



Hong Kong Professional Teachers' Union
Members/Family Members Visa Card
香港教育专业人员协会
会员/会员家属Visa卡



For the Use of
*Members/Honorary Members
and Family Members Only*
会员/荣誉会员及会员家属专用

首 **2** 年
年費豁免

First 2-year Annual Fee Waiver

Hong Kong Professional Teachers' Union (HKPTU) and The Bank of East Asia (BEA) are pleased to introduce the HKPTU Visa Card which aims at strengthening the ties with members and family members of HKPTU by offering exclusive benefits.

香港教育专业人员协会(教协)与东亚银行携手推出香港教育专业人员协会Visa卡，旨在加强教协与会员间之联系，并提供更佳优惠予教协会员及会员家属。

EXCLUSIVE PRIVILEGES FOR HKPTU VISA CARDHOLDERS 香港教育专业人员协会Visa卡客户专享优惠

Be a HKPTU Members/Family Members Visa cardholder, you can enjoy a wide range of exclusive privileges.

成为香港教育专业人员协会会员/会员家属Visa卡客户，可享受多项专有权益。

Enjoy a 2-year annual fee waiver; BEA banking customers can enjoy perpetual annual fee waiver

首2年年费豁免；东亚银行客户更可享永久豁免年费

* All customers will be entitled to an annual fee waiver for the first 2 years. A perpetual annual fee waiver will be granted to principal cardholders who maintain a valid designated BEA banking account in good standing (designated accounts include the SupremeGold Account, deposit account, mortgage loan, consumer loan, and MPF account). The annual fee waiver will also apply to all relevant supplementary cards.

所有客户可享首2年年费豁免优惠。永久豁免年费优惠只适用于持有有效并保持状态良好之指定东亚银行账户之主卡持卡人(指定账户包括显卓理财户口、存款账户、楼宇按揭贷款、个人贷款及强积金账户)。年费豁免亦适用于相关附属卡。

Spending Reward Programme

签账奖赏计划

HKPTU Visa Cardholders will be eligible for a cash rebate of HK\$60 upon monthly retail spending of at least HK\$500 for 12 consecutive months from 1st January to 31st December each year.

以香港教育专业人员协会Visa卡于每年1月1日至12月31日期间连续12个月，每月凭信用卡零售签账满HK\$500或以上，方可获赠HK\$60现金回赠，以用作缴交教协会员证1年年费。

Exclusive Shopping Privileges

专有购物权益

Cardholders can enjoy the exclusive shopping privileges of credit card payment since HKPTU Visa Cards are the only accepted Visa Cards at Kowloon Office and Causeway Bay Service Centre of HKPTU.

香港教育专业人员协会Visa卡乃教协九龙会所及铜锣湾服务中心唯一接纳之Visa卡，让客户可尽享信用卡消费之专有权益。

Relaxed Instalment Plan

轻松分期付款计划

Cardholders can exclusively enjoy 10-month instalment plan when ordering electrical appliances valued at HK\$2,000 or above at HKPTU centre.

凭香港教育专业人员协会Visa卡于教协订购电器满HK\$2,000，即可享10个月分期付款。

* 3% handling fee will be charged to each instalment plan. The annualized percentage rate of 3% handling fee calculated based on the requirement of the Code of Banking Practice is 6.69% (10-month instalment). BEA reserves the right to amend the offer with appropriate notice and shall be entitled to charge a handling fee prescribe at its discretion. The handling fee is to be determined by BEA from time to time for individual promotion.

每项分期付款须附加签账额之3%为手续费。3%手续费之实际年利率依据银行营运守则之指引计算为6.69%(10个月分期)。本行保留随时更改优惠之权利，并作出适当的通知及有权全权决定手续费，手续费将根据东亚银行不时就个别推广而厘定。

Charming Holidays and

Charming Online Travel

Privileged Offers

翠明假期及翠明网络旅游专享优惠



When spending at Charming Holidays and Charming Online Travel, cardholders can enjoy HKPTU membership price or 6-month interest-free instalment offer by paying the bills with HKPTU Visa Card.

于翠明假期及翠明网络旅游消费，客户可以香港教育专业人员协会Visa卡付款，兼享教协会员优惠价或6个月免息分期付款优惠。

Spending Reward Programme – Terms and Conditions:

1. The Hong Kong Professional Teachers' Union Visa Card Spending Reward Programme is only applicable to holders of HKPTU Visa Card and HKPTU Family Member Visa Card (the "Cardholder" of the "Card").
2. The Cardholder is eligible for HK\$60 cash rebate (the "Cash Rebate") upon monthly retail spending of at least HK\$500 for 12 consecutive months from 1st January to 31st December each year (both days inclusive). The Cash Rebate will be credited to the eligible Card's account automatically and will appear on the account statement in February of the following year.
3. All transactions will be calculated in Hong Kong dollars.
4. Only posted transactions with physical sales slips in Hong Kong dollars will be considered for the offer. Other transactions, including but not limited to overseas retail spending, cash advances, monthly instalments for retail purchases, online/Automatic Teller Machine ("ATM") bill payments, online purchases, mail and phone orders, insurance payments, tax payments, recurring transactions, autopay, Octopus Automatic Add Value Service, "Cash in Hand" programme-related amounts, BEA Traveller's Card reload amounts, casino transactions, finance charges, late charges, annual fees, bank charges, speculation commerce, and other fees or charges determined at any time and notified to customers by The Bank of East Asia, Limited ("BEA") are excluded.
5. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/returned will not be considered as eligible transactions. BEA shall be entitled to debit or charge back any cash rebate that has been credited to the relevant account with appropriate notice.
6. To be eligible for the offer, the Cardholder's Card account must be valid.
7. The offer cannot be used in conjunction with any other promotional offers provided by BEA Credit Card.
8. BEA reserves the right to vary or cancel the offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
9. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

签账奖赏计划 — 条款及细则：

1. 香港教育专业人员协会Visa卡奖赏计划只适用于持有香港教育专业人员协会Visa卡及香港教育专业人员协会会员家属Visa卡「信用卡」之客户（「客户」）。
2. 客户必须于每年1月1日至12月31日（包括首尾两天）期间连续12个月，每月凭信用卡零售签账满HK\$500或以上，可获赠HK\$60现金回赠（「现金回赠」）。东亚银行有限公司（「本行」）将于每年2月以进账方式予合资格之信用卡账户，并将显示于客户信用卡该月份之结单内。
3. 所有签账均以港币计算。
4. 合资格之签账只包括以港币计算及已志账并有签账存根的零售签账。其他签账，包括但不只限于海外零售签账、现金透支、商户分期付款每月供款、网上/自动柜员机缴款、网上购物、邮购、电话订购、有关保险费用、税务缴费、循环付款、自动转账、八达通自动增值服务、「好用钱」计划有关金额、东亚银行旅游卡增值金额、赌场交易、财务费用、逾期手续费、信用卡年费、银行收费、投机买卖及本行不时确定及通知持卡人的服务收费均不适用。
5. 未志账/取消/退款的交易及任何被发现为欺诈交易或最终被取消/退款之交易，均不会计算为合资格交易。本行有权于有关账户直接扣除或索回持卡人所得的现金回赠，并作出适当的通知。
6. 客户之信用卡账户必须保持有效，方符合资格享有此项优惠。
7. 此优惠不可与其他东亚银行信用卡之优惠同时使用。
8. 本行保留随时更改或取消此优惠及/或修订此等条款及细则之权利，并作出适当的通知。如有任何争议，本行所作的决定为最终及不可推翻。
9. 此等条款及细则的中英文版本如有歧异，以英文版本为准。

BEA Credit Card Year-round Offers 东亚银行信用卡全年优惠

Exclusive Privileges for BEA PLATINUM Cardholders

东亚银行白金卡客户专享优惠

- 8 Bonus Points = 1 Asia Mile™

8奖分 = 1「亚洲万里通」里数

Entertainment Offers

娱乐优惠

- UA Cinemas

UA院线

- **10% off** on regular-price movie tickets (including 2D, 3D, IMAX, Atmos version, and VIP Theatre tickets)

正价戏票9折 (包括2D、3D、IMAX、全景声版及VIP影院戏票)

- **Priority ticketing counter** at the box office

戏院售票处优先购票专柜

- Receive a **service charge waiver** for just **2,500 Bonus Points** per ticket when purchasing movie tickets online, via the UA Cinemas App, or by phone

以2,500奖分豁免每张透过网上、UA Cinemas App及电话购票之手续费



- **10% off** on regular-price movie tickets at MCL Cinemas

MCL院线正价戏票9折



- Priority booking for spectacular concerts

优先预订人气演唱会门票

Dining and Shopping Offers

美馔及购物优惠

- Discounts and offers at numerous restaurants and other merchants

热门食肆及其他商户折扣



Bonus Points Offers

奖分奖赏

- Redeem your Bonus Points for a splendid array of merchant cash coupons

凭奖分换领热门商户之现金券



Remark: Terms and conditions apply to all offers.

注：所有优惠须受条款及细则约束。

BEA Credit Card Customer Services Hotline
东亚银行信用卡客户服务热线

3608 6628

www.hkbea.com

Download 下载

BEA App



OVER CREDIT LIMIT FACILITY 超出信贷限额安排

With the **Over Credit Limit Facility**, you may spend over your credit limit in times of need*. When your current balance exceeds your credit limit, BEA will charge an Over Credit Limit Fee as specified in the Schedule of Fees & Charges. Please "✓" the box if you do not require this facility:

超出信贷限额安排让你于用毕信贷限额后或可继续进行签账*。当结欠总额超过信贷限额，本行将会徵收服务收费概览上列明的超出信用额费用。如你不需要此安排，请于空格加上「✓」：

Opt Out Over Credit Limit Facility (Note: Upon approval of your application, this choice will also apply to ALL your existing BEA Credit Cards (if any).)

拒绝超出信贷限额安排(注：你的申请获批核后，此选择亦将适用于你所有现时持有的东亚银行信用卡(如有)。)

* BEA reserves the sole right to determine the over credit limit amount. 超出信贷限额由本行最终决定。

DOCUMENTS REQUIRED 所需文件

To ensure that your application is processed promptly, please submit copies of the following documents and "✓" the appropriate box(es). Documents supplied including this application form will not be returned.

为确保申请人之申请能尽快获得处理，请附寄下列各项证明文件之副本，并于下列空格内加上「✓」以注明已附之文件，所有文件连同此申请表格将不获发还。

Copy of your HKID Card (Copies of HKID Card, valid passport issued by place of origin, and Hong Kong visa are required for Hong Kong non-permanent residents)

申请人的香港身份证件(如非香港永久居民，请提供香港身份证件、原居地发出的有效护照及香港入境签证副本)

Your HKPTU Membership Card or HKPTU Family Membership Card 申请人之香港教育专业人员协会会员证或香港教育专业人员协会会员家属证

Any one of the following proofs of income/assets:

以下其中一项薪金/资产证明：

- The latest Income Tax Demand Note or your salary slip showing your name for the past month

附有申请人姓名之最新薪俸税单或最近1个月粮单

- Bank statements/passbook records showing your name, account number, and salary entries for the past 3 months

附有申请人姓名、账户号码及薪酬金额的最近3个月银行结单/存摺

- Your company's business registration certificate and latest tax return, if you are a sole proprietor or a partner of a business
如申请人为独资经营之东主或公司合夥人，请附上公司商业登记证及最新税单

- Your proof of assets, if you are a housewife or retiree
如申请人为主妇或退休人士，请附上资产证明

Proof of residence in English within the past 3 months, e.g. utility bill, bank/credit card statement, or bank-issued letter.

最近3个月之英文住址证明，例如：公用服务缴费单、银行/信用卡结单或银行发出的函件。

If your permanent address is different from your residential address, please provide permanent address proof in English/Chinese, e.g. government-issued photographic driving licence/national identity card containing the permanent address, or bank statements for the past 3 months.

如永久地址与住宅地址不同，请附上英文/中文永久地址证明，例如政府发出、附有永久地址及照片之驾驶执照/附有永久地址之身份证件，或最近3个月银行结单。

Existing BEA customer is not required to provide: (1) HKID Card copy; (2) proof of residence (if your address is the same as that held in our records) 现有本行客户无须提供：(1) 香港身份证件副本；(2) 住址证明(如住址与本行记录相同)

Remarks 注：

1. Additional documents may be required for approval of application. 本行可能需要阁下提供额外文件以助批核。
2. Application processing will be completed within 15 working days upon receipt of all required documents and information. 申请手续将于收妥所有所需文件及资料后15个工作天内完成。

3. No cancellation of the application is allowed once the application has been submitted. 申请一经递交，申请不得取消。

DECLARATION 声明

1. I confirm that the information given above is true and complete in every material respect and I understand and acknowledge that if I provide any false or incorrect information hereunder, I may commit criminal offences in relation to deception and/or providing false information under the laws of Hong Kong. I authorise The Bank of East Asia, Limited ("BEA") to contact any necessary party for verification or further information at any time, including but without limitation to conduct credit checks on my credit information with any credit reference agency. I authorise BEA to provide such information to Hong Kong Professional Teachers' Union, any agent or contractor so as to offer services and/or privileges to me. I acknowledge that the use of the BEA Credit Card is subject to the terms and conditions and the subsequent amendment of the BEA Credit Cardholder Agreement (Personal Account) and the BEA Credit Card Instalment Programme, a copy of which is available upon request or will be sent to me together with my BEA Credit Card account information upon approval of this application. BEA reserves the right of approval for the issuance of the HKPTU Visa Card/HKPTU Family Members Visa Card without providing reason. The finance charge for HKPTU Visa Card/HKPTU Family Members Visa Card is calculated on a daily basis at 2.5% per month for both retail purchases and cash advances, according to the Net Present Value (NPV) Method as specified in the Code of Banking Practice, the Annualised Percentage Rates (APR) for retail purchases and cash advances are 34.49% and 36.74% respectively. If the minimum payment due as specified on the statement is not received by BEA on or before the payment due date, BEA reserves the right to vary or increase the above interest rate to a rate specified by BEA from time to time.

本人证实以上各项资料均属详实。本人明白及接受如本人提供任何不正确或虚假资料，本人将可能触犯香港有关欺骗及/或提供虚假资料之刑事罪行。本人并授权东亚银行有限公司(「东亚银行」)可向任何方面查证或索取更多资料，包括但不限于向任何信贷资料机构索取有关本人之信贷资料以进行信贷审查。本人同意东亚银行将有关本人的个人资料及信用卡资料提供予香港教育专业人员协会、有关的代理人或承包商，藉此为本人提供各项服务及/或优惠。本人同意此信用卡之使用乃根据东亚银行信用卡持卡人合约(私人账户)条款及细则，东亚银行信用卡分期付款计划条款及细则及其后可能之修订约束，此条款及细则可

随时向东亚银行索阅或会于此申请批核后随卡账户资料一并收到。
东亚银行将保留一切有关批核核香港教育专业人员协会Visa卡/香港教育专业人员协会会员家属Visa卡之权利，而无须申述理由。
核香港教育专业人员协会Visa卡/香港教育专业人员协会会员家属Visa卡之购物签账及现金透支财务费用均以月息2.5厘按日计算，根据银行营运守则订定之净值法计算，其实际年利率分别为34.49厘及36.74厘。如东亚银行于到期缴款日或之前仍未收到结单上所示的最低付款额，东亚银行有权更改或提高上述之息率至东亚银行不时指定之息率。

2. I confirm that no credit card under my name issued by any financial institutions has been cancelled due to default in payment. I also confirm that I do not have any overdue payment exceeding 30 days in respect of any of my indebtedness (including but not limited to credit cards, mortgages, personal loans and other financial arrangements). I further confirm that no bankruptcy order has ever been made against me and I am neither in the process of petitioning for bankruptcy nor have any intention to do so.

本人确认本人名下由任何金融机构发出之信用卡从没有因为欠账而被取消。就本人的任何债务而言(包括但不限于信用卡、物业按揭、私人贷款及其他财务安排)，本人确认并没有拖欠还款超过30天。本人再确认本人从没有被颁布破产令，亦没有向法院申请破产或意图申请破产。

3. I hereby further give my consent to BEA that it may carry out matching procedures such as comparing data of me or other persons for credit checking or data verification, whether or not for the purpose of taking adverse action against me.

本人同意东亚银行可进行核对程序例如对比本人或任何人的资料作信贷审查或资料验证而无论其目的是否对本人作出不利行动。

4. I agree that BEA may use information from any credit reference bureau or agency to compare against the data provided by me for credit checking and BEA may verify data by making use of the information provided by any credit reference bureau or agency.

本人同意东亚银行可使用任何信贷资料机构或公司所提供的资料与本人所提供的资料作信贷审查而东亚银行可以使用任何信贷资料机构或公司所提供的资料去验证本人所提供的资料。

5. I confirm that I have read and understood Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account).

本人证实本人已参阅及明白东亚银行信用卡持卡人合约(私人账户)主要条款及细则摘要。

6. I understand that in the event of any default in payment, unless the amount in default is fully repaid before the expiry of 60 days from the date such default occurred, I shall be liable to have my account data retained by the credit reference agency for a period of up to 5 years after repayment in full.

本人明白如有拖欠还款的情况出现，除非本人能于欠款日起计60天内全数清偿所有欠款，否则信贷资料机构将由本人全数清偿欠款之日起计的5年内保留有关本人账户的资料。

7. I further understand that in the event this application is approved, I shall have the right to instruct BEA to request the relevant credit reference agency to delete all my account data in relation to the account upon termination thereof by full repayment provided that there is no default in payment for a period in excess of 60 days on the account within 5 years immediately before account termination.

本人更明白如此申请被成功批核后，倘若本人的账户在结束之前的5年内从未出现欠款期超过60天的欠款纪录，本人有权指示东亚银行向有关的信贷资料机构要求在该账户欠账全数清还而结束时删除全部有关本人账户的资料。

OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING

选择拒绝在直接促销中使用个人资料

The Bank may use your personal data for direct marketing. Please check ("√") the relevant box(es) below if you do not wish the Bank to use your personal data for direct marketing through any of the following channels. For any channel not checked ("√"), you consent that the Bank can use your personal data for direct marketing through such channel.

本行可能会使用你的个人资料作直接促销。如你不同意本行透过以下任何途径使用你的个人资料作直接促销, 请于下列相关方格填上“√”。对于任何未有填上“√”的途径, 即表示你同意本行可透过该途径使用你的个人资料作直接促销。

- by emails
电邮
- by mobile phone messages (SMS/MMS)
流动电话讯息(短讯/多媒体讯息)
- by direct mails
推广邮件
- by statement inserts
随结单邮寄之宣传单张
- by phone calls
电话

Provision of personal data to third party for direct marketing:

提供个人资料予第三者作直接促销:

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.

本行可能会将你的个人资料提供予东亚银行有限公司其他集团成员作其包括银行、保险及财务相关服务和产品的直接促销之用而获得金钱或其他财产的回报。

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.

如你不同意本行提供你的个人资料予东亚银行有限公司其他集团成员作上述用途, 请于此方格填上“√”。

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 become effective and shall replace any choice regarding direct marketing communicated by you to the Bank prior to this application ONLY AFTER successful opening of this account. 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.
以上代表你目前就是否接收直接促销联系或资讯的选择, 该选择只会于此账户成功开立后生效, 并将取代你于此申请前向本行表达之任何有关直接促销的选择。如你期盼本行立即更新你就直接促销安排之选择, 请联络本行分行职员作个别安排。

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.

请注意你以上的选择适用于就本行的「个人资料(私隐)条例—个人资料收集(客户)声明」(「该声明」)中所列出的产品、服务及/或标的类别的直接促销。你亦可参阅该声明以得知在直接促销中可使用的个人资料的种类, 以及你的个人资料可提供予什么类别人士以供该人士在直接促销中使用。

X

Signature of Applicant
申请人签署

S.V.

Date
日期

In the event that the applicant would like to arrange ATM access to his/her BEA account(s) using the credit card, or register the credit card to his/her Cyberbanking account as a related account, signature in this application form must be the same as the specimen on record for the related account(s). 如申请人选择以信用卡透过自动柜员机操作其他东亚银行账户, 或登记信用卡账户为电子网络银行账户之相关账户, 申请人在此表格上签署式样必须与该账户相同。

FOR BANK USE ONLY 银行专用

| COL-BR | PID | PSIG | TR/ERR PSLIP | STID | PASSBOOK | ADD PROOF |
|---------|-----|------|-----------------|-------|-----------|-----------|
| BR | SID | SSIG | | | STATEMENT | CK BY |
| MC 1154 | | | SE | | | |
| | | BOX | | BOOTH | | |

CDD Exercise Completed

Customer Services Hotline 客户服务热线 : **(852) 3608 6628**

Fax Applications 传真申请热线 : **(852) 3608 6418**

Mailing Address 邮寄地址 :

The Bank of East Asia, Limited, Central Operations Department, 30/F,
BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
香港九龙观塘道418号创纪之城五期东亚银行中心30楼东亚银行中央支援部

If applying by fax, please do not submit a duplicate application form. 如传真申请, 请勿重复邮寄。

Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 27th December, 2013

| Interest Rates and Interest Charges | | |
|--|---|---------------------------|
| Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR")¹] | 34.49% (monthly rate at 2.5%) 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) | 36.74% (monthly rate at 2.5%) 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. | |
| Default Finance Charge for Retail Purchase (APR) | 39.83% (monthly rate at 2.84%) it may 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) | 42.38% (monthly rate at 2.84%) it may 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 |
| - PLATINUM Card | HK\$1,500 | HK\$800 |
| - JCB PLATINUM Card | HK\$800 | HK\$400 |
| - UnionPay Dual Currency PLATINUM Credit Card | HK\$600 | HK\$300 |
| - World MasterCard | HK\$3,000 | HK\$1,500 |
| - Corporate Card | HK\$600 | Not applicable |
| Cash Advance Fee^{2,4} (applicable to cash advance and fund transfer to other BEA accounts) | 4% of the Transaction Amount + HK\$/CNY20 per transaction (minimum: HK\$/CNY100) | |
| Foreign Currency Transaction Fee⁵ | <ul style="list-style-type: none"> 1.95% charge 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). No Foreign Currency Transaction Fee will be charged for any Hong Kong dollar transactions made outside of Hong Kong. Foreign currency transactions will be converted into Hong Kong dollars at the Visa/MasterCard/JCB 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, which may be different from the actual transaction date and therefore subject to market fluctuation. | |
| Late Charge² | HK\$/CNY250 or the Minimum Payment Due, whichever is lower. | |
| Over Credit Limit Fee² | HK\$/CNY200 per statement cycle | |
| Returned Cheque Fee/Autopay Reject Fee^{2,6} | HK\$/CNY150 each time | |
| Replacement Card Fee | HK\$120 each time | |
| Chargeback Handling Fee^{2,7} | HK\$/CNY150 | |
| Charge for Over-the-counter Payment^{5,8} | HK\$40 each transaction per credit card | |
| Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading) | <u>Effective 28th December, 2013</u> 4% of the Payment Amount + HK\$20 per transaction (minimum: HK\$100) | |
| Courier Service Fees | | |
| - Local | - Not applicable | |
| - Overseas | HK\$300 | |
| - Returned Overseas Courier For Unsuccessful Deliveries | HK\$300 | |
| Additional Statement Copy | HK\$50 per copy | |
| Additional Copy of Sales Draft/ Cash Disbursement Draft | HK\$50 per copy | |
| 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 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.
3. A perpetual annual fee waiver will be granted to principal cardholders who maintain a designated BEA account in good standing (designated accounts include all deposit accounts, mortgage loans, consumer loans, and MPF accounts). The annual fee waiver will also apply to all relevant supplementary cards.
4. If a cash advance is made in Mainland China using the BEA UnionPay Dual Currency PLATINUM Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency PLATINUM Credit Card.
5. This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card.
6. 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.
7. A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
8. The charge will be shown on the next credit card statement. BEA World MasterCard Cardholder is entitled to a waiver of this fee item.

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.



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 Cyberbanking), 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 Schedule of Fees & Charges levied by BEA. However, for BEA UnionPay Dual Currency PLATINUM 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 UnionPay 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 BEA UnionPay Dual Currency PLATINUM 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 Schedule of Fees & Charges 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 BEA UnionPay Dual Currency PLATINUM 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.

The Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement

In compliance with the Personal Data (Privacy) Ordinance ("the Ordinance"), The Bank of East Asia, Limited ("the Bank") would like to inform you of the following:

- (1) From time to time, it is necessary for customers to supply the Bank with data in connection with the opening or continuation of accounts and the establishment or continuation of banking facilities or provision of banking and other financial services.
- (2) Failure to supply such data may result in the Bank being unable to open or continue accounts or establish or continue banking facilities or provide banking and other financial services.
- (3) It is also the case that data are collected from customers in the ordinary course of the continuation of the banking and other financial relationship, for example, when customers write cheques or deposit money or generally communicate verbally or in writing with the Bank, by means of documentation or telephone recording system as the case may be.
- (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) the daily operation of the services and credit facilities provided to customers;
 - (ii) conducting credit checks at the time of application for credit and at the time of regular or special reviews which normally will take place one or more times each year;
 - (iii) creating and maintaining the Bank's credit scoring models;
 - (iv) assisting other financial institutions to conduct credit checks and collect debts;
 - (v) ensuring ongoing credit worthiness of customers;
 - (vi) designing financial services or related products for customers' use;
 - (vii) marketing services, products and other subjects (please see further details in paragraph (7) below);
 - (viii) verifying the data/information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) collection of amounts outstanding from customers and those providing security for customers' obligations;
 - (xi) complying with the obligations, requirements or arrangements for disclosing and using data that apply to the Bank or any of its branches or that it is expected to comply according to:
 - (a) any law binding or applying to it within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (b) any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers within or outside the Hong Kong Special Administrative Region existing currently and in the future;
 - (c) any present or future contractual or other commitment with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers that is assumed by or imposed on the Bank or any of its branches by reason of its financial, commercial, business or other interests or activities in or related to the jurisdiction of the relevant local or foreign legal, regulatory, governmental, tax, law enforcement or other authority, or self-regulatory or industry bodies or associations;
 - (xii) complying with any obligations, requirements, policies, procedures, measures or arrangements for sharing data and information within the group of the Bank and/or any other use of data and information in accordance with any group-wide programmes for compliance with sanctions or prevention or detection of money laundering, terrorist financing or other unlawful activities;
 - (xiii) enabling an actual or proposed assignee of the Bank, or participant or sub-participant of the Bank's rights in respect of the customer to evaluate the transaction intended to be the subject of the assignment, participation or sub-participation; and
 - (xiv) purposes relating thereto.
- (5) Data held by the Bank relating to a customer will be kept confidential but the Bank may provide such information to the following parties for the purposes set out in paragraph (4) above:-
 - (i) any agent, contractor or third party service provider who provides administrative, telecommunications, computer, payment or securities clearing or other services to the Bank in connection with the operation of its business;
 - (ii) any other person under a duty of confidentiality to the Bank including a group company of the Bank which has undertaken to keep such information confidential;
 - (iii) the drawee bank providing a copy of a paid cheque (which may contain information about the payee) to the drawer;
 - (iv) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (v) any person to whom the Bank or any of its branches is under an obligation or otherwise required to make disclosure under the requirements of any law binding on or applying to the Bank or any of its branches, or any disclosure under and for the purposes of any guidelines or guidance given or issued by any legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers with which the Bank or any of its branches are expected to comply, or any disclosure pursuant to any contractual or other commitment of the Bank or any of its branches with local or foreign legal, regulatory, governmental, tax, law enforcement or other authorities, or self-regulatory or industry bodies or associations of financial services providers, all of which may be within or outside the Hong Kong Special Administrative Region and may be existing currently and in the future;
 - (vi) any actual or proposed assignee of the Bank or participant or sub-participant or transferee of the Bank's rights in respect of the customer; and
 - (vii) (a) the Bank's group companies;
(b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
(c) third party reward, loyalty, co-branding and privileges programme providers;
(d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be);
(e) charitable or non-profit making organisations; and
(f) external service providers (including but not limited to mailing houses, telecommunication companies, telemarketing and direct sales agents, call centres, data processing companies and information technology companies) that the Bank engages for the purposes set out in paragraph (4)(vii) above.
- (6) Such information may be transferred to a place outside Hong Kong.
- (7) With respect to data in connection with mortgages applied by a customer (whether as a borrower, mortgagor or guarantor and whether in the customer's sole name or in joint names with others) on or after 1 April 2011, the following data relating to the customer (including any updated data of any of the following data from time to time) may be provided by the Bank, on its own behalf and/or as agent, to a credit reference agency:
 - (i) full name;
 - (ii) capacity in respect of each mortgage (as borrower, mortgagor or guarantor, and whether in the customer's sole name or in joint names with others);
 - (iii) Hong Kong Identity Card Number or travel document number;
 - (iv) date of birth;
 - (v) correspondence address;

- (vi) mortgage account number in respect of each mortgage;
- (vii) type of the facility in respect of each mortgage;
- (viii) mortgage account status in respect of each mortgage (e.g., active, closed, write-off (other than due to a bankruptcy order), write-off due to a bankruptcy order); and
- (ix) if any, mortgage account closed date in respect of each mortgage.

The credit reference agency will use the above data supplied by the Bank for the purposes of compiling a count of the number of mortgages from time to time held by the customer with credit providers in Hong Kong, as borrower, mortgagor or guarantor respectively and whether in the customer's sole name or in joint names with others, for sharing in the consumer credit database of the credit reference agency by credit providers (subject to the requirements of the Code of Practice on Consumer Credit Data approved and issued under the Ordinance).

(7) USE OF DATA IN DIRECT MARKETING

The Bank intends to use a customer's data in direct marketing and the Bank requires the customer's consent (which includes an indication of no objection) for that purpose. In this connection, please note that:

- (i) the name, contact details, products and services portfolio information, transaction pattern and behaviour, financial background and demographic data of a customer held by the Bank from time to time may be used by the Bank in direct marketing;
- (ii) the following classes of services, products and subjects may be marketed:
 - (a) financial, insurance, credit card, banking and related services and products;
 - (b) reward, loyalty or privileges programmes and related services and products;
 - (c) services and products offered by the Bank's co-branding partners (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (d) donations and contributions for charitable and/or non-profit making purposes;
- (iii) the above services, products and subjects may be provided or (in the case of donations and contributions) solicited by the Bank and/or:
 - (a) the Bank's group companies;
 - (b) third party financial institutions, insurers, credit card companies, securities and investment services providers;
 - (c) third party reward, loyalty, co-branding or privileges programme providers;
 - (d) co-branding partners of the Bank and the Bank's group companies (the names of such co-branding partners can be found in the application form(s) for the relevant services and products, as the case may be); and
 - (e) charitable or non-profit making organisations;
- (iv) in addition to marketing the above services, products and subjects itself, the Bank also intends to provide the data described in paragraph (7)(i) above to all or any of the persons described in paragraph (7)(iii) above for use by them in marketing those services, products and subjects, and the Bank requires the customer's written consent (which includes an indication of no objection) for that purpose;
- (v) The Bank may receive money or other property in return for providing the data to the other persons in paragraph (7)(iv) above and, when requesting the customer's consent or no objection as described in paragraph (7)(iv) above, the Bank will inform the customer if it will receive any money or other property in return for providing the data to the other persons.

If a customer does not wish the Bank to use or provide to other persons his data for use in direct marketing as described above, the customer may exercise his opt-out right by notifying the Bank.

A customer may provide his consent for the Bank to use or provide to other persons his data for use in direct marketing as described above by notifying the Group Data Protection Officer of the Bank (Please see contact details in paragraph (12) below).

- (8) Under and in accordance with the terms of the Ordinance and the Code of Practice on Consumer Credit Data, any customer has the right:-
 - (i) to check whether the Bank holds data about him and of access to such data;
 - (ii) to require the Bank to correct any data relating to him which is inaccurate;
 - (iii) to ascertain the Bank's policies and practices in relation to data and to be informed of the kind of personal data held by the Bank;
 - (iv) to be informed on request which items of data are routinely disclosed to credit reference agencies or debt collection agencies, and be provided with further information to enable the making of a data access and correction request to the relevant credit reference agency or debt collection agency; and
 - (v) in relation to any account data (including, for the avoidance of doubt, any account repayment data) which has been provided by the Bank to a credit reference agency, to instruct the Bank, upon termination of the account by full repayment, to make a request to the credit reference agency to delete such account data from its database, as long as the instruction is given within 5 years of termination and at no time did the account have a default of payment lasting in excess of 60 days within 5 years immediately before account termination. Account repayment data include amount last due, amount of payment made during the last reporting period (being a period not exceeding 31 days immediately preceding the last contribution of account data by the Bank to a credit reference agency), remaining available credit or outstanding balance and default data (being amount past due and number of days past due, date of settlement of amount past due, and date of final settlement of amount in default lasting in excess of 60 days (if any)).
- (9) In the event of any default of payment relating to an account, unless the amount in default is fully repaid or written off (other than due to a bankruptcy order) before the expiry of 60 days from the date such default occurred, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency until the expiry of 5 years from the date of final settlement of the amount in default.
- (10) In the event any amount in an account is written-off due to a bankruptcy order being made against a customer, the account repayment data (as defined in paragraph (8)(v) above) may be retained by the credit reference agency, regardless of whether the account repayment data reveal any default of payment lasting in excess of 60 days, until the expiry of 5 years from the date of final settlement of the amount in default or the expiry of 5 years from the date of discharge from a bankruptcy as notified by the customer with evidence to the credit reference agency, whichever is earlier.
- (11) In accordance with the terms of the Ordinance, the Bank has the right to charge a reasonable fee for the processing of any data access request.
- (12) The person to whom requests for access to data or correction of data or for information regarding the Bank's privacy policies and practices and kinds of data held are to be addressed is as follows:

| | | |
|-----------------------------------|-----|---|
| The Group Data Protection Officer | Tel | : 3608 3608 |
| The Bank of East Asia Group | Fax | : 3608 6172 |
| 10 Des Voeux Road Central | | Website: www.hkbea.com |
| Hong Kong | | |
- (13) The Bank may have obtained a credit report on the customer from a credit reference agency in considering any application for credit. In the event the customer wishes to access the credit report, the Bank will advise the contact details of the relevant credit reference agency.
- (14) Customers may, at any time, request the Bank cease using their personal data for direct marketing purposes by writing to the Group Data Protection Officer at the address or fax number provided in paragraph (12).
- (15) After closure of account/termination of service, the Bank shall continue to hold data relating to the customer(s) for a period of 7 years or such other period as prescribed by applicable laws and regulations.
- (16) Nothing in this statement shall limit the rights of customers under the Personal Data (Privacy) Ordinance.

东亚银行信用卡服务收费概览

生效日期：2013年12月27日

利率及财务费用

| | |
|------------------------------|--|
| 购物签账财务费用(实际年利率) ¹ | 当你开立账户时，购物签账实际年利率为 34.49厘 (月息2.5厘)，并会不时作出检讨。如果你在每月的到期缴款日或之前支付全数欠款，我们不会向你收取利息。否则，利息将按(i)所有未清付的结欠(显示于上一期月结单内)须从到期缴款日前一个月结单截数日起按日计息至所有款项清缴为止，及(ii)所有在到期缴款日前一个月结单截数日后记志的新交易款项须根据交易日期起按日计息，直至所有款项清缴为止。 |
| 现金透支财务费用(实际年利率) | 当你开立账户时，现金透支实际年利率为 36.74厘 (月息2.5厘)，并会不时作出检讨。徵收的利息会由现金透支当日起，按日计算直至整笔贷款额偿清为止。 |
| 购物签账拖欠财务费用(实际年利率) | 如你连续2个月于到期缴款日或之前仍未缴付结单上所示的最低付款额， 39.83厘 (月息2.84厘)的实际年利率将适用于你的账户。拖欠财务费用将取代财务费用，并由下一期结单开始计算。 |
| 现金透支拖欠财务费用(实际年利率) | 如你连续2个月于到期缴款日或之前仍未缴付结单上所示的最低付款额， 42.38厘 (月息2.84厘)的实际年利率将适用于你的账户。拖欠财务费用将取代财务费用，并由下一期结单开始计算。 |
| 免息还款期 | 最长 56 日 |
| 最低付款额 ² | 所有利息、其他费用及收费，包括可能收取的年费，及所欠本金总额的1%(最低为港币/人民币50元)，及逾期之最低付款额及超逾信用额之全数金额。 |

收费项目

| 年费 ³ (每张) | 主卡 | 附属卡 |
|--|--|-----------------|
| - 普通卡 | 港币300元 | 港币150元 |
| - 金卡 | 港币600元 | 港币300元 |
| - 白金卡 | 港币1,500元 | 港币800元 |
| - JCB白金卡 | 港币800元 | 港币400元 |
| - 银联双币白金信用卡 | 港币600元 | 港币300元 |
| - World万事达卡 | 港币3,000元 | 港币1,500元 |
| - 公司卡 | 港币600元 | 不适用 |
| 现金透支手续费^{2,4} (适用于现金透支及转账至本银行其他账户) | 透支额之4% + 港币/人民币20元 (每次交易) (最低为港币/人民币100元) | |
| 外币交易费用⁵ | <ul style="list-style-type: none"> 所有在香港及海外之外币交易收费为签账额之1.95%(已包括Visa/万事达卡/JCB卡对本银行所收取的费用，如适用)。 所有在海外之港币交易将不会收取外币交易费用。 所有港币以外之其他货币交易，本银行将于处理该账目当日，根据Visa/万事达卡/JCB卡所采用之汇率折算为港币，再加入本银行收取之服务费。另该汇率是取自Visa/万事达卡/JCB卡进行交易处理当日之汇率价格。交易处理日并不等同签账当日，因此汇率可能受市场浮动所影响。 | |
| 逾期手续费² | 港币/人民币250元 或最低付款额，以较低者为准 | |
| 超出信用额费用² | 港币/人民币200元 (每期结单) | |
| 退票/自动转账退回费用^{2,6} | 港币/人民币150元 (每次) | |
| 补发新卡费 | 港币120元 (每次) | |
| 争议账项手续费^{2,7} | 港币/人民币150元 | |
| 银行柜位缴付账项手续费^{5,8} | 港币40元 (每张信用卡之每次交易) | |
| 缴付账单手续费 (适用于银行或信用卡服务、信贷财务及证券) | 由2013年12月28日起生效 缴费额之4% + 港币20元 (每次交易)(最低为港币100元) | |
| 速递收费 - 本地 - 海外 - 退回无法速递的海外文件 | - 不适用 - 港币300元 - 港币300元 | |
| 额外结单副本费用 | 港币50元 (每份) | |
| 额外销售单/现金提取单副本费用 | 港币50元 (每份) | |
| 退还信用卡结余费用² | 港币/人民币50元 (每次) | |



注：

1. 实际年利率是根据银行营运守则订定之净值法计算。而现金透支年利率之计算已包括现金透支手续费。
2. 东亚银行银联双币白金信用卡之费用及收费将按港币及人民币账户分别徵收。港币账户之收费以港币为单位；人民币账户之收费则以人民币为单位。
3. 永久豁免年费只适用于持有有效并保持状况良好之指定东亚银行账户之主卡持卡人(指定账户包括所有存款账户、楼宇按揭贷款、个人贷款及强积金账户)。年费豁免亦适用于相关附属卡。
4. 如透过东亚银行银联双币白金信用卡于中国内地进行人民币现金透支时，有关交易金额及现金透支手续费，将以人民币为结算单位，并计账在东亚银行银联双币白金信用卡的人民币账户内。
5. 此费用不适用于东亚银行银联双币白金信用卡。
6. 如逾期手续费已计账于东亚银行信用卡账户，同一结单期内的退票/自动转账退回费用将不会被收取。
7. 争议之交易若最终证实属持卡人责任，本银行将收取处理争议账项手续费。
8. 此收费将显示于下一期信用卡结单。东亚银行World万事达卡持卡人可获豁免此收费项目。

本银行可以不时修订上述费用或其他增设的费用(如适用)，并以本银行认为适当之方式通知持卡人及将会根据东亚银行信用卡持卡人合约之有关条款而生效。



东亚银行信用卡持卡人合约(私人账户)(「持卡人合约」)主要条款及细则摘要

东亚银行有限公司(「本行」)谨此简述持卡人合约中主要条款及细则如下, 以供阁下参考, 敬希垂注。一切条款及细则概以东亚银行信用卡(「信用卡」)的持卡人合约全文为准, 请详加细阅。

如需持卡人合约全文, 请于本行任何分行索取或浏览本行网页: www.hkbea.com。中英文版本如有歧异, 以英文版本为准。

1. 当你收到信用卡时, 必须立刻确认收妥信用卡。信用卡只供你个人使用, 并不可转让他人。你须合理谨慎保管你的信用卡及私人密码(「私人密码」), 并切勿将你的私人密码及信用卡账户号码泄露予任何人士。

如你使用与信用卡有连系的其他服务或设施(如自动柜员机或「电子网络银行服务」), 你须同时受该等服务或设施的条款及细则约束。

2. 如遇信用卡及/或私人密码遗失、被窃或泄露予他人, 你须立即通知本行。

3. 只要你并无欺诈或严重疏忽行为, 且并无将信用卡或私人密码提供予他人, 在我们接获你或附属卡持卡人的通知之前所产生的一切未经授权交易账项中, 你应负责的最高限额为港币500元或不多于适用法律及规例或营运守则所定之数额。此最高负责额不适用于现金贷款, 而你须完全负责以私人密码进行的任何现金贷款。如你未能履行上述第1项和第2项条文所述之责任, 你须对信用卡所涉及之一切账项(不论由你授权认可与否)负上全部责任。

4. 信用卡账户之信贷限额, 只供你及附属卡持卡人(如适用)共同使用。你须遵守所获批核的信用卡信贷限额, 本行有权随时调整此信贷限额, 并向你作出适当的通知。你不可使用信用卡支付本行相信或怀疑直接或间接涉及赌博或违法行为的交易。

5. 对于有任何商号拒绝接受信用卡, 及对于其提供的产品或服务的质素, 本行不会负上任何责任。你须自行解决与商号间之任何纠纷。即使你与商号间存在任何索偿或争议, 也不可免除你对本行清偿欠款之责任。

6. 如结单上显示任何非由你授权认可之账项, 你须于结单发出日起计60日内通知本行, 否则该结单将会作实。

7. 如遇信用卡遗失、被窃或终止使用, 你须直接通知有关商户更改及/或取消自动转账指示, 并改用其他方式支付账单。否则, 你仍须负责自动转账指示更改及/或取消前招致之任何收费、损失、损害或开支。

8. 所有外币交易, 本行均会按卡机构(例如Visa、万事达卡或JCB等)于处理交易当日采用的汇率折算为港币, 再加入本行所收取服务收费概览中列明的有关费用, 一并记入你的信用卡账户。

如以东亚银行银联双币白金信用卡签账, 所有以港币为货币单位进行的信用卡交易, 将记入你的港币账户; 以港币或人民币以外之任何货币单位进行的交易, 将会根据银联于处理交易当日采用的汇率折算为港币, 并记入你的港币账户。

由于清算安排, 若干以东亚银行银联双币白金信用卡进行的人民币信用卡交易, 或因商户或财务机构以港币处理有关交易而记入港币账户, 其中包括但不限于经由银通自动柜员机进行的提取人民币现金的收费。除上述情况外, 以人民币为货币单位进行的信用卡交易而产生的所有人民币收费将记入你的人民币账户。

9. 在使用信用卡时, 你须缴付服务收费概览列明有关服务衍生之手续费及适用费用。

你须准时偿还欠款, 以避免支付财务费用及逾期手续费。

如你持有东亚银行银联双币白金信用卡, 你须以港币缴付港币账户之结欠, 及以人民币缴付人民币账户之结欠。个别账户之结余不会自动抵销其他账户之结欠。本行不会自动以你缴付港币账户的任何超额款项, 缴付人民币账户之结欠, 反之亦然。

如你未能如期清付账款, 则须承担本行在执行条款及细则及向你追讨欠款时所产生之一切费用及支出。

10. 根据下述第11项条文, 本行可从你在本行开设的其他账户内转账, 以抵销或清付信用卡(主卡或附属卡账户)的结欠, 而无须预先通知。

11. 你须对本身及各有关附属卡持卡人之一切债项及债务负责。而附属卡持卡人则仅须对本身之债项及债务负责。

12. 本行可于任何时候取消信用卡, 而你亦可随时亲身前往本行任何分行通知终止使用信用卡并交回信用卡及各有关附属卡。你或附属卡持卡人亦可亲身前往本行任何分行交回附属卡, 以终止使用该卡。

你须对附属卡之使用负责, 直至该卡退回本行。

13. 本行可随时修订持卡人合约中之条款及细则, 并以本行认为适当的方式于修订生效日期前不少于60日发出事先通知。如你及附属卡持卡人(如适用)于生效日期后继续使用信用卡, 即表示你及附属卡持卡人(如适用)已接受并同意有关更改, 而信用卡账户之结欠亦受有关修订的约束。除非你及附属卡持卡人(如适用)于修订生效日期前将信用卡交回本行终止使用该卡。

個人資料(私隱)条例 個人資料收集(客戶)聲明

依从個人資料(私隱)條例(下稱「條例」)，東亞銀行有限公司(下稱「本銀行」)現通知貴客戶以下細則：

- (1) 客戶在開立或延续賬戶、建立或延续銀行信貸或銀行所提供的服務時，需要不時向本銀行提供有關的資料。
- (2) 若未能向本銀行提供該等資料，可能會導致本銀行無法開立或延续賬戶或建立或延续銀行信貸或提供銀行服務或其他金融服務。
- (3) 本銀行亦會在延续日常銀行或其他金融關係中以文書或電話錄音系統形式收集客戶的資料，例如，當客戶開出支票或存款或在一般情況下以口头或書面形式與本銀行溝通時。
- (4) 客戶的資料可被用作下列用途：
 - (i) 為客戶提供服務和信貸融通所涉及的日常運作；
 - (ii) 在客戶申請信貸時進行的信貸調查，及通常每年進行一次或以上的定期或特別信貸覆核；
 - (iii) 設立及維持本銀行的信貸評分模式；
 - (iv) 協助其他金融機構作信用檢查及追討債務；
 - (v) 確保客戶持續維持可靠信用；
 - (vi) 設計供客戶使用的金融服務或有關產品；
 - (vii) 推廣服務、產品及其他標的(詳情請參閱以下第(7)段)；
 - (viii) 核實任何其他客戶或第三方所提供的數據/資料；
 - (ix) 確定本銀行對客戶或客戶對本銀行的欠債金額；
 - (x) 向客戶及為客戶的責任提供抵押的人士追收欠款；
 - (xi) 履行根據下列適用於本銀行或其任何分行或本銀行或其任何分行被期望遵守的就披露及使用資料的義務、規定或安排：
 - (a) 不論於香港特別行政區境內或境外及不論目前或將來存在的對其具法律約束力或適用的任何法律；
 - (b) 不論於香港特別行政區境內或境外及不論目前或將來存在的任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的任何指引或指導；
 - (c) 本銀行或其任何分行因其位於或跟相關本地或外地的法律、監管、政府、稅務、執法或其他機關，或自律監管或行業組織或協會的司法管轄區有關的金融、商業、業務或其他利益或活動，而向該等本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會承擔或被彼等施加的任何目前或將來的合約或其他承諾；
 - (xii) 遵守本銀行集團為符合制裁或預防或偵測清洗黑錢、恐怖分子融資活動或其他非法活動的任何方案就於本銀行集團內共用資料及資訊及/或資料及資訊的任何其他使用而指定的任何義務、要求、政策、程序、措施或安排；
 - (xiii) 讓本銀行的實際或建議承讓人，或就本銀行對客戶享有的權利的參與人或附屬參與人評核其擬承讓、參與或附屬參與的交易；及
 - (xiv) 與上述有關的用途。
- (5) 本銀行會對其持有的客戶資料保密，但本銀行可就以上第(4)段列明的用途把該等資料提供予下列各方：
 - (i) 就本銀行業務運作向本銀行提供行政、電訊、電腦、付款或證券結算或其他有關服務的任何代理人、承辦商或第三方服務供應商；
 - (ii) 任何對本銀行有保密責任的其他人士，包括承諾保密該等資料的本銀行集團成員公司；
 - (iii) 付款銀行向出票人提供已付款支票的副本(而其中可能載有有關收款人的資料)；
 - (iv) 信貸資料服務機構，以及在客戶欠賬時，則可將該等資料提供給追討欠款公司；
 - (v) 本銀行或其任何分行根據對本銀行或其任何分行具法律約束力或適用的任何法律規定，或根據及為符合任何法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會作出或發出的並期望本銀行或其任何分行遵守的任何指引或指導，或根據本銀行或其任何分行向本地或外地的法律、監管、政府、稅務、執法或其他機關，或金融服務供應商的自律監管或行業組織或協會的任何合約或其他承諾(以上不論於香港特別行政區境內或境外及不論目前或將來存在的)，而有義務或以其他方式被要求向其披露該等資料的任何人士；
 - (vi) 本銀行的任何實在或建議承讓人或就本銀行對客戶享有的權利的參與人或附屬參與人或受讓人；及
 - (vii) (a) 本銀行集團成員公司；
 - (b) 第三方金融機構、保險公司、信用卡公司、證券及投資服務供應商；
 - (c) 第三方獎賞、客戶或會員、合作品牌及優惠計劃供應商；
 - (d) 本銀行及本銀行集團成員公司的品牌合作夥伴(該等品牌合作夥伴的名稱會在有關服務和產品的申請表格上列明)；
 - (e) 慈善或非牟利機構；及
 - (f) 本銀行就以上第(4)(vii)段列明的用途而聘用的外判服務供應商(包括但不限於郵寄公司、電訊公司、電話銷售和直接促銷代理、電話服務中心、數據處理公司和資訊科技公司)。
- (6) 就客戶(不論以借款人、按揭人或担保人身分，以及不論以客戶本人單名或與其他人士聯名方式)於2011年4月1日當日或以後申請的按揭有關的資料，本銀行可能會把下列客戶資料(包括不時更新任何下列資料的資料)以本銀行及/或代理人的名義提供予信貸資料服務機構：
 - (i) 全名；
 - (ii) 就每宗按揭的身分(即作為借款人、按揭人或担保人，及以客戶本人單名或與其他人士聯名方式)；
 - (iii) 香港身分證號碼或旅遊证件號碼；
 - (iv) 出生日期；
 - (v) 通訊地址；
 - (vi) 就每宗按揭的按揭賬戶號碼；
 - (vii) 就每宗按揭的信貸種類；
 - (viii) 就每宗按揭的按揭賬戶狀況(如：生效、已結束、已撇賬(因破產令導致除外)、因破產令導致已撇賬)；及
 - (ix) 就每宗按揭的按揭賬戶結束日期(如適用)。

信貸資料服務機構將使用上述由本行提供的資料統計客戶(分別以借款人、按揭人或担保人身分，及以客戶本人單名或與其他人士聯名方式)不時於香港信貸提供者間持有的按揭宗數，並存於信貸資料服務機構的個人信貸資料庫內供信貸提供者共用(須受根據條例核准及發出的個人信貸資料實務守則的規定所限)。

(7) 在直接促销中使用资料

本银行拟把客户资料用于直接促销，而本银行为该用途须获得客户同意(包括表示不反对)。就此，请注意：

- (i) 本银行可能把本银行不时持有的客户姓名、联络资料、产品及服务组合资料、交易模式及行为、财务背景及人口统计数据用于直接促销；
- (ii) 可用作促销下列类别的服务、产品及促销标的：
 - (a) 财务、保险、信用卡、银行及相关服务及产品；
 - (b) 奖赏、客户或会员或优惠计划及相关服务及产品；
 - (c) 本银行合作品牌夥伴提供之服务及产品(该等合作品牌夥伴名称会于有关服务及产品的申请表格上列明)；及
 - (d) 为慈善及/或非牟利用途的捐款及捐赠；
- (iii) 上述服务、产品及促销标的可能由本银行及/或下列各方提供或(就捐款及捐赠而言)徵求：
 - (a) 本银行集团成员公司；
 - (b) 第三方金融机构、保险公司、信用卡公司、证券及投资服务供应商；
 - (c) 第三方奖赏、客户或会员、合作品牌或优惠计划供应商；
 - (d) 本银行及本银行集团成员公司之品牌合作夥伴(该等品牌合作夥伴的名称会于有关服务及产品的申请表格上列明)；及
 - (e) 慈善或非牟利机构；
- (iv) 除由本银行促销上述服务、产品及促销标的以外，本银行亦拟将以上第(7)(i)段所述的资料提供予以上第(7)(iii)段所述的全部或任何人士，以供该等人士在促销该等服务、产品及促销标的中使用，而本银行为此用途须获得客户书面同意(包括表示不反对)；
- (v) 本银行可能因如以上第(7)(iv)段所述将资料提供予其他人士而获得金钱或其他财产的回报。如本银行会因提供资料予其他人士而获得任何金钱或其他财产的回报，本银行会于以上第(7)(iv)段所述徵求客户同意或不反对时如是通知客户。

如客户不希望本银行如上述使用其资料或将其资料提供予其他人士作直接促销用途，客户可通知本银行行使选择权拒绝促销。

客户可向本银行的集团资料保障主任(联络详情请参阅以下第(12)段)提出同意本银行使用其资料或将其资料提供予其他人士作直接促销用途。

(8) 根据条例中的条款及根据条例核准发出的个人信贷资料实务守则，任何客户有权：

- (i) 查核本银行是否持有他的资料及查阅该等资料；
- (ii) 要求本银行改正任何有关他的不准确的资料；
- (iii) 查明本银行对于资料的政策及实务和获告知本银行持有的个人资料种类；
- (iv) 要求获告知那些资料会被例行披露予信贷资料服务机构或追讨欠款公司，及获本银行提供进一步资料，以便向有关信贷资料服务机构或追讨欠款公司提出查阅和改正资料的要求；及
- (v) 于悉数清偿欠款而结束账户时，指示本银行要求该信贷资料服务机构，从资料库删除本银行曾经提供的任何账户资料(为免生疑问，包括任何账户还款资料)，惟是项指示须于结束账户后5年内提出，而该账户在紧接结束之前5年内，并无拖欠超过60日的记录。账户还款资料包括上次到期的还款额，上次报告期间(即紧接本银行上次向信贷资料服务机构提供账户资料前不多于31日的期间)所作还款额，剩馀可用信贷额或未偿还数额及欠款资料(即过期欠款额及逾期还款日数，清还过期欠款的日期，及全数清还拖欠为期超过60日的欠款的日期(如有))。

(9) 如账户出现任何拖欠还款情况，除非拖欠金额在由拖欠日期起计60日届满前全数清还或已撇账(因破产令导致撇账除外)，否则账户还款资料(定义见以上第(8)(v)段)会在全数清还该拖欠还款后被信贷资料服务机构继续保留多5年。

(10) 如客户因被颁布破产令而导致任何账户金额被撇账，不论账户还款资料有否显示任何拖欠为期超过60日的还款，该账户还款资料(定义见以上第(8)(v)段)会在全数清还该拖欠还款后被信贷资料服务机构继续保留多5年，或由客户提出证据通知信贷资料服务机构其已获解除破产令后保留多5年(以较早出现的情况为准)。

(11) 根据条例的条款，本银行有权就处理任何查阅资料的要求收取合理费用。

(12) 任何关于查阅或改正资料，或索取关于本银行的私隐政策及守则或所持有的资料种类的要求，应向下列人士提出：

香港中环德辅道中10号 电话：3608 3608

东亚银行集团 传真：3608 6172

集团资料保障主任 网址：www.hkbea.com

(13) 本银行在批核信贷申请时，可能参考由信贷资料服务机构提供有关客户的信贷报告。假如客户有意索取有关信贷报告，可要求本银行提供有关信贷资料服务机构的联络详情。

(14) 客户可随时向本银行要求停止使用其个人资料于直接促销活动，有关要求可根据第(12)段的地址或传真号码向集团资料保障主任提出。

(15) 本银行在结束账户/终止服务后会继续持有有关客户的资料7年或按照有关法律和法规所规定的期限。

(16) 本声明不会限制客户在个人资料(私隐)条例下所享有的权利。

(文义如有歧异，以英文本为准。)