

General Terms and Conditions

1. BEA reserves the right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with appropriate notice. BEA reserves the right to demand immediate payment for the outstanding unpaid amount and all interest and other related fees and/or charges forthwith. In the event of any dispute, the decision of BEA shall be final and conclusive.
2. 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 the BEA Credit Cardholder Agreement (Personal Account).

Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 30th December, 2023

Interest Rates and Interest Charges		
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")]	BEA CENTENNIAL World Elite Mastercard	5.04% (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
	Other BEA Credit Cards	35.91% (monthly rate at 2.59%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
Finance Charge for Cash Advance (APR)¹	BEA CENTENNIAL World Elite Mastercard	5.97% (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full. Interest charge may be accrued after the statement cut-off date, you may contact us to check how to fully settle the interest charge before the next statement date.
	Other BEA Credit Cards	35.96% (monthly rate at 2.42%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full. Interest charge may be accrued after the statement cut-off date, you may contact us to check how to fully settle the interest charge before the next statement date.
Default Finance Charge for Retail Purchase (APR)¹		35.91% (monthly rate at 2.59%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Default Finance Charge for Cash Advance (APR)¹		35.96% (monthly rate at 2.42%) will be applied to your account if you fail to settle the minimum payment due as specified on the Statement on or before the payment due date for 2 consecutive months. The default finance charge will supersede the finance charge for the next Statement period.
Interest Free Period		Up to 56 days
Minimum Payment Due²		All interest, fees and charges including annual fees that may be charged, plus 1% of outstanding principal (minimum: HK\$/CNY50), plus any outstanding minimum payment due and over credit limit amount.
Fees		
Annual Fee³ (per card)	Principal Card	Supplementary Card
- Classic Card	HK\$300	HK\$150
- Gold Card	HK\$600	HK\$300
- Titanium Card/BEA GOAL Credit Card	HK\$600	HK\$300
- PLATINUM Card	HK\$1,500	HK\$800
- JCB PLATINUM Card	HK\$800	HK\$400
- UnionPay Dual Currency PLATINUM Credit Card	HK\$600	HK\$300
- UnionPay Dual Currency DIAMOND Credit Card	HK\$1,800	HK\$900
- Visa Signature Card	HK\$1,800	HK\$900
- World Mastercard	HK\$1,800	HK\$900
- Corporate Card	HK\$980	Not applicable
- BEA CENTENNIAL World Elite Mastercard	HK\$19,800	Not applicable
Cash Advance Fee^{2,4} (applicable to cash advance and fund transfer to other accounts)	5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)	
Foreign Currency Transaction Fee	<ul style="list-style-type: none"> • 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). • 1% per transaction amount for non-Hong Kong dollar transactions made in or outside of Hong Kong (inclusive of a fee charged by UnionPay to the Bank, if applicable). • Foreign currency transactions will be converted into Hong Kong dollars at the Visa/Mastercard/JCB/UnionPay exchange rate on the day each transaction is processed, and will include a service charge levied by BEA. The exchange rate is determined on the date that the transaction is processed by Visa/Mastercard/JCB/UnionPay, which may be different from the actual transaction date and therefore subject to market fluctuation. 	
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/JCB/UnionPay and will be debited to your account.	
Late Charge²	HK\$/CNY350 or the Minimum Payment Due, whichever is lower.	
Over Credit Limit Fee^{2,6}	HK\$/CNY350 per statement cycle	
Returned Cheque Fee/Autopay Reject Fee^{2,7}	HK\$/CNY150 each time	
Replacement Card Fee	BEA CENTENNIAL World Elite Mastercard	HK\$800 each time
	Other BEA Credit Cards	HK\$120 each time
Chargeback Handling Fee^{2,8}	HK\$/CNY150	
Charge for Over-the-counter Payment^{4,5,9}	HK\$40 each transaction per credit card	
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	5% of the Payment Amount per transaction (minimum: HK\$100)	
Paper Statement Fee^{10,11}	HK\$50	
Courier Service Fees - Local - Overseas - Returned Overseas Courier For Unsuccessful Deliveries	- Not applicable - HK\$300 - HK\$300	
Additional Statement Copy	HK\$50 per copy	
Additional Copy of Sales Draft/ Cash Disbursement Draft	HK\$50 per copy	
Claim gifts in the Bonus Gallery through our customer service hotline¹²	HK\$50 per redemption	
Issuance of Confirmation Letter	HK\$200 per letter	
Credit Balance Refund Handling Fee²	HK\$/CNY50 each time	

Remarks:

1. The APR is calculated according to the Net Present Value ("NPV") Method as specified in the Code of Banking Practice. The APR for cash advances is inclusive of the Cash Advance Fee. 2. Fees and charges for the Dual Currency 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. 3. The annual fee waiver is applicable to BEA Corporate Card and BEA SupremeGold World Mastercard. 4. If a cash advance is made in Mainland China using the Dual Currency Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of Dual Currency Credit Card. 5. This fee is not applicable to the Dual Currency Credit Card. 6. Even if your opt out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorized amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, JCB, UnionPay, etc.). 7. If the Late Charge is posted to the BEA Credit Card account, the Returned Cheque Fee/Autopay Reject Fee for the same Statement Cycle will not be levied. 8. A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction. 9. The charge will be shown on the next credit card statement. BEA CENTENNIAL World Elite Mastercard and BEA World Mastercard Cardholder are entitled to a waiver of this fee item. 10. This fee will be levied to each principal card account: (i) at the time of account opening (if you opt to receive paper statements); (ii) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, this fee will be levied on the first working day in February each year; and (iii) every time you switch from e-statements to paper statements. This fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. This fee in subsequent years will still be levied annually in the account opening month. This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year. 11. This fee is not applicable to the BEA Corporate Card. 12. This fee is not applicable to the BEA i-Titanium Card/BEA GOAL Credit Card, BEA JCB PLATINUM Card, and BEA Corporate Card.

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at BEA's discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement.

INFORMATION REGARDING MAKING MINIMUM PAYMENT

- Assumption:
1. Outstanding Balance = HK\$20,000
 2. Monthly Interest Rate = 2.59% (Annualised Percentage Rate at 35.91%)
 3. No New transaction, annual fee and other charges
 4. Repayments are made on or before the payment due date

If each month you pay	Pay off the balance in about	An estimated total expenses
Only the Minimum Payment Due	26 years and 7 months	HK\$71,208
HK\$899	3 years	HK\$31,444 (Saving HK\$39,764)

The above examples are for illustration only and do not reflect the real situation of your account. If you want to calculate according to your situation, please use the calculator on BEA website.

To borrow or not to borrow? Borrow only if you can repay!

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

Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "Agreement")

The Bank of East Asia, Limited ("BEA") has outlined significant terms and conditions of the Agreement as follows for your particular attention and reference. Please note that the below summarised terms and conditions are for your reference only and you must read the FULL VERSION of the Agreement governing the use of the BEA Credit Card (the "Card").

The full version of the Agreement is available at any BEA branch and BEA's website (www.hkbea.com). Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

1. Upon receipt of the Card, you must activate it immediately. The Card is not transferable, and only you may use it. You must safeguard the Card under your personal control and the Personal Identification Number (PIN) and must not disclose the PIN and the Card account number to any other person.

If you use other services or facilities in connection with the Card (such as ATM or BEA Online), you shall be subject to the terms and conditions for such services or facilities.

2. You must notify BEA immediately of any loss, theft, or disclosure of the PIN to a third party or the loss or theft of the Card as soon as you become aware of such loss, theft or disclosure.
3. Your liability of all losses incurred for any unauthorised transaction(s) before notifying BEA shall not exceed HK\$500 or such other amount pursuant to the applicable laws, regulations, or code of practice if there is no fraud nor gross negligence on your part, and you have not provided the Card or the PIN to a third party. Such maximum liability will not cover cash advances, and you shall remain fully liable for any cash advances effected with the use of the PIN. You shall be liable in full without limit for all transactions effected by the use of the Card (whether or not authorised by you) if you fail to fulfil the obligations as set out in this Clause and Clauses 1 and 2 above.
4. The credit limit specified by BEA represents the total amount of credit limit granted to you (including both principal and supplementary cardholder(s), if applicable). You must observe the credit limit assigned to the Card and BEA reserves the right to adjust the credit limit at any time by giving you appropriate notice. You may not use the Card for any transaction that BEA believes or suspects to be directly or indirectly related to gambling or illegal activities.
5. BEA shall not be responsible if the Card is not honoured at any merchant outlets for any reason nor be responsible in any way for any goods or services supplied by the merchants. You must resolve any complaint with the merchant concerned and the existence of any claim or dispute between two of you will not relieve your obligation to settle any sum outstanding to BEA.
6. You must notify BEA of any unauthorised transaction(s) shown on your Card's statement within 60 days from the statement date, failing which, the statement shall be regarded as conclusive.
7. If you use the Card to make auto-payments and the Card has been lost, stolen or terminated, you must immediately inform the merchant(s) concerned to change and/or terminate these auto-payment arrangements. Otherwise, you shall be liable for the full amount of all charges, losses, damages or expenses incurred as a result of your failure to do so.
8. Any foreign currency transaction will be converted into Hong Kong dollars at the card associations' (e.g. Visa, Mastercard, JCB, etc.) exchange rate on the date when the transaction is processed by the card associations (e.g. Visa, Mastercard, JCB, etc.), plus a service fee as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services levied by BEA. However, for Dual Currency Credit Card, card transaction in Hong Kong dollars will be posted to Hong Kong dollar account while transactions in any currency other than Hong Kong dollar or Renminbi will be converted into Hong Kong dollars based on the exchange rate determined by contracted card associations on the date when the transaction is processed and posted to Hong Kong dollar account.

Due to the settlement arrangement, some card transactions in Renminbi made by a Dual Currency Credit Card may be posted to the Hong Kong dollar account if such card transactions are processed by the merchants or financial institutions in Hong Kong dollars, including but not limited to charges incurred through cash advances in Renminbi effected via JETCO ATMs. Apart from the aforesaid circumstances, all the charges denominated in Renminbi that you incur in your card transactions will be posted to the Renminbi account.

9. By using the Card, you must pay all applicable charges and handling fees as specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services for any service associated with it.

You must repay the outstanding balance on time to avoid payment of interests and applicable charges.

In respect of a Dual Currency Credit Card, you must make payments for the Hong Kong dollar account and Renminbi account respectively. BEA will not automatically credit the amount of any excess payment that you make towards settling the Hong Kong dollar account to settle the outstanding balance of the Renminbi account, or vice versa.

If you fail to pay any outstanding amount to BEA when due, you shall be responsible for all costs and expenses incurred by BEA in enforcing the terms and conditions and recovering any sum you owe to BEA.

10. Subject to Clause 11 below, if you (as a principal cardholder or supplementary cardholder) owe BEA any money on your Card account, BEA may at any time without prior notice set-off, apply or transfer money from the credit balance in your other accounts maintained with BEA to discharge your liability and to settle such money owing to BEA.
11. While the principal cardholder shall be held liable for all liabilities and amounts owed through the use of the principal card and all supplementary card(s) to BEA, the supplementary cardholder shall only be liable for all liabilities and amounts attributable to the use of his/her card only.
12. Whereas BEA may cancel the Card at any time, you may at any time terminate the use of the Card by returning it and all relevant supplementary card(s) to any BEA branch in person. You (as principal cardholder) or the supplementary cardholder(s) may terminate the use of a supplementary card by returning it to any BEA branch in person.
You (as principal cardholder) shall be responsible and liable for the use of the Card and any supplementary card(s) until they are terminated and returned to BEA.
13. BEA reserves the right to alter and amend the terms and conditions as contained in the Agreement subject to a prior notice of not less than 60 days. By continuing to use the Card after the effective date of the changes, you (and the supplementary cardholder, if applicable) shall be deemed to have accepted and agreed to such changes which shall apply to all outstanding balances of the Card account unless the Card is returned to BEA for cancellation prior to the date such changes shall have effect.

Law Compliance Supplement

This Law Compliance Supplement shall be read together with, supplement, and form part of each of the agreements as set out in the Appendix below (the **“Relevant Agreements”**).

Should there be any inconsistency between this Law Compliance Supplement and the Relevant Agreements, this Law Compliance Supplement shall prevail to the extent the inconsistency relates to the subject matter of this Law Compliance Supplement.

Provisions to supplement the Relevant Agreements

1. Provision of information

- (a) You must provide us with your Personal Information in such form and within such time as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.
- (b) When there is a change or addition to your Personal Information, you must update us of the change or addition promptly (and in any event no later than 30 days from the date of the change or addition).
- (c) You must complete and sign such documents and do such things in relation to your obligation under clause 1 of this Law Compliance Supplement as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.

2. Disclosure of information

You agree that any member of the BEA Group and Third Party Service Providers may use, retain, and disclose your Tax Information to any Authority (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place) for the purpose of ensuring compliance with the Applicable Laws and Regulations on the part of any member of the BEA Group.

3. Actions we may take to ensure compliance with the Applicable Laws and Regulations

- (a) Where you fail to comply with your obligations under clause 1 of this Law Compliance Supplement above;
 - (b) Where your Personal Information is inaccurate, incomplete, or not promptly updated;
 - (c) For whatever reason, we are prevented (under the laws of Hong Kong or otherwise) from disclosing your Tax Information to the Authority as required by the Applicable Laws and Regulations; or
 - (d) Where we determine that your classification or status under the Applicable Laws and Regulations is such that you cannot receive payments from or through us free of withholding or deduction due to the Applicable Laws and Regulations,
- we may take one or more of the following actions at any time as may be determined in our sole and absolute discretion to be required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group:
- (i) Deduct from or withhold part of any amounts for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount which is required to be so deducted or withheld to comply with the Applicable Laws and Regulations (**“Collected Amounts”**) from any payments payable to you under or from the Account and pay such Collected Amounts to an Authority or hold such Collected Amounts in escrow as permitted by the Applicable Laws and Regulations with no obligation in any case for us to reimburse you with respect to such Collected Amounts (provided that any tax or information returns that you may file with respect to such Collected Amounts are your sole responsibility and you shall be solely responsible for disputing or filing any claims to refund or credit any Collected Amounts withheld or paid to the Authority);
 - (ii) Refuse to carry out your instructions and/or to provide you with all or any products or services under the Relevant Agreements and/or otherwise block or freeze your Account;
 - (iii) Transfer all or part of our rights, benefits, and liabilities under the Account or any amounts therein to any member of the BEA Group;
 - (iv) Terminate or close the Account and discontinue the banking relationship with you entirely or in part by giving prior notice to you;
 - (v) Provide (whether before or after termination of the Account) your Tax Information to such Authority as required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place).

Meaning of words

Terms defined in the Relevant Agreement shall have the same meaning when used herein and the following words shall have the following meaning when used in this Law Compliance Supplement:

- **“Account”** means any of the account(s) opened and/or maintained by you with us including without limitation to the Card Account, whether under or referred to in the Relevant Agreements or otherwise.
- **“Account Information”** means any information relating to the Account including without limitation to the Account number, Account balance or value, gross receipts, withdrawals and payments to or from the Account.
- **“Applicable Laws and Regulations”** means our obligations to comply with: (i) any applicable local or foreign law, regulation, rules, demand, request, guidance, guidelines, and codes of practice; and (ii) any agreement between us (or any member of the BEA Group) and any Authority.
- **“Authority”** means any national, state, or local government and any political subdivisions thereof, any agency, authority, instrumentality (whether judicial or administrative), regulatory or self-regulatory organization, law enforcement body, court, central bank, or tax or revenue authority in any jurisdiction whether within or outside of Hong Kong.
- **“BEA Group”** means us and any of our affiliates, subsidiaries, associated entities, and any branches and offices of any of the foregoing.
- **“Hong Kong”** means the Hong Kong Special Administrative Region.
- **“Person”** means an individual, sole proprietorship, partnership, body corporate, trust or other entities.
- **“Personal Information”** means your full name, Hong Kong Identity Card/passport number, date and place of birth, residential and mailing address, contact information (including telephone number), and such of your information as we may reasonably require.
- **“Tax Information”** means: (i) any documentation or information (and accompanying statements, waivers, and consents as we may from time to time require or as you may from time to time give) relating, directly or indirectly, to your tax status; (ii) your Personal Information; and (iii) Account Information.
- **“Third Party Service Providers”** means any third party wherever situated selected by us or any member of the BEA Group to provide services to it.

Appendix

1. BEA Credit Cardholder Agreement (Corporate Account)
2. BEA Credit Cardholder Agreement (Personal Account)

For enquiries related to the Law Compliance Supplement, please contact our General Banking Services Hotline at 2211 1333.