

Notice of Amendments to BEA Credit Card Services

In response to recent market conditions, the following changes will be made to BEA Credit Card services with effect from the dates shown below (the "Effective Date"):

Section 1: Service Update

1.1 Important Notice regarding Bonus Points/Cash Rebate

Effective from **1st May, 2018**

The Bonus Points or cash rebate earned with BEA credit cards* under the following transaction categories will be amended.

- No bill payments through Cyberbanking (including internet, phone, ATM, and mobile channels) will be entitled to any Bonus Points or cash rebate.**
- There will be a monthly cap (per calendar month) on the Bonus Points or cash rebate earned with the BEA credit cards below for transactions^ made under the Government Department categories and for reloads through the Octopus Automatic Added Value Service.** Transaction categories shall be determined at the sole and absolute discretion of BEA according to the merchant codes issued by VISA International/Mastercard Asia/Pacific (Hong Kong) Limited/JCB International Co., Ltd/UnionPay International.

Card Types	Eligible account# will be entitled to an aggregate maximum Bonus Points/cash rebate in each calendar month
<ul style="list-style-type: none"> • BEA SupremeGold World Mastercard • BEA World Mastercard • BEA Flyer World Mastercard • BEA Visa Signature Card • BEA PLATINUM Mastercard • BEA Visa PLATINUM Card • BEA UnionPay Dual Currency PLATINUM Credit Card • BEA Visa Gold Card • BEA Visa Classic Card • BEA Co-branded/Affinity Cards 	10,000 Bonus Points
<ul style="list-style-type: none"> • BEA i-Titanium Card • BEA JCB Card 	HK\$40 cash rebate

* This update does not apply to the BEA Corporate Card.

^ The transactions is determined by their post date.

Each principal card account and related supplementary card account(s) will be treated as one eligible account.

Section 2: BEA Visa Card

2.1 Visa payWave

Any renewal/replacement of a BEA Visa Card** issued after the date set out below will come embedded with the Visa payWave feature. Visa payWave is a built-in contactless transaction function that enables you to simply tap your card to make payments of up to HK\$1,000 wherever Visa payWave is accepted.

Card Types	Card Issue Dates
• BEA Visa Co-branded/Affinity cards	From 2nd Quarter of 2018
• BEA Visa PLATINUM Card • BEA Visa Classic Card	From 4th Quarter of 2018

** This update does not apply to the BEA Visa Signature card, which already has the Visa payWave feature.

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. 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 Hotline.

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