount of credit limit granted to you (including both principal and supplementary cardholder(s), if applicable). You must observe the credit limit assigned to the Card and BEA reserves the right to adjust the credit limit at any time by giving you appropriate notice. You may not use the Card for any transaction that BEA believes or suspects to be directly or indirectly related to gambling or illegal activities.
5. BEA shall not be responsible if the Card is not honoured at any merchant outlets for any reason nor be responsible in any way for any goods or services supplied by the merchants. You must resolve any complaint with the merchant concerned and the existence of any claim or dispute between two of you will not relieve your obligation to settle any sum outstanding to BEA.
6. You must notify BEA of any unauthorised transaction(s) shown on your Card’s statement within 60 days from the statement date, failing which, the statement shall be regarded as conclusive.
7. If you use the Card to make auto-payments and the Card has been lost, stolen or terminated, you must immediately inform the merchant(s) concerned to change and/or terminate these auto-payment arrangements. Otherwise, you shall be liable for the full amount of all charges, losses, damages or expenses incurred as a result of your failure to do so.
8. Any foreign currency transaction will be converted into Hong Kong dollars at the card associations’ (e.g. Visa, MasterCard, JCB, etc.) exchange rate on the date when the transaction is processed by the card associations (e.g. Visa, MasterCard, JCB, etc.), plus a service fee as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services levied by BEA. However, for BEA UnionPay Dual Currency PLATINUM Credit Card, card transaction in Hong Kong dollars will be posted to Hong Kong dollar account while transactions in any currency other than Hong Kong dollar or Renminbi will be converted into Hong Kong dollars based on the exchange rate determined by UnionPay on the date when the transaction is processed and posted to Hong Kong dollar account.

Due to the settlement arrangement, some card transactions in Renminbi made by a BEA UnionPay Dual Currency PLATINUM Credit Card may be posted to the Hong Kong dollar account if such card transactions are processed by the merchants or financial institutions in Hong Kong dollars, including but not limited to charges incurred through cash advances in Renminbi effected via JETCO ATMs. Apart from the aforesaid circumstances, all the charges denominated in Renminbi that you incur in your card transactions will be posted to the Renminbi account.

9. By using the Card, you must pay all applicable charges and handling fees as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services for any service associated with it.

You must repay the outstanding balance on time to avoid payment of interests and applicable charges.

In respect of a BEA UnionPay Dual Currency PLATINUM Credit Card, you must make payments for the Hong Kong dollar account and Renminbi account respectively. BEA will not automatically credit the amount of any excess payment that you make towards settling the Hong Kong dollar account to settle the outstanding balance of the Renminbi account, or vice versa.

If you fail to pay any outstanding amount to BEA when due, you shall be responsible for all costs and expenses incurred by BEA in enforcing the terms and conditions and recovering any sum you owe to BEA.

10. Subject to Clause 11 below, if you (as a principal cardholder or supplementary cardholder) owe BEA any money on your Card account, BEA may at any time without prior notice set-off, apply or transfer money from the credit balance in your other accounts maintained with BEA to discharge your liability and to settle such money owing to BEA.
11. While the principal cardholder shall be held liable for all liabilities and amounts owed through the use of the principal card and all supplementary card(s) to BEA, the supplementary cardholder shall only be liable for all liabilities and amounts attributable to the use of his/her card only.
12. Whereas BEA may cancel the Card at any time, you may at any time terminate the use of the Card by returning it and all relevant supplementary card(s) to any BEA branch in person. You (as principal cardholder) or the supplementary cardholder(s) may terminate the use of a supplementary card by returning it to any BEA branch in person.
You (as principal cardholder) shall be responsible and liable for the use of the Card and any supplementary card(s) until they are terminated and returned to BEA.
13. BEA reserves the right to alter and amend the terms and conditions as contained in the Agreement subject to a prior notice of not less than 60 days. By continuing to use the Card after the effective date of the changes, you (and the supplementary cardholder, if applicable) shall be deemed to have accepted and agreed to such changes which shall apply to all outstanding balances of the Card account unless the Card is returned to BEA for cancellation prior to the date such changes shall have effect.

The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance (“the Ordinance”), The Bank of East Asia, Limited (“the Bank”) would like to inform you of the following:

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- (3) It is also the case that data is collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system as the case may be.
- (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) processing and considering applications for products and services and the daily operation of products, services and credit facilities provided to customers;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank’s credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers’ use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (7) below);
 - (viii) verifying the data or information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) enforcing customers’ obligations, including but not limited to the collection of amounts outstanding from customers and those providing security for customers’ obligations;
 - (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region (“Hong Kong”) existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xiii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank’s rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiv) purposes relating thereto.
- (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4) above:-
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside Hong Kong and may be existing currently and in the future;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank’s rights in respect of the customer; and
 - (vii) (a) the Bank’s group companies;
(b) third party financial institutions, insurers, credit card companies, stored value facilities issuers, merchant acquiring banks or companies, securities and investment services providers;
(c) third party reward, loyalty, co-branding and privileges programme providers;
(d) co-branding partners of the Bank and the Bank’s group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
(e) charitable or non-profit making organisations; and
(f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(vii) above.

Such information may be transferred to a place outside Hong Kong.

- (6) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer’s sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer’s sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;

- (vi) mortgage account number in respect of each mortgage;
 - (vii) type of the facility in respect of each mortgage;
 - (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
 - (ix) if any, mortgage account closed date in respect of each mortgage.
- The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(7) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) the Bank's group companies;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (7)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

A customer may provide his consent for the Bank to use or provide to other persons his data for use in direct marketing as described above by notifying the Group Data Protection Officer of the Bank (Please see contact details in paragraph (12) below).

- (8) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:-
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within five years immediately before account termination. Account repayment data includes amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (9) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency until the expiry of five years from the date of final settlement of the amount in default.
- (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	Tel : 3608 3608
The Bank of East Asia, Limited	Fax : 3608 6172
10 Des Voeux Road Central	Website: www.hkbea.com
Hong Kong	
- (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.

Law Compliance Supplement

This Law Compliance Supplement shall be read together with, supplement, and form part of each of the agreements as set out in the Appendix below (the **“Relevant Agreements”**).

Should there be any inconsistency between this Law Compliance Supplement and the Relevant Agreements, this Law Compliance Supplement shall prevail to the extent the inconsistency relates to the subject matter of this Law Compliance Supplement.

Provisions to supplement the Relevant Agreements

1. Provision of information

- (a) You must provide us with your Personal Information in such form and within such time as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.
- (b) When there is a change or addition to your Personal Information, you must update us of the change or addition promptly (and in any event no later than 30 days from the date of the change or addition).
- (c) You must complete and sign such documents and do such things in relation to your obligation under clause 1 of this Law Compliance Supplement as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.

2. Disclosure of information

You agree that any member of the BEA Group and Third Party Service Providers may use, retain, and disclose your Tax Information to any Authority (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place) for the purpose of ensuring compliance with the Applicable Laws and Regulations on the part of any member of the BEA Group.

3. Actions we may take to ensure compliance with the Applicable Laws and Regulations

- (a) Where you fail to comply with your obligations under clause 1 of this Law Compliance Supplement above;
 - (b) Where your Personal Information is inaccurate, incomplete, or not promptly updated;
 - (c) For whatever reason, we are prevented (under the laws of Hong Kong or otherwise) from disclosing your Tax Information to the Authority as required by the Applicable Laws and Regulations; or
 - (d) Where we determine that your classification or status under the Applicable Laws and Regulations is such that you cannot receive payments from or through us free of withholding or deduction due to the Applicable Laws and Regulations,
- we may take one or more of the following actions at any time as may be determined in our sole and absolute discretion to be required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group:
- (i) Deduct from or withhold part of any amounts for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount which is required to be so deducted or withheld to comply with the Applicable Laws and Regulations (**“Collected Amounts”**) from any payments payable to you under or from the Account and pay such Collected Amounts to an Authority or hold such Collected Amounts in escrow as permitted by the Applicable Laws and Regulations with no obligation in any case for us to reimburse you with respect to such Collected Amounts (provided that any tax or information returns that you may file with respect to such Collected Amounts are your sole responsibility and you shall be solely responsible for disputing or filing any claims to refund or credit any Collected Amounts withheld or paid to the Authority);
 - (ii) Refuse to carry out your instructions and/or to provide you with all or any products or services under the Relevant Agreements and/or otherwise block or freeze your Account;
 - (iii) Transfer all or part of our rights, benefits, and liabilities under the Account or any amounts therein to any member of the BEA Group;
 - (iv) Terminate or close the Account and discontinue the banking relationship with you entirely or in part by giving prior notice to you;
 - (v) Provide (whether before or after termination of the Account) your Tax Information to such Authority as required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place).

Meaning of words

Terms defined in the Relevant Agreement shall have the same meaning when used herein and the following words shall have the following meaning when used in this Law Compliance Supplement:

- **“Account”** means any of the account(s) opened and/or maintained by you with us including without limitation to the Card Account, whether under or referred to in the Relevant Agreements or otherwise.
- **“Account Information”** means any information relating to the Account including without limitation to the Account number, Account balance or value, gross receipts, withdrawals and payments to or from the Account.
- **“Applicable Laws and Regulations”** means our obligations to comply with: (i) any applicable local or foreign law, regulation, rules, demand, request, guidance, guidelines, and codes of practice; and (ii) any agreement between us (or any member of the BEA Group) and any Authority.
- **“Authority”** means any national, state, or local government and any political subdivisions thereof, any agency, authority, instrumentality (whether judicial or administrative), regulatory or self-regulatory organization, law enforcement body, court, central bank, or tax or revenue authority in any jurisdiction whether within or outside of Hong Kong.
- **“BEA Group”** means us and any of our affiliates, subsidiaries, associated entities, and any branches and offices of any of the foregoing.
- **“Hong Kong”** means the Hong Kong Special Administrative Region.
- **“Person”** means an individual, sole proprietorship, partnership, body corporate, trust or other entities.
- **“Personal Information”** means your full name, Hong Kong Identity Card/passport number, date and place of birth, residential and mailing address, contact information (including telephone number), and such of your information as we may reasonably require.
- **“Tax Information”** means: (i) any documentation or information (and accompanying statements, waivers, and consents as we may from time to time require or as you may from time to time give) relating, directly or indirectly, to your tax status; (ii) your Personal Information; and (iii) Account Information.
- **“Third Party Service Providers”** means any third party wherever situated selected by us or any member of the BEA Group to provide services to it.

Appendix

1. BEA Credit Cardholder Agreement (Corporate Account)
2. BEA Credit Cardholder Agreement (Personal Account)

For enquiries related to the Law Compliance Supplement, please contact our General Banking Services Hotline at 2211 1333.