

Notice of Amendments to BEA Credit Card Services

Thank you for using BEA Credit Card! Please note that the following changes will be made to BEA Credit Card Services:

Section 1: Credit Card Fees & Charges

Items	Details
Effective from 5th June 2021, the following fees and charges will be waived for all BEA Credit Cards:	
Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong	1% 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) will be waived .
Items	Details
Effective from 24th April 2021, the following fees and charges will be amended for BEA World MasterCard:	
Annual Fee	Principal Card: HK\$1,800 Supplementary Card: HK\$900
Items	Details
Effective from 24th April 2021, the following fees and charges will be amended for All BEA Credit Cards (except the BEA Corporate Card and BEA SupremeGold World Mastercard):	
Annual fee waiver to principal cardholders who maintain a valid designated BEA account will no longer be applicable (including all relevant supplementary cards). Remark: Designated accounts include all deposit accounts, payroll accounts, mortgage loans, consumer loans, and MPF accounts.	
Items	Details
Effective from 24th April 2021, the following fees and charges will be amended for BEA Visa Card (including Visa Signature Card, Visa PLATINUM Card, Visa Gold Card and Visa Classic Card) and BEA Mastercard (including i-Titanium Card, PLATINUM Mastercard, Gold Mastercard and Classic Mastercard).	
Foreign Currency Transaction Fee	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).

Section 2: Important Notice regarding Bonus Points/Cash Rebate

This amendment applies to all BEA Credit Card holders under the BEA Mileage Reward, BEA i-Titanium cardholders, BEA Visa Signature cardholders, and BEA UnionPay Dual Currency PLATINUM Credit cardholders.
Effective Date: 24th April, 2021
Transactions made at department stores will be eligible for extra Bonus Points/cash rebate . Remark: Transaction categories shall be determined according to the merchant codes issued by VISA International/Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.
This amendment applies to all BEA Credit Cards.
The following spending categories will not be eligible for Bonus Points/cash rebate :
Effective Date: 5th June, 2021 <ul style="list-style-type: none"> Transaction amount of Hong Kong Dollar Transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). Card-present transactions made at any merchant with physical premises, address of the fixed place of business or business license in the United Kingdom and any country participating in the European Economic Area or joining European Economic Area after 19th October, 2019, including, without limitation, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway. Effective Date: 24th April, 2021 <ul style="list-style-type: none"> Insurance premium transaction (except BEA FTLife Credit Card transaction made on FTLife premiums payment).
This amendment applies to BEA FTLife Credit Card.
Effective Date: 24th April 2021
Transactions made for settling FTLife Insurance Company Limited ("FTLife Insurance") premiums by autopay will not be entitled to the 1X extra Bonus Points .

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 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.