

**Promotional Period: From now until 31<sup>st</sup> October, 2021**

## **Welcome offer Terms & Conditions**

- The welcome offer is only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission date and at the time of card approval (excluding selected customers).
- Each eligible customer can enjoy the welcome offer once only and the offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified.
- The welcome offers are available on a first-come-first-served basis while stocks last. The Bank reserves the right to provide an alternative gift within the same promotion period or other gifts of an equivalent value in case of shortage. The Bank reserves the right of final decision to the entitlement of offers.
- If the cardholder cancels his/her principal BEA Credit Card mentioned above within 12 months from the date the account is opened, an administration fee equivalent to the face value or reference retail price of the welcome gift at the time of application will be charged to the relevant account without prior notice.
- The Bank of East Asia, Limited (the "BEA") reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.

## **BEA World Mastercard**

### **Spending Requirement**

1. To qualify for the 2-years Pet Club Membership ("Welcome Gift"), the cardholder is required to **1.)** activate the new BEA World Mastercard (the "Principal Card") through the BEA App **AND 2.)** reach HK\$6,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
2. Eligible spending excludes spending of supplementary card(s), "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by 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.**

### **Redemption Arrangement**

3. A redemption code ("Redemption Code") will be mailed in the form of redemption letter to the cardholder's mailing address as per the record of BEA within 2 months after he/she has fulfilled the spending requirement. BEA will not re-issue the letter if it's lost, stolen, or damaged.
4. The redemption code is valid till 31<sup>st</sup> December 2021. Each redemption code can be used once only.
5. The redemption code cannot be redeemed for cash or exchanged for other products or discount and no change will be given. It cannot be used in conjunction with other promotional offers of Hong Kong Pet Club Limited.
6. Terms and conditions of Hong Kong Pet Club Limited apply for the use of the redemption code and the relevant Membership. The bank will bear no liability relating to any aspect on the relevant product and services.
7. BEA is not obliged to notify cardholders of any changes or latest announcements relating to the use of the Membership. Cardholders understand and accept that BEA is not supplier of the membership and/or redeemed items. BEA shall bear no liability relating to any aspect of the services, goods and/or redeemed items, including without limitation, their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Membership, products and services provided by the supplier, its employees, officers or agents.
8. For details on the membership, please refer to Hong Kong Pet Club App.
9. Customer is liable to inform the bank within 1 month after the said period mentioned in clause (3) if he or she did not receive the redemption letter, else the offer(s) are deemed forfeited.

### **General Terms and Conditions**

1. The eligibility of all transactions is determined by their transaction date.
2. Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
3. Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
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 Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
5. A computer system will be used to calculate transactions and rebates. BEA's decision shall be final and conclusive.
6. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
7. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Gift directly from the cardholder's account.
8. The cardholder's account must be valid during the promotion period and at the time the welcome offer is given.
9. 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. In the event of any dispute, the decision of BEA shall be final and conclusive.
10. Please visit the BEA website for offer details and terms and conditions.
11. 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).

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

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: 5<sup>th</sup> June, 2021

| Interest Rates and Interest Charges   |   |   |
|---|---|---|
| <b>Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")]</b>                                | BEA CENTENNIAL World Elite Mastercard   | <b>5.04%</b> (monthly rate at 0.41%) 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.  |
|   | Other BEA Credit Cards  | <b>36.43%</b> (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. |
| <b>Finance Charge for Cash Advance (APR)<sup>1</sup></b>  | BEA CENTENNIAL World Elite Mastercard   | <b>5.97%</b> (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.   |
|   | Other BEA Credit Cards  | <b>39.38%</b> (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.  |
| <b>Default Finance Charge for Retail Purchase (APR)<sup>1</sup></b>   | <b>41.84%</b> (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.   |   |
| <b>Default Finance Charge for Cash Advance (APR)<sup>1</sup></b>  | <b>45.17%</b> (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.   |   |
| <b>Interest Free Period</b>   | Up to <b>56</b> days  |   |
| <b>Minimum Payment Due<sup>2</sup></b>  | 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  |   |   |
| <b>Annual Fee<sup>3</sup> (per card)</b>  | <b>Principal Card</b>   | <b>Supplementary Card</b>   |
| - Classic Card  | <b>HK\$300</b>  | <b>HK\$150</b>  |
| - Gold Card   | <b>HK\$600</b>  | <b>HK\$300</b>  |
| - Titanium Card   | <b>HK\$600</b>  | <b>HK\$300</b>  |
| - PLATINUM Card   | <b>HK\$1,500</b>  | <b>HK\$800</b>  |
| - JCB PLATINUM Card   | <b>HK\$800</b>  | <b>HK\$400</b>  |
| - UnionPay Dual Currency PLATINUM Credit Card   | <b>HK\$600</b>  | <b>HK\$300</b>  |
| - Visa Signature Card   | <b>HK\$1,800</b>  | <b>HK\$900</b>  |
| - Flyer World Mastercard  | <b>HK\$1,800</b>  | <b>HK\$900</b>  |
| - World Mastercard  | <b>HK\$1,800</b>  | <b>HK\$900</b>  |
| - Corporate Card  | <b>HK\$980</b>  | Not applicable  |
| <b>Annual Participation Fee (per card)</b>  | <b>Principal Card</b>   | <b>Supplementary Card</b>   |
| - BEA CENTENNIAL World Elite Mastercard   | <b>HK\$19,800/HK\$35,000</b>  | Not applicable  |
| <b>Cash Advance Fee<sup>2,4</sup></b><br>(applicable to cash advance and fund transfer to other BEA accounts) | <b>5%</b> of the Transaction Amount per transaction (minimum: HK\$/CNY100)  |   |
| <b>Foreign Currency Transaction Fee<sup>5</sup></b>   | <ul style="list-style-type: none"> <li>• <b>1.95%</b> 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).</li> <li>• 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.</li> </ul>  |   |
| <b>Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars</b>                             | <ul style="list-style-type: none"> <li>• 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.</li> <li>• 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".</li> </ul> |   |

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| <b>Late Charge<sup>2</sup></b>   | <b>HK\$/CNY350</b> or the Minimum Payment Due, whichever is lower. |                          |
| <b>Over Credit Limit Fee<sup>2,6</sup></b>   | <b>HK\$/CNY250</b> per statement cycle                             |                          |
| <b>Returned Cheque Fee/Autopay Reject Fee<sup>2,7</sup></b>  | <b>HK\$/CNY150</b> each time                                       |                          |
| <b>Replacement Card Fee</b>  | BEA CENTENNIAL World Elite Mastercard                              | <b>HK\$800</b> each time |
|  | Other BEA Credit Cards   | <b>HK\$120</b> each time |
| <b>Chargeback Handling Fee<sup>2,8</sup></b>   | <b>HK\$/CNY150</b>   |                          |
| <b>Charge for Over-the-counter Payment<sup>4,9</sup></b>   | <b>HK\$40</b> each transaction per credit card                     |                          |
| <b>Bill Settlement Handling Fee</b><br>(applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading) | <b>5%</b> of the Payment Amount per transaction (minimum: HK\$100) |                          |
| <b>Paper Statement Fee<sup>10,11</sup></b>   | <b>HK\$50</b>  |                          |
| <b>Courier Service Fees</b><br>- Local<br>- Overseas<br>- Returned Overseas Courier For Unsuccessful Deliveries                          | - Not applicable<br>- <b>HK\$300</b><br>- <b>HK\$300</b>           |                          |
| <b>Additional Statement Copy</b>   | <b>HK\$50</b> per copy   |                          |
| <b>Additional Copy of Sales Draft/<br/>Cash Disbursement Draft</b>   | <b>HK\$50</b> per copy   |                          |
| <b>Claim gifts in the Bonus Gallery through our customer service hotline<sup>12</sup></b>  | <b>HK\$50</b> per redemption                                       |                          |
| <b>Issuance of Confirmation Letter</b>   | <b>HK\$200</b> per letter  |                          |
| <b>Credit Balance Refund Handling Fee<sup>2</sup></b>  | <b>HK\$/CNY50</b> each time  |                          |

#### Remarks:

- 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.
- 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.
- The annual fee waiver is applicable to BEA Corporate Card and BEA SupremeGold World Mastercard.
- 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.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card.
- Even if your opt out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorized amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, etc.).
- 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.
- A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- The charge will be shown on the next credit card statement. BEA CENTENNIAL World Elite Mastercard and BEA World Mastercard Cardholder are entitled to a waiver of this fee item.
- This fee will be levied to each principal card account: (i) at the time of account opening (if you opt to receive paper statements); (ii) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, this fee will be levied on the first working day in February each year; and (iii) every time you switch from e-statements to paper statements. This fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. This fee in subsequent years will still be levied annually in the account opening month.  
This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.
- This fee is not applicable to the BEA Corporate Card.
- This fee is not applicable to the BEA i-Titanium Card, BEA JCB PLATINUM Card, and BEA Corporate Card.

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.