

Settling foreign currency transactions in Hong Kong dollars

Items	Details
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none"> Cardholders may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, Cardholders are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee. BEA will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to “Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong”.
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). This fee is a reimbursement charge imposed by Visa/Mastercard and will be debited to your account.

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