

BEA UnionPay Dual Currency Credit Card Payment Methods

You can choose any one of the following convenient methods to settle credit card payment. Please settle card payment for the Hong Kong dollar account (the "HKD account") and Renminbi account (the "RMB account") separately. Amounts overpaid to one account will not be credited to the other account.

Payment Methods	Account Type:	HKD	RMB	
	Currency of Payment:	HKD	RMB	HKD*
BEA Online	Fund Transfer	✓	✓	✓
	"Bills" Function	✓	✗	✓
Autopay		✓	✓	✓
PPS		✓	✗	✓
BEA & JETCO ATMs	Deposit Cash	✓	✗	✗
	Fund Transfer	✓	✗	✓
	JET Payment	✓	✗	✓
BEA Branches	Deposit Cash [§] /Fund Transfer at a counter	✓	✓	✓
	Cheque [▲] Payment at a Counter/by Cheque Deposit Box	✓	✓	✓
Cheque [▲] by Mail		✓	✓	✓
e-Cheque [#] Drop Box		✓	✓	✗
Faster Payment System ("FPS") ⁺		✓	✓	✗

Remarks:

- # The e-Cheque must be made payable to "The Bank of East Asia, Limited". Post-dated e-Cheques will not be accepted.
- § The lowest denomination of RMB handled at branch counter is CNY10. Cardholder may choose to settle any outstanding balance below CNY10 in HKD equivalent.
- ▲ The cheque must be a crossed cheque made payable to "The Bank of East Asia, Limited". Please write your credit card account number on the back of the cheque. Post-dated cheques will not be accepted.
- * If payment to the RMB account is made in HKD, the amount will be converted into Renminbi at the Bank Sell exchange rate quoted on the date when the Bank confirms receipt of payment before crediting to the RMB account. Owing to fluctuation of the exchange rate, the rate provided on BEA website at www.hkbea.com is for reference only.
- + If a payment is made to the credit card account before 7:00 p.m. on Monday to Saturday, payment will be posted within that day. Payments made after 7:00 p.m. on Monday to Saturday, or on Sunday and public holidays, will be posted to the credit card account on the next working day (Monday – Saturday, except public holidays).

PAYMENT METHODS

• BEA Online:

If you are a BEA Online account holder, you can settle payment via the Internet (visit www.hkbea.com, select "BEA Online") or phone (2211 1888).

1. Fund transfer:

Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day.

2. "Bills" function:

Processing time: Payment made before 7:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day. Payment made by preset Bill Payment template (Internet only) before 4:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day.

• Autopay:

You can authorise BEA to settle your account by making full payment, minimum payment or partial payment by setting up direct debit authorisation. The specified funds will be transferred from your designated HKD savings/current account held at BEA or another bank in Hong Kong ("Bank Account") to your BEA Credit Card account. Please visit any BEA branch to set up direct debit authorisation.

Processing time: We will debit your designated bank account on the payment due date.

• PPS:

Please visit the PPS website at www.ppschk.com or call 18011 to register a bill and 18031 to pay a bill. The PPS merchant code for BEA is "27". For service details, please call 90000 222 329.

Processing time: Payment made before 7:00 p.m. from Monday to Friday (except public holidays) will be processed on the same day.

• BEA and JETCO ATMs:

1. Cash deposit via a BEA ATM providing deposit service:

Procedure:

- 1) Insert your BEA Credit Card
- 2) Select the credit card account that you need to settle payment as the "TRANSACTION ACCOUNT"
- 3) Select "INSTANT CASH DEPOSIT"
- 4) Follow the instructions on the screen to deposit cash

Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day. Subject to business hours of the relevant branch where the ATM is located.

2. Fund transfer via a BEA/JETCO ATM from a BEA savings/current account:

Procedure:

- 1) Insert your BEA ATM card or BEA Credit Card (if already linked to a savings/current account)
- 2) Select the savings/current account from which funds will be debited for settlement of payment as the "TRANSACTION ACCOUNT"
- 3) Select "TRANSFER"
- 4) Key in the credit card account number for which you would like to settle payment

Processing time: Payment made any time from Monday to Saturday (except public holidays) will be processed on the same day.

3. JET payment via a BEA/JETCO ATM by debiting a savings/current/credit card account issued by a JETCO member bank:

Procedure:

- 1) Insert your ATM card or credit card issued by another JETCO member bank
- 2) Select the savings/current/credit card account of the JETCO member bank from which funds will be debited for settlement of payment as the "TRANSACTION ACCOUNT"
- 3) Select "CREDIT CARD PAYMENT"
- 4) Key in the credit card account number for which you would like to settle payment (this service may be subject to a service charge by other JETCO member bank)

Processing time: Subject to the relevant bank.

- **BEA Branches:**

1. Fund transfer at a branch counter: You may settle payment by transferring funds from your BEA bank account at any BEA branch counter.

Processing time: Payment made during the business hours of the relevant branch will be processed on the same day.

2. Cash payment at a branch counter: You can settle payment in the form of a cash payment at any BEA branch counter.

Processing time: Payment made during the business hours of the relevant branch will be processed on the same day.

3. Cheque payment at a branch counter or by cheque deposit box: You can settle payment by presenting a cheque at any BEA branch counter or placing it in the cheque deposit box located in the branch.

Processing time: Payment made during the business hours of the relevant branch will be processed on the next cheque's clearance day [Monday to Friday (except public holidays)].

- **Cheque by Mail:**

Mail a cheque together with the top portion of the statement to: Clearing & Settlement Operations Department, The Bank of East Asia, 35th Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

Processing time: Subject to the cheque's clearance day [Monday to Friday (except public holidays)]. The cheque must be received by BEA at least 3 working days [Monday to Friday (except public holidays)] before the payment due date.

- **e-Cheque Drop Box:**

Please visit the e-Cheque Drop Box website at <http://www.echeque.hkicl.com.hk> or use e-Cheque Drop Box mobile app of HKICL to deposit an e-Cheque to credit card account that you need to settle payment.

Processing time: Payment made before 5:30 p.m. from Monday to Friday (except public holidays) will be processed on the next cheque's clearance day [Monday to Friday (except public holidays)].

Note: Payments made after the processing time for the relevant payment method will be processed on the next processing day.

- **Faster Payment System ("FPS"):**

Settle your credit card payments from any FPS participant account. (Cut-off time: As the cut-off time is different for each FPS participant, please allow at least 1 working day prior to the payment due date)

Note: If a payment is made to the credit card account before 7:00p.m. on Monday to Saturday, payment will be posted within that day. Payments made after 7:00 p.m. on Monday to Saturday, or on Sunday and public holidays, will be posted to the credit card account on the next working day (Monday to Saturday, except public holidays).