

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)
<p>* 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.</p> <p>[^] 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.</p> <p>[#] 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.</p>	

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.	
<p>^{^^} The BEA Corporate Card is excluded.</p> <p>^{**} Joint accounts are excluded.</p>	

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

Update of Customer Information Form (Credit Card/Consumer Loan) 客戶資料更新表格(信用卡/個人貸款)

Please complete this form in **BLOCK LETTERS, sign** and mail to 請以**英文正楷**填寫此表格，並**簽署**及郵寄至：
Central Operations Department, The Bank of East Asia, Limited, 30th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
香港九龍觀塘道418號創紀之城五期東亞銀行中心30樓東亞銀行有限公司中央支援部

Customer Information 客戶資料

<input type="checkbox"/> Credit Card 信用卡	Account Number 賬戶號碼 _____
<input type="checkbox"/> Consumer Loan 個人貸款	Account Number 賬戶號碼 _____
Name of Customer 客戶姓名 _____	ID No./Passport No. 身份證或護照號碼 _____

Update of Personal Details 更新個人資料

To ensure you could timely receive security notification from us, please provide your latest personal particulars immediately by completing, signing and returning this form. 為確保你能及時接收本行的保安提示，請你立刻填妥最新的個人資料並簽署及交回本行。

Email Address 電郵地址 _____	Mobile Phone No. 手提電話號碼 _____
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Other Particulars 其他個人資料

Home Tel. No. 住宅電話號碼 _____	Office Tel. No. 辦公室電話號碼 _____	Nationality 國籍 _____
Residential Address 居住地址 _____		
Permanent Address (if different from Residential Address) 永久地址(如與居住地址不同) _____		
Company Name 受僱公司名稱 _____	Nature of Business 業務性質 _____	Occupation 職業 _____

Note 註：

- The information provided above will be updated in ALL your credit card account(s) and consumer loan account(s) (if any) (excluding corporate credit card account(s)) within 5 working days upon receipt of this completed form. If you want to update the contact information of other account(s), please make your request at any branch. 以上所提供之資料將一併更新至你的所有信用卡賬戶及個人貸款賬戶(如有)(公司信用卡賬戶除外)，並將於收到已填妥之表格後5個工作天內完成。如你需要更改其他戶口資料，請前往任何一間分行辦理。
- The Bank may be required to obtain further information and/or declaration from you for the purpose of fulfilling regulatory related or other internal requirements. 本行或會向你徵求進一步的資料及/或聲明以符合法規相關或其他內部之要求。

Opt-out from Use of Personal Data in Direct Marketing, Exclusive of Private Banking Services 選擇拒絕在直接促銷中使用個人資料(不包括私人銀行服務)

The Bank may use your personal data for direct marketing. Please check ("v") the relevant box(es) if you do not wish the Bank to use your personal data for direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank) through any of the following channels: 本行可能會使用你的個人資料作直接促銷。如你不同意本行透過以下任何途徑使用你的個人資料作直接促銷(不包括只提供予本行私人銀行客戶之私人銀行服務直接促銷)，請於有關方格填上“v”：email 電郵 text messages (SMS/MMS) 流動訊息(短訊/多媒體訊息) direct mail 推廣郵件 statement inserts 隨結單郵寄之宣傳單張 phone calls 電話。By not checking ("v") a particular channel, you consent that the Bank can use your personal data for direct marketing through that channel. 如有任何途徑未有填上“v”，即表示你同意本行可透過該途徑使用你的個人資料作直接促銷。If you are a Private Banking customer of the Bank and want to opt out from direct marketing activities of private banking services of the Bank, please contact your Relationship Manager. 如你是本行私人銀行客戶及不希望接受本行私人銀行服務之直接促銷活動，請與閣下之客戶經理聯絡。

Provision of personal data to third party for direct marketing 提供個人資料予第三者作直接促銷：


The Bank may provide your personal data to any other group members of The Bank of East Asia, Limited for their use in direct marketing of banking, insurance, and financial related services and products in return for money or other property. 本行可能會將你的個人資料提供予東亞銀行有限公司其他集團成員作其包括銀行、保險及財務相關服務和產品的直接促銷之用而獲得金錢或其他財產的回報。

You should check ("v") this box if you do not wish the Bank to provide your personal data to any other group members of The Bank of East Asia, Limited for their use as stated above. 如你不同意本行提供你的個人資料予東亞銀行有限公司其他集團成員作上述用途，請於此方格填上“v”。

Important Note 重要提示：

The above represents your present choice as to whether or not to receive direct marketing contact or information which shall become effective and shall replace any choice regarding direct marketing communicated by you to the Bank prior to this application **ONLY AFTER** information updated. Accordingly, if you wish the Bank to update your choice in relation to direct marketing arrangement immediately, please contact our branch staff for separate arrangement. 以上代表你目前就是否接收直接促銷聯繫或資訊的選擇，該選擇只會於資料更新後生效，並將取代你於此申請前向本行表達之任何有關直接促銷的選擇。如你期望本行立即更新你就直接促銷安排之選擇，請聯絡本行分行職員作個別安排。

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement of the Bank ("Statement"). Please also refer to the Statement on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing. 請注意你以上的選擇適用於就本行的「個人資料(私隱)條例 — 個人資料收集(客戶)聲明」(「該聲明」)中所列出的產品、服務及/或標的類別的直接促銷。你亦可參閱該聲明以得知在直接促銷中可使用的個人資料的種類，以及你的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

	Please sign 請簽署	FOR BANK USE ONLY 銀行專用		
	Signature of Customer (Please use the signature on record at the Bank) 客戶簽署(請用留存本行記錄之簽署式樣)	S.V.	A.O.	P.C.