Notice of Amendments to BEA Credit Card Services

With effect from 30th June, 2016 (the “Effective Date”) (unless otherwise specified), there will be changes made relating to BEA Credit Card Services and will be revised as follows:

Part 1: Service Update

1.1 Card-Not-Present Transaction

Effective from 4th July, 2016

To enhance the security measures of online transaction(s)/mail/telephone orders (i.e. card-not-present transactions), when any card-not-present transaction of HK$500 or above is made, we will send a notification (by SMS, email or mail when deemed appropriate) to your mobile phone number, email address or mailing address recorded in your credit card account.

You may change the minimum transaction amount for receiving notifications by calling our Customer Services Hotline. You may choose to receive notification for all card-not-present transactions made or set the minimum transaction amount in multiples of HK$100 but not greater than HK$5,000. A different minimum transaction amount can be set for each individual card account (including principal card and/or supplementary card account). We will update your settings within 7 calendar days upon receiving your request.

Please note that we will contact you regarding any suspicious transactions, whether or not a minimum transaction amount is set.

* When shopping online at Verified by VISA and MasterCard® SecureCode™ participating merchants, you are required to input a one-time password sent to the mobile phone number in your credit card record in order to complete the transaction. To ensure you could perform online transaction and/or receive security notification, you are required to update your mobile phone number or email address. If you need to update your personal particulars (including mobile phone number or email address), please complete and return the attached Update of Customer Information Form (Credit Card) or visit any of our branches.

Part 2: BEA SupremeGold World MasterCard/BEA World MasterCard

2.1 Service Fee Update of Airport Transfer Limousine Service

Effective from 1st January, 2017

HK$300 for the first 6 trips, HK$780 from the 7th trip onwards

Part 3: Fees, charges, and terms and conditions for the BEA Credit Card (Personal Account and Corporate Account)

3.1 Key Facts Statement/ Schedule of Fees & Charges on BEA Credit Card Services (the “Schedule of Fees & Charges”)

<table>
<thead>
<tr>
<th>Items</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Late Charge*</td>
<td>Effective from 29th July, 2016 HK$/CNY300 or the Minimum Payment Due, whichever is lower.</td>
</tr>
<tr>
<td>Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong*</td>
<td>Effective from 29th July, 2016 The existing details shall be amended as follows: 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.</td>
</tr>
</tbody>
</table>

* 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.
* This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card and BEA JCB PLATINUM Card.

3.2 BEA Credit Cardholder Agreement (Personal Account) (the "Personal Card Agreement")

The following clauses shall be removed, amended, renumbered and/or newly added to the Personal Card Agreement.

<table>
<thead>
<tr>
<th>Clauses</th>
<th>Details</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Card Agreement clause (xv) and (xvi) (Newly added)</td>
<td>The following clauses shall be newly added and numbered as clauses (xv) and (xvi) respectively: (xv) &quot;Mobile Contactless Transaction” refers to the contactless transaction(s) effected by the use of the Card and a smartphone. (xvi) “Authentication Credential” refers to the authentication identification such as passcode or biometric identification (such as fingerprint, face, iris, voice or such other identification method as accepted by us from time to time) that you set as a security code for the mobile application or for the smartphone that you may need to use in order to conduct mobile contactless payment service from time to time.</td>
</tr>
<tr>
<td>Personal Card Agreement clause 1.10.2 (Amended), 1.10.6 (Newly added and numbered) and 1.10.7 (Amended and renumbered)</td>
<td>The existing clause 1.10.2 shall be amended as follows: 1.10.2 After your Card is successfully activated, we will also issue an ATM Personal Identification Number (“ATM PIN”) according to your instruction. You can use this PIN to operate your Card Account via ATMs of designated networks. The following clause shall be newly added and numbered as clause 1.10.6: 1.10.6 You are required to setup or key in the Authentication Credential in order to conduct Mobile Contactless Transaction. You agree and accept that the use of the Authentication Credential is important security measure and you shall not permit any other person to use the Authentication Credential and you will at all times safeguard the Authentication Credential under your control. You must immediately inform us if any other person knows or is suspected to know the Authentication Credential. The existing clause 1.10.6 shall be amended and renumbered as clause 1.10.7: 1.10.7 You agree to accept full and sole responsibility for all consequences, losses, and liabilities incurred because the PINs or Authentication Credential have become known to another person for whatever reason, and you agree to indemnify us for any loss or damage incurred.</td>
</tr>
<tr>
<td>Personal Card Agreement clause 6.1, 6.2 and 6.3 (Amended)</td>
<td>The existing clauses 6.1, 6.2 and 6.3 shall be amended as follows: 6.1 You must call the relevant customer services hotline and notify us immediately when you become aware that: (i) the Card is lost or stolen, or its PIN is lost, stolen or disclosed to a third party; and/or (ii) the Authentication Credential is lost, stolen or compromised in any way, or any person (without authorisation) has used or may use the Authentication Credential.</td>
</tr>
</tbody>
</table>
6.2 You shall remain fully liable and responsible for any transactions made using the Card, whether or not you authorise them, between the time of such loss, theft, disclosure, misuse or any other events and situations as mentioned in Clause 6.1 above and the time when you notified us about the aforesaid. However, if there is no fraud nor gross negligence on your part, and you have not provided the Card, PIN or Authentication Credential to a third party, your maximum liability for such unauthorised transactions before notification of such loss, theft, disclosure or misuse will not exceed HK$500 or such other amount pursuant to the applicable laws, regulations or code of practice. Such maximum liability will not cover any cash advances obtained by the use of the PIN or the Authentication Credential. You shall remain fully liable for such cash advances.

6.3 The term “gross negligence” as mentioned in Clause 6.2 above shall be constituted by:
(a) your failure to observe or follow any of our recommendations from time to time regarding the safety and secrecy of the Card, PIN or Authentication Credential; or
(b) your failure to report to us the loss or theft of the Card or the loss, theft, misuse, or disclosure of the PIN and/or the Authentication Credential to a third party as soon as reasonably practicable upon discovery of the aforesaid.

Personal Card Agreement clause 9.3 (Newly added)
The following clause shall be newly added and numbered as clause 9.3:
9.3 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 this Agreement.

Personal Card Agreement clause 10.4 (Removed)
The existing clause 10.4 shall be removed:
10.4 This Agreement is written in both English and Chinese. In the event of any inconsistency or discrepancy between the two versions, the English version shall prevail.
(Due to the removal of the above clause, the existing clause 10.5 shall be renumbered as clause 10.4 accordingly)

3.3 BEA Credit Cardholder Agreement (Corporate Account) (the “Corporate Card Agreement”)
The following clauses shall be removed, amended, renumbered and/or newly added to the Corporate Card Agreement.

<table>
<thead>
<tr>
<th>Clauses</th>
<th>Details</th>
</tr>
</thead>
</table>
| Corporate Card Agreement clause (x) and (xi) (Newly added) | The following clauses shall be newly added and numbered as clauses (x) and (xi) respectively:
(x) “Mobile Contactless Transaction” refers to the contactless transaction(s) effected by the use of the Card and a smartphone.
(xi) “Authentication Credential” refers to the authentication identification such as passcode or biometric identification (such as fingerprint, face, iris, voice or such other identification method as accepted by us from time to time) that you set as a security code for the mobile application or for the smartphone that you may need to use in order to conduct mobile contactless payment service from time to time. |
| Corporate Card Agreement clause 1.10.2 (Amended), 1.10.6 (Newly added and numbered) and 1.10.7 (Amended and renumbered) | The existing clause 1.10.2 shall be amended as follows:
1.10.2 After your Card is successfully activated, we will also issue an ATM Personal Identification Number (“ATM PIN”) according to your instruction. You can use this PIN to operate your Card Account via ATMs of designated networks.
The following clause shall be newly added and numbered as clause 1.10.6:
1.10.6 You are required to setup or key in Authentication Credential in order to conduct Mobile Contactless Transaction. You and/or the Company jointly and severally agree and accept that the use of the Authentication Credential is important security measure and you and/or the Company shall not permit any other person to use the Authentication Credential and you and/or the Company will at all times safeguard the Authentication Credential under control. You and/or the Company must immediately inform us if any other person knows or is suspected to know the Authentication Credential.
The existing clause 1.10.6 shall be amended and renumbered as clause 1.10.7:
1.10.7 You and/or the Company jointly and severally agree to accept full and sole responsibility for all consequences, losses, and liabilities incurred because the PINs or Authentication Credential have become known to another person for whatever reason, and you and/or the Company agree to indemnify us for any loss or damage incurred. |
| Corporate Card Agreement clause 6.1, 6.2 and 6.3 (Amended) | The existing clauses 6.1, 6.2 and 6.3 shall be amended as follows:
6.1 You must call the relevant customer services hotline and notify us immediately when you become aware that:
(i) the Card is lost or stolen, or its PIN is lost, stolen or disclosed to a third party; and/or
(ii) the Authentication Credential is lost, stolen or compromised in any way, or any person (without authorisation) has used or may use the Authentication Credential.
6.2 You shall remain fully liable and responsible for any transactions made using the Card, whether or not you authorise them, between the time of such loss, theft, disclosure, misuse or any other events and situations as mentioned in Clause 6.1 above and the time when you notified us about the aforesaid. However, if there is no fraud nor gross negligence on your part, and you have not provided the Card, PIN or Authentication Credential to a third party, your maximum liability for such unauthorised transactions before notification of such loss, theft, disclosure or misuse will not exceed HK$500 or such other amount pursuant to the applicable laws, regulations or code of practice. Such maximum liability will not cover any cash advances obtained by the use of the PIN or the Authentication Credential. You shall remain fully liable for such cash advances.
6.3 The term “gross negligence” as mentioned in Clause 6.2 above shall be constituted by:
(a) your failure to observe or follow any of our recommendations from time to time regarding the safety and secrecy of the Card, PIN or Authentication Credential; and
(b) your failure to report to us the loss or theft of the Card or the loss, theft, misuse, or disclosure of the PIN and/or the Authentication Credential to a third party as soon as reasonably practicable upon discovery of the aforesaid. |
| Corporate Card Agreement clause 9.3 (Newly added) | The following clause shall be newly added and numbered as clause 9.3:
9.3 No person other than the Cardholder and/or the Company 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 this Agreement. |
| Corporate Card Agreement clause 10.5 (Removed) | The existing clause 10.5 shall be removed:
10.5 This Agreement is written in both English and Chinese. In the event of any inconsistency or discrepancy between the two versions, the English version shall prevail.
(Due to the removal of the above clause, the existing clause 10.6 shall be renumbered as clause 10.5 accordingly)

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 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 Personal Card/Corporate Card Agreement 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)
客戶資料更新表格（信用卡）

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

Account Number 賬戶號碼
Cardholder's Name 持卡人姓名
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

OtherParticulars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：
1. The information provided above will be updated in ALL your credit card account(s) and revolving 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循環貸款賬戶（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。如你需要更新其他戶口資料，請前往任何一間分行辦理。
2. 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 選擇拒絕在直接促銷中使用個人資料

The Bank may use your personal data for direct marketing. Please check ("√") the relevant box(es) if you do not wish the Bank to use your personal data for direct marketing 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，請於有關方格填上“√”:
- 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 ("√") 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“√”，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。

 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之回報。

You should check ("√") 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. 如你不希望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“√”。

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 be come 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. 如你希望本行立即更新你的直接促銷安排，請聯絡我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. 請注意你以上的选择適用於本行的「個人資料(私隱)條例 — 個人資料收集(客戶)聲明」(「該聲明」)中所列之產品、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。

Customer's Signature (Please use the signature on record at the Bank) 顧客簽署（請用留存本行記錄之簽署式樣）

FOR BANK USE ONLY 銀行專用

S.V. A.O. PC.