Cash Advance Terms and Conditions

1. **<u>When making a local or overseas cash advance/fund transfers (the "Cash Advance") transaction in connection with BEA Credit Card, The Bank of East Asia, Limited ("BEA") will charge the Cardholder a Cash Advance handling fee, which is equivalent to 5% of the withdrawal amount per transaction (minimum: HK$/CNY100).</u>**
2. The Cardholder may make multiple Cash Advance withdrawals as long as the relevant BEA Credit Card account has a sufficient available credit limit for the Cash Advance transaction and the related handling fee.
3. If a Cash Advance is made in Mainland China using the BEA UnionPay Dual Currency Credit Card, the transaction and Cash Advance Fee will be settled in CNY and posted to the RMB account of BEA UnionPay Dual Currency Credit Card.
4. **<u>When a Cash Advance transaction is made, a finance charge will be charged on the Cash Advance amount on a daily basis from the approval date until payment in full, as per the finance charge for Cash Advances specified in the Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services (the "Key Facts Statement/Schedule of Fees & Charges"). The Cash Advance annualised percentage rate ("APR") is currently 35.96% (monthly rate at 2.42%) and will be reviewed from time to time.</u>**
5. **<u>A late charge and/or finance charges as specified in the Cardholder Agreement and the Key Facts Statement/Schedule of Fees & Charges will apply if the minimum payment due or the statement balance shown on the statement of the Designated Account (the "Statement") is not paid in full on or before the payment due date specified on the Statement. The Key Facts Statement/Schedule of Fees & Charges is subject to change from time to time at the discretion of BEA and the latest version of such document is available on request from any of BEA branches or BEA Customer Services Hotline (3608 6628) or by accessing BEA website at http://www.hkbea.com/pdf/en/supp_card_key_facts_statement_en.pdf .</u>**
6. In addition to any general right to set-off or other rights provided to BEA by law or any other agreement, BEA may at any time and without prior notice, combine or consolidate the outstanding balance on the Cardholder's Card Account with any other account which the Cardholder maintains with BEA (whether deposit, loan or of any other nature whatsoever, and wheresoever whether subject to notice or not) and including any deposit(s) made by such Cardholder and set-off or transfer any sum standing to the credit of such other account in or outside Hong Kong in or towards discharge of the Cardholder's liability to BEA under the Cardholder Agreement.
7. BEA reserves the sole right to 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.
8. 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 terms and conditions.
9. The Bank's sales staff (including direct sales staff and authorised agents) are remunerated not only based on their financial performance, but also according to a range of other factors, including their adherence to best practices and their dedication to serving customers' interests.

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

Issued by The Bank of East Asia, Limited