



## 東亞銀行信用卡服務修訂通知

多謝你使用東亞銀行信用卡服務！因應市場近況，由**2020年4月1日**（「生效日」）（除非另有指明）起，東亞銀行信用卡服務將會作出更改並修訂如下：

### 第一部份 信用卡服務收費

此修訂只適用於東亞銀行Visa Signature Card卡、東亞銀行i-Titanium卡及東亞銀行Flyer World Mastercard卡。

| 項目   | 詳情                                   |
|--|--------------------------------------|
| <b>由2020年5月份結單日後起，下列服務收費將更改並修訂如下：</b>  |                                      |
| 購物簽賬財務費用<br>(實際年利率) <sup>1</sup>   | <b>36.43厘</b> (月息2.62厘) <sup>2</sup> |
| 現金透支財務費用<br>(實際年利率) <sup>1</sup>   | <b>39.38厘</b> (月息2.62厘) <sup>3</sup> |
| 項目   | 詳情                                   |
| <b>由2020年5月2日起，下列服務收費將更改並修訂如下：</b>   |                                      |
| 現金透支手續費<br>(適用於現金透支及轉賬至本銀行其他賬戶)  | 透支額之 <b>5%</b> (每次交易)<br>(最低為港幣100元) |
| 繳付賬單手續費<br>(適用於銀行或信用卡服務、信貸財務及證券)   | 繳費額之 <b>5%</b> (每次交易)<br>(最低為港幣100元) |
| <sup>1</sup> 實際年利率是根據銀行營運守則訂定之淨值法計算。而現金透支年率之計算已包括現金透支手續費。上述之新修訂息率將適用於本行在2020年5月份結單日後收取的財務費用。   |                                      |
| <sup>2</sup> 當你開立賬戶時，購物簽賬實際年率為36.43厘(月息2.62厘)，並會不時作出檢討。如果你在每月的到期繳款日或之前支付全數欠款，我們不會向你收取利息。否則，利息將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期繳款日前一個月結單截數日起按日計息至所有款項清繳為止，及(ii)所有在到期繳款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至所有款項清繳為止。 |                                      |
| <sup>3</sup> 當你開立賬戶時，現金透支實際年率為39.38厘(月息2.62厘)，並會不時作出檢討。徵收的利息會由現金透支當日起，按日計算直至整筆貸款額償清為止。   |                                      |

### 第二部份 獎分/現金回贈重要通知

此修訂適用於所有參與BEA飛行里數獎賞及BEA餐饗獎賞之東亞銀行信用卡持卡人、東亞銀行i-Titanium卡持卡人、東亞銀行Visa Signature卡持卡人及東亞銀行銀聯雙幣白金信用卡持卡人。

|   |
|---|
| <b>由2020年4月1日起生效</b>  |
| 下列各項簽賬類別， <b>將不獲發額外獎分/現金回贈</b> ：<br><ul style="list-style-type: none"> <li>任何超級市場、百貨公司、旅行社及政府部門簽賬交易；及</li> <li>循環付款及/或自動轉賬交易<sup>4</sup>。</li> </ul> 簽賬交易類別將根據Visa國際組織/Mastercard Asia/Pacific (Hong Kong) Limited/銀聯國際之商戶編號釐定。 |
| <sup>4</sup> 現時憑東亞銀行銀聯雙幣白金信用卡之循環付款及/或自動轉賬交易已不獲發額外獎分，故此更新對該卡不受影響。  |

### 第三部份 東亞銀行信用卡 — 「東亞日」重要通知

此修訂適用於所有東亞銀行信用卡(東亞銀行公司卡除外)。

| <b>「東亞日」本地/海外/網上外幣簽賬額外4.4%回贈將於2020年3月31日完結。</b>   |  |  |
|---|--|--|
| <b>「東亞日」手機付款高達10%回贈將於2020年4月1日起更新如下：</b>          |  |  |
|   | 現行   | 修訂後  |
| 簽賬日期  | 2020年3月31日或之前  | 由2020年4月1日起  |
| 回贈比率 <sup>5</sup>                                 | 高達10%回贈  | <b>10%現金回贈</b>   |
| 簽賬類別  | 適用於透過Apple Pay/Google Pay於本地餅店/快餐店/咖啡專門店之簽賬  | <b>不變</b>  |
| 簽賬要求  | <ul style="list-style-type: none"> <li>World Mastercard/Visa Signature卡：<br/>每月累積簽賬滿<b>HK\$4,000或以上</b><sup>6</sup></li> <li>白金卡、i-Titanium卡、金卡及普通卡：<br/>每月累積簽賬滿<b>HK\$2,000或以上</b><sup>6</sup></li> </ul> | <b>不變</b>  |
| 每月最高回贈金額  | HK\$100現金回贈  | <b>不變</b>  |
| 網上登記  | 登記名額已滿   | <b>由2020年4月1日起接受新登記</b><br><a href="http://www.hkbea.com/beadays">www.hkbea.com/beadays</a> <sup>7</sup> |
| <sup>5</sup> 不適用於東亞銀行JCB白金卡或東亞銀行公司卡。              |  |  |
| <sup>6</sup> 每月累積簽賬金額包括於本地食肆/網上/零售/海外/手機付款之合資格交易。 |  |  |
| <sup>7</sup> 如信用卡賬戶已登記「東亞日」，則無須再次登記修訂後之「東亞日」。     |  |  |

### 第四部份 東亞銀行信用卡(私人賬戶及公司賬戶)之條款及細則

此修訂適用於所有東亞銀行信用卡(私人賬戶)。

| 4.1 東亞銀行信用卡持卡人合約(私人賬戶)(「私人卡合約」)              |  |
|--|--|
| <b>由2020年4月1日起</b> ，下列條文將被修改及/或新增至私人卡合約。     |  |
| 條款   | 詳情   |
| 私人卡合約<br>條款 <b>1.14</b><br>( <b>新增及新編號</b> ) | 下列條款將新增及編號為條款1.14：<br>1.14 遵守制裁及其他要求<br>本行可能會根據本行的內部守則或政策或適用的制裁法及規則隨時及不時地在沒有事先通知的情況下限制在某些國家/地區或與某些個人或機構使用信用卡，這可能會導致延遲、阻止或拒絕支付或清算任何付款或處理你的指示。對於你或任何第三者由於本行的上述行為而直接或間接招致或蒙受的任何損失或損害，本行概不負責。    |
| 私人卡合約<br>條款 <b>6.1</b><br>( <b>修改</b> )      | 現有的條款6.1將被修改：<br>6.1 當意識到(i)信用卡遺失或被竊，或私人密碼遺失、被竊或洩露予第三方；及/或(ii)認證憑據遺失、被竊或在任何形式下被破解，或任何人士(未經授權)已經或可能使用認證憑據，你須立刻(i)致電有關客戶服務熱線、(ii)透過本行流動理財(如本行系統有你的手提電話記錄及你已啟動本行流動理財)或(iii)本行不時接受並通知你的其他方式通知本行。 |

此修訂適用於所有東亞銀行信用卡(公司賬戶)。

| 4.2 東亞銀行信用卡持卡人合約(公司賬戶)(「公司卡合約」)              |   |
|--|---|
| <b>由2020年4月1日起</b> ，下列條款將被新增至公司卡合約。          |   |
| 條款   | 詳情  |
| 公司卡合約<br>條款 <b>1.13</b><br>( <b>新增及新編號</b> ) | 下列條款將新增及編號為條款1.13：<br>1.13 遵守制裁及其他要求<br>本行可能會根據本行的內部守則或政策或適用的制裁法及規則隨時及不時地在沒有事先通知的情況下限制在某些國家/地區或與某些個人或機構使用信用卡，這可能會導致延遲、阻止或拒絕支付或清算任何付款或處理你的指示。對於你或任何第三者由於本行的上述行為而直接或間接招致或蒙受的任何損失或損害，本行概不負責。 |

| 其他重要事項   |
|--|
| 請按以下連結查閱詳情：<br>1. <a href="#">關於查閱個人信貸報告之通知</a><br>2. <a href="#">個人資料(私隱)條例 — 個人資料收集(客戶)聲明</a><br>為確保你能即時接收本行的最新信用卡資訊或保安提示，如需要更改你的聯絡資料，請 <a href="#">按此</a> 。 |

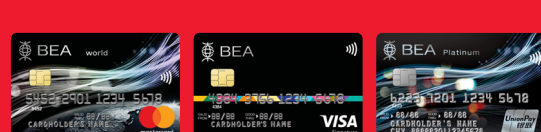
請注意，如你在生效日或以後繼續使用或保留信用卡，上述修訂將對你具有約束力。如你不接納上述修訂，本行將無法繼續為你提供服務。如有查詢，請致電本行客戶服務熱線。

你可隨時透過客戶服務熱線或[www.hkbea.com](http://www.hkbea.com)索取東亞銀行信用卡資料概覽/服務收費概覽及私人卡/公司卡合約。

客戶服務熱線 3608 6628

[www.hkbea.com](http://www.hkbea.com)

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## Notice of Amendments to BEA Credit Card Services

Thank you for using BEA Credit Card services! In response to recent market conditions, with effect from **1<sup>st</sup> April, 2020** (the "Effective Date") (unless otherwise specified), the following changes will be made to BEA Credit Card Services:

### Section 1 Credit Card Fees & Charges

This amendment applies to the **BEA Visa Signature Card, BEA i-Titanium Card, and BEA Flyer World Mastercard.**

| Items | Details |
|-------|---------|
|-------|---------|

**Effective from the date after Statement Date in May 2020, the following fees and charges will be amended:**

|   |   |
|---|---|
| <b>Finance Charge for Retail Purchase (APR)<sup>1</sup></b> | <b>36.43%</b><br>(monthly rate at 2.62%) <sup>2</sup> |
|---|---|

|  |   |
|--|---|
| <b>Finance Charge for Cash Advance (APR)<sup>1</sup></b> | <b>39.38%</b><br>(monthly rate at 2.62%) <sup>3</sup> |
|--|---|

| Items | Details |
|-------|---------|
|-------|---------|

**Effective from 2<sup>nd</sup> May, 2020, the following fees and charges will be amended:**

|   |   |
|---|---|
| <b>Cash Advance Fee</b><br>(applicable to cash advance and fund transfer to other BEA accounts) | <b>5%</b> of the Transaction Amount per transaction<br>(minimum: HK\$100) |
|---|---|

|  |   |
|--|---|
| <b>Bill Settlement Handling Fee</b><br>(applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading) | <b>5%</b> of the Payment Amount per transaction<br>(minimum: HK\$100) |
|--|---|

<sup>1</sup> The Annualised Percentage Rate ("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. The revised rates listed above will apply to any finance charge levied by the Bank after Statement Date in May 2020.

<sup>2</sup> 36.43% (monthly rate at 2.62%) 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.

<sup>3</sup> 39.38% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until payment in full.

### Section 2 Important Notice regarding Bonus Points/Cash Rebate

This amendment applies to all BEA Credit Card holders under the **BEA Mileage Reward and Dining Reward Scheme, BEA i-Titanium cardholders, BEA Visa Signature cardholders, and BEA UnionPay Dual Currency PLATINUM Credit cardholders.**

**Effective from 1<sup>st</sup> April, 2020**

The following spending categories **will not be eligible for extra Bonus Points/cash rebate:**

- Transactions made at supermarkets, department stores, travel agencies, and to government departments; and
- Recurring transactions and/or autopay transactions<sup>4</sup>.

Transaction categories shall be determined according to the merchant codes issued by VISA International/Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.

<sup>4</sup> This update will not affect the BEA UnionPay Dual Currency PLATINUM Credit Card, which in any event does not earn extra Bonus Points for recurring transactions and/or autopay transactions.

### Section 3 Important Notice to BEA Credit Card – BEA Days

This amendment applies to all BEA Credit Cards (except the BEA Corporate Card).

**"BEA Days" extra 4.4% rebate privileges for local/overseas/online foreign currency transactions will end on 31<sup>st</sup> March, 2020.** Our up-to-10% rebate for mobile payments is to be revised with **effect from 1<sup>st</sup> April, 2020** – please find details of the upcoming changes below:

|  | Current  | Revised   |
|--|--|---|
| <b>Spending Period</b>                 | On or before 31 <sup>st</sup> March, 2020  | From 1 <sup>st</sup> April, 2020 onwards  |
| <b>Rebate Ratio<sup>5</sup></b>        | Up to a 10% rebate   | <b>10% rebate</b>   |
| <b>Spending Category</b>               | Applies to transactions made at local bakeries/ fast food restaurants/ coffee shops through Apple Pay/Google Pay   | <b>Unchanged</b>  |
| <b>Spending Requirement</b>            | <ul style="list-style-type: none"> <li>• World Mastercard/ Visa Signature Card: Monthly spending of <b>HK\$4,000 or more<sup>6</sup></b></li> <li>• PLATINUM Card, i-Titanium Card, Gold Card, and Classic Card: Monthly spending of <b>HK\$2,000 or more<sup>6</sup></b></li> </ul> | <b>Unchanged</b>  |
| <b>Maximum rebate amount per month</b> | HK\$100 rebate   | <b>Unchanged</b>  |
| <b>Online registration</b>             | Registration already fully booked!   | <b>New registrations accepted at <a href="http://www.hkbeacom/beadays">www.hkbeacom/beadays</a> with effect from 1<sup>st</sup> April, 2020<sup>7</sup></b> |

<sup>5</sup> Does not apply to the BEA JCB Platinum Card or BEA Corporate Card.

<sup>6</sup> Monthly accumulated spending amount includes eligible local dining/online/retail/overseas/mobile transactions.

<sup>7</sup> If your account was already registered for "BEA Days", you don't need to re-register it for the revised "BEA Days".

### Section 4 Terms and conditions for the BEA Credit Card (Personal Account and Corporate Account)

This amendment applies to all BEA Credit Cards (Personal Account).

#### 4.1 BEA Credit Cardholder Agreement (Personal Account) (the "Personal Card Agreement")

**Effective from 1<sup>st</sup> April, 2020**, the following clauses shall be amended and/or newly added to the Personal Card Agreement.

| Clauses   | Details  |
|---|--|
| Personal Card Agreement clause <b>1.14 (Newly added and numbered)</b> | The following clause shall be newly added and numbered as clause 1.14:<br>1.14 Compliance with Sanctions and other Requirements<br>We may, at any time and from time to time without prior notice, restrict usage of the Card in certain countries/territories or with certain individuals or entities according to our internal guidelines or policies or applicable sanctions laws and regulations and this may lead to the delay, blocking or refusing the making or clearing of any payment or the processing of your instructions. We shall not be liable for any loss or damage that you or any third party may incur or suffer directly or indirectly because of our aforesaid actions. |
| Personal Card Agreement clause <b>6.1 (Amended)</b>                   | The existing clauses 6.1 shall be amended as follows:<br>6.1 You must notify us immediately through (i) calling the relevant customer services hotline, (ii) our mobile banking (if your mobile phone number is recorded in our system and you have activated our mobile banking), or (iii) such other method(s) as accepted by us and communicated to you from time to time, when you become aware that:<br>(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.           |

This amendment applies to all BEA Credit Cards (Corporate Account).

#### 4.2 BEA Credit Cardholder Agreement (Corporate Account) (the "Corporate Card Agreement")

**Effective from 1<sup>st</sup> April, 2020**, the following clause shall be newly added to the Corporate Card Agreement.

| Clause   | Details  |
|--|--|
| Corporate Card Agreement clause <b>1.13 (Newly added and numbered)</b> | The following clause shall be newly added and numbered as clause 1.13:<br>1.13 Compliance with Sanctions and other Requirements<br>We may, at any time and from time to time without prior notice, restrict usage of the Card in certain countries/territories or with certain individuals or entities according to our internal guidelines or policies or applicable sanctions laws and regulations and this may lead to the delay, blocking or refusing the making or clearing of any payment or the processing of your instructions. We shall not be liable for any loss or damage that you or any third party may incur or suffer directly or indirectly because of our aforesaid actions. |

#### Other Important Notices

Please click on the links below to view the documents in full.

1. [Notice to Customers Regarding Access to Credit Reports](#)
2. [The Personal Data \(Privacy\) Ordinance – Personal Information Collection \(Customers\) Statement](#)

To ensure that you can receive prompt and up-to-date credit card and security notifications from us, please click [here](#) if there are any changes to your contact information.

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 Hotline.

The Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services and the Personal Card/Corporate Card Agreement are available upon request from the Customer Services Hotline or from the BEA website at [www.hkbea.com](http://www.hkbea.com).

**Customer Services Hotline 3608 6628**

**[www.hkbea.com](http://www.hkbea.com)**

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