

The Hong Kong
Management Association MasterCard
香港管理專業協會萬事達卡



EXCLUSIVE PRIVILEGES FOR HKMA MASTERCARD CARDHOLDERS

香港管理專業協會萬事達卡客戶專享優惠

The Hong Kong Management Association (HKMA) and The Bank of East Asia (BEA) are pleased to introduce the HKMA MasterCard, which offers you a wide range of exclusive privileges. 香港管理專業協會與東亞銀行攜手推出香港管理專業協會萬事達卡，讓你專享獨有優惠。

Perpetual Annual Fee Waiver 永久豁免年費

Annual fee will be waived perpetually for both principal and supplementary cards.

主卡及附屬卡之年費均獲永久豁免。

Flexible Instalment Plan for Tuition Fees 靈活分期繳付學費

6-month/9-month/12-month/18-month/24-month interest-free instalment for tuition fees of courses at HKMA, exclusive for you to advance your studies with ease.

於香港管理專業協會修讀任何課程，客戶可專享以6/9/12/18/24個月免息分期繳付學費，讓你輕鬆享受進修的樂趣。

Remarks 註：

1. The monthly handling fee of interest-free instalment plan is 0.3% on total instalment amount.

免息分期每月的手續費為分期總額之0.3%。

2. The annualised percentage rate of 0.3% monthly handling fee calculated based on the requirement of the Code of Banking Practice is as follows: 6.32% for 6-month instalment, 6.63% for 9-month instalment, 6.78% for 12-month instalment, 6.93% for 18-month instalment and 6.98% for 24-month instalment. BEA shall be entitled to charge a handling fee for each monthly instalment at such rate(s) as BEA may from time to time prescribe at its discretion. The handling fee is to be determined by BEA from time to time for individual promotion.

每月手續費0.3%之實際年利率依據銀行營運守則之指引計算為：6.32% (6個月分期)、6.63% (9個月分期)、6.78% (12個月分期)、6.93% (18個月分期)及6.98% (24個月分期)。東亞銀行有權全權決定每月分期供款的手續費，手續費將根據東亞銀行不時就個別推廣而釐定。

3. The instalment amount is not entitled to double Bonus Points privilege.

雙倍獎分優惠並不適用於分期金額。

Double Bonus Points Privilege 雙倍獎分獎賞優惠

Enjoy double Bonus Points by using HKMA MasterCard for payment of HKMA membership fees.

憑香港管理專業協會萬事達卡繳付香港管理專業協會會費，即可賺取雙倍獎分，獲享雙重優惠。

Autopay HKMA Annual Membership Fees with HKMA MasterCard 憑卡自動轉賬繳付香港管理專業協會會費

Cardholders can choose to pay their annual membership fees automatically through HKMA MasterCard to enjoy a flexible interest-free repayment period and double Bonus Points.

客戶可選擇以香港管理專業協會萬事達卡自動轉賬繳付香港管理專業協會會員年費，兼享靈活免息還款期及雙倍獎分優惠。

BEA Credit Card Year-round Offers 東亞銀行信用卡全年優惠

Exclusive Privileges for BEA PLATINUM Cardholders 東亞銀行白金卡客戶專享優惠

- 8 Bonus Points = 1 Asia Mile™
8獎分 = 1「亞洲萬里通」里數

Entertainment Offers

娛樂優惠

- UA Cinemas
UA院線
 - **10% off** on regular-price movie tickets (including 2D, 3D, IMAX, Atmos version, and VIP Theatre tickets)
正價戲票**9折** (包括2D、3D、IMAX、全景聲版及VIP影院戲票)
 - **Priority ticketing counter** at the box office
戲院售票處**優先購票專櫃**
 - 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獎分豁免**每張透過網上、UA Cinemas App及電話購票之**手續費**



- **10% off** on regular-price movie tickets at MCL Cinemas
MCL院線正價戲票**9折**

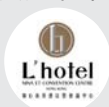


- Priority booking for spectacular concerts
優先預訂人氣演唱會門票

Dining and Shopping Offers

美饌及購物優惠

- Discounts and offers at numerous restaurants and other merchants
熱門食肆及其他商戶折扣



Bonus Points Offers

獎分獎賞

- Redeem your Bonus Points for a splendid array of merchant cash coupons
憑獎分換領熱門商戶之現金券



Remark: Terms and conditions apply to all offers.
註：所有優惠須受條款及細則約束。

BEA Credit Card Customer Services Hotline
東亞銀行信用卡客戶服務熱線
3608 6628

www.hkbea.com

Download 下載
BEA App





HKMA MASTERCARD APPLICATION FORM

香港管理專業協會萬事達卡申請表格

To avoid a delay in the processing of your application, please complete all sections below in full using English (BLOCK LETTERS) and "✓" in the appropriate box(es). The contact information provided below will be updated in **ALL your credit card account(s) and revolving loan account(s) (if any)** (excluding corporate credit card account(s)).

以下各項資料必須填寫，以免延誤處理。申請人必須以英文正楷填寫表格及在適當方格內加上「✓」號。以下所提供之通訊資料將一併更新至申請人**所有信用卡賬戶及循環貸款賬戶(如有)**(公司信用卡賬戶除外)。

CHOICE OF CREDIT CARD 申請信用卡產品

HKMA MasterCard
香港管理專業協會萬事達卡

Perpetual Annual Fee Waiver
永久豁免年費

Remarks 註：

- The minimum annual income of the applicant must be HK\$40,000 or above. You will be assigned a credit card type based on your credit limit as granted by BEA.
申請人之年薪須達HK\$40,000或以上。信用卡類別將根據申請人所獲批核之信用額而定。
- BEA reserves the sole right to approve or decline any HKMA MasterCard application.
本行保留對香港管理專業協會萬事達卡申請之最終審批權。

AUTOPAY HKMA ANNUAL MEMBERSHIP FEES 自動轉賬繳付香港管理專業協會會費

(Only applicable to HKMA Member. 只供香港管理專業協會會員填寫。)

I would like to settle my HKMA annual membership fees through my HKMA MasterCard upon success of application and enjoy double Bonus Points on the item.
本人欲以成功批核之香港管理專業協會萬事達卡以自動轉賬方式繳付香港管理專業協會會費，以享雙倍獎分獎賞優惠。

PERSONAL DATA 個人資料

Applicant must be a Hong Kong resident aged 18 or above.
申請人必須為年滿18歲之香港居民。

I am an HKMA 本人是香港管理專業協會之

Member 會員 Student 學生 Staff 職員 Others 其他

(Please fill in if applicant is an HKMA Member.)
(如申請人是香港管理專業協會會員，請填寫。)

HKMA Membership No. 香港管理專業協會會員證號碼

Mr. 先生 Mrs. 太太 Ms. 女士 Miss 小姐

Name in English as printed on HKID Card (In BLOCK LETTERS)
香港身份證上之英文姓名(請用正楷填寫)

Date of Birth 出生日期

____|D日 ____|M月 ____|Y年

HKID Card No./Passport No. (Please provide a copy)
香港身份證號碼/護照號碼(請附上副本)

Nationality (Copies of HKID Card, valid passport issued by place of origin, and Hong Kong visa are required for Hong Kong non-permanent residents.)
國籍(如非香港永久居民，請提供香港身份證、原居地發出的有效護照及香港入境簽證副本。)

Residential Address in English (Please complete in BLOCK LETTERS to avoid postal failure. P.O. boxes and overseas addresses are not accepted. If your permanent address is different from your residential address, please provide permanent address proof in English/Chinese.)

住宅英文地址(為避免郵遞錯誤，請以正楷填寫。郵政信箱及海外地址恕不接受。如永久地址與住宅地址不同，請附上英文/中文永久地址證明。)

Building/Estate 大廈/屋苑

Road/Street 街道

District 地區

HK 香港 KLN 九龍 NT 新界

Year(s) of Residence 居住年期 ____|Y年 ____|M月

Living with Parents 與父母同住 Quarters 宿舍 Owned 自置

Rented 租用

Applicant's Monthly Rent 申請人負責之每月租金

HK\$ _____

Mortgaged 按揭

Applicant's Monthly Instalment 申請人負責之每月供款

HK\$ _____

Residential Tel. No. 住宅電話號碼

Mobile Phone No. 手提電話號碼

Email Address 電郵地址

Education Level 教育程度

University or Above 大學或以上 Secondary Completed 中學畢業

Post Secondary 預科/專上學院 Secondary or Below 中學或以下

OCCUPATION 職業

Company Name in English (Please specify if applicant is a housewife or a retiree.)
受僱公司英文名稱(申請人如為主婦或退休人士，請註明。)

OVER CREDIT LIMIT FACILITY 超出信貸限額安排

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:

超出信貸限額安排讓你於用畢信貸限額後或可繼續進行簽賬*。當結欠總額超過信貸限額，本行將會徵收服務收費概覽上列明的超出信用額費用。如你不需要此安排，請於空格加上「✓」：

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).)

拒絕超出信貸限額安排(註：你的申請獲批核後，此選擇亦將適用於你所有現時持有的東亞銀行信用卡(如有)。)

* BEA reserves the sole right to determine the over credit limit amount. 超出信貸限額由本行最終決定。

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.

為確保申請人之申請能盡快獲得處理，請附寄下列各項證明文件之副本，並於下列空格內加上「✓」以註明已附之文件，所有文件連同此申請表格將不獲發還。

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)

申請人的香港身份證(如非香港永久居民，請提供香港身份證、原居地發出的有效護照及香港入境簽證副本)

Any one of the following proofs of income/assets:
以下其中1項薪金/資產證明：

- The latest Income Tax Demand Note or your salary slip showing your name for the past month
附有申請人姓名之最新薪俸稅單或最近1個月糧單
- Bank statements/passbook records showing your name, account number, and salary entries for the past 3 months
附有申請人姓名、賬戶號碼及薪酬金額的最近3個月銀行結單/存摺
- Your company's business registration certificate and latest tax return, if you are a sole proprietor or a partner of a business
如申請人為獨資經營之東主或公司合夥人，請附上公司商業登記證及最新稅單
- Your proof of assets, if you are a housewife or retiree
如申請人為主婦或退休人士，請附上資產證明

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個月之英文住址證明，例如：公用服務繳費單、銀行/信用卡結單或銀行發出的函件。

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)
如永久地址與住宅地址不同，請附上英文/中文永久地址證明(例如政府發出、附有永久地址及照片之駕駛執照/附有永久地址之身份證，或最近3個月銀行結單)

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)
現有本行客戶無須提供：(1) 香港身份證副本；(2) 住址證明(如住址與本行記錄相同)

Remarks 註：

1. Additional documents may be required for approval of application.
本行可能需要閣下提供額外文件以助批核。
2. Application processing will be completed within 15 working days upon receipt of all required documents and information.
申請手續將於收受所有所需文件及資料後15個工作天內完成。
3. No cancellation of the application is allowed once the application has been submitted.
申請一經遞交，申請不得取消。

DECLARATION 聲明

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 The Hong Kong Management Association, 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 HKMA MasterCard without providing reason. The finance charge for HKMA MasterCard 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 advance 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.

本人證實以上各項資料均屬詳實，本人明白及接受如本人提供任何不正確或虛假資料，本人將可能觸犯香港有關欺騙及/或提供虛假資料之刑事罪行。本人並授權東亞銀行有限公司(「東亞銀行」)可向任何方面查證或索取更多資料，包括但不限於任何信貸資料機構索取有關本人之信貸資料以進行信貸審查。本人同意東亞銀行將有關本人的個人資料及信用卡資料提供予香港管理專業協會、有關的代理人或承包商，藉此為本人提供各項服務及/或優惠。本人同意此信用卡之使用乃根據東亞銀行信用卡持卡人合約(私人賬戶)條款及細則，東亞銀行信用卡分期付款計劃條款及細則及其後可能之修訂約束，此條款及細則可隨時向東亞銀行索閱或會於此申請批核後隨卡賬戶資料一併收到。東亞銀行將保留一切有關批核香港管理專業協會萬事達卡之權利，而無須申述理由。香港管理專業協會萬事達卡之購物簽賬及現金透支財務費用均以月息2.5厘按日計算，根據銀行營運守則

訂定之淨值法計算，其實際年利率分別為34.49厘及36.74厘。如東亞銀行於到期繳款日或之前仍未收到結單上所示的最低付款額，東亞銀行有權更改或提高上述之息率至東亞銀行不時指定之息率。

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.

本人確認本人名下由任何金融機構發出之信用卡從沒有因為欠賬而被取消。就本人的任何債務而言(包括但不限於信用卡、物業按揭、私人貸款及其他財務安排)，本人確認並沒有拖欠還款超過30天。本人再確認本人從沒有被頒佈破產令，亦沒有向法院申請破產或意圖申請破產。

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.

本人同意東亞銀行可進行核對程序例如對比本人或任何人的資料作信貸審查或資料驗證而無論其目的是否對本人作出不利行動。

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.

本人同意東亞銀行可使用任何信貸資料機構或公司所提供的資料與本人所提供的資料作信貸審查而東亞銀行可以使用任何信貸資料機構或公司所提供的資料去驗證本人所提供的資料。

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

本人證實本人已參閱及明白東亞銀行信用卡持卡人合約(私人賬戶)主要條款及細則摘要。

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.

本人明白如有拖欠還款的情況出現，除非本人能於欠款日起計60天內全數清償所有欠款，否則信貸資料機構將由本人全數清償欠款之日起計的5年內保留有關本人賬戶的資料。

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.

本人更明白如此申請被成功批核後，倘若本人的賬戶在結束之前的5年內從未出現欠款期超過60天的欠款紀錄，本人有權指示東亞銀行向有關的信貸資料機構要求在該賬戶欠賬全數清還而結束時刪除全部有關本人賬戶的資料。

OPT-OUT FROM USE OF PERSONAL DATA IN DIRECT MARKETING
選擇拒絕在直接促銷中使用個人資料

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.

本行可能會使用你的個人資料作直接促銷。如你不同意本行透過以下任何途徑使用你的個人資料作直接促銷，請於下列相關方格填上“√”。對於任何未有填上“√”的途徑，即表示你同意本行可透過該途徑使用你的個人資料作直接促銷。

- by emails
電郵
- by mobile phone messages (SMS/MMS)
流動電話訊息(短訊/多媒體訊息)
- by direct mails
推廣郵件
- by statement inserts
隨結單郵寄之宣傳單張
- by phone calls
電話

Provision of personal data to third party for direct marketing:
提供個人資料予第三者作直接促銷：

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.

本行可能會將你的個人資料提供予東亞銀行有限公司其他集團成員作其包括銀行、保險及財務相關服務和產品的直接促銷之用而獲得金錢或其他財產的回報。

- 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個人資料予東亞銀行有限公司其他集團成員作上述用途，請於此方格填上“√”。

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銷聯繫或資訊的選擇，該選擇只會於此賬戶成功開立後生效，並將取代你於此申請前向本行表達之任何有關直接促銷的選擇。如你期望本行立即更新你就直接促銷安排之選擇，請聯絡本行分行職員作個別安排。

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.

請注意你以上的選擇適用於就本行的「個人資料(私隱)條例—個人資料收集(客戶)聲明」(「該聲明」)中所列出的產品、服務及/或標的類別的直接促銷。你亦可參閱該聲明以得知在直接促銷中可使用的個人資料的種類，以及你的個人資料可提供予什麼類別的人士以供該等人士在直接促銷中使用。

S.V.

X

Signature of Applicant
 申請人簽署

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).
 如申請人選擇以信用卡透過自動櫃員機操作其他東亞銀行賬戶，或登記信用卡賬戶為電子網絡銀行賬戶之相關賬戶，申請人於此表格上簽署式樣必須與該賬戶相同。

FOR BANK USE ONLY 銀行專用

COL-BR	PID	PSIG	TR/ERR PSLIP	STID	PASSBOOK	ADD PROOF
	SID	SSIG			STATEMENT	CK BY
BR				SE		
MC 1085	BOX			BOOTH		

CDD Exercise Completed

Customer Services Hotline 客戶服務熱線：(852) 3608 6628

Fax Applications 傳真申請熱線：(852) 3608 6418

Mailing Address 郵寄地址：

The Bank of East Asia, Limited, Central Operations Department, 30/F,
 BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong
 香港九龍觀塘道418號創紀之城五期東亞銀行中心30樓東亞銀行中央支援部

If applying by fax, please do not submit a duplicate application form. 如傳真申請，請勿重複郵寄。

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^{4,8}	HK\$40 each transaction per credit card	
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)	Effective 28 th December, 2013 4% of the Payment Amount + HK\$20 per transaction (minimum: HK\$100)	
Courier Service Fees	<ul style="list-style-type: none"> - Local - Overseas - Returned Overseas Courier For Unsuccessful Deliveries 	
	<ul style="list-style-type: none"> - 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	
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.Such information may be transferred to a place outside Hong Kong.
- (6) 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.

東亞銀行信用卡服務收費概覽

生效日期：2013年12月27日

利率及財務費用		
購物簽賬財務費用(實際年利率) ¹	當你開立賬戶時，購物簽賬實際年利率為 34.49厘 (月息2.5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。	
現金透支財務費用(實際年利率)	當你開立賬戶時，現金透支實際年利率為 36.74厘 (月息2.5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。	
購物簽賬拖欠財務費用(實際年利率)	如你連續2個月於到期繳款日或之前仍未繳付結單上所示的最低付款額， 39.83厘 (月息2.84厘)的實際年利率將適用於你的賬戶。拖欠財務費用將取代財務費用，並由下一期結單開始計算。	
現金透支拖欠財務費用(實際年利率)	如你連續2個月於到期繳款日或之前仍未繳付結單上所示的最低付款額， 42.38厘 (月息2.84厘)的實際年利率將適用於你的賬戶。拖欠財務費用將取代財務費用，並由下一期結單開始計算。	
免息還款期	最長 56日	
最低付款額 ²	所有利息、其他費用及收費，包括可能收取的年費，及所欠本金總額的1%(最低為港幣/人民幣50元)，及逾期之最低付款額及超逾信用額之全數金額。	
收費項目		
年費 ³ (每張)	主卡	附屬卡
- 普通卡	港幣300元	港幣150元
- 金卡	港幣600元	港幣300元
- 白金卡	港幣1,500元	港幣800元
- JCB白金卡	港幣800元	港幣400元
- 銀聯雙幣白金信用卡	港幣600元	港幣300元
- World萬事達卡	港幣3,000元	港幣1,500元
- 公司卡	港幣600元	不適用
現金透支手續費 ^{2,4} (適用於現金透支及轉賬至本銀行其他賬戶)	透支額之 4% + 港幣/人民幣20元 (每次交易) (最低為港幣/人民幣100元)	
外幣交易費用 ⁵	<ul style="list-style-type: none"> 所有在香港及海外之外幣交易收費為簽賬額之1.95%(已包括Visa/萬事達卡/JCB卡對本銀行所收取的費用，如適用)。 所有在海外之港幣交易將不會收取外幣交易費用。 所有港幣以外之其他貨幣交易，本銀行將於處理該賬目當日，根據Visa/萬事達卡/JCB卡所採用之匯率折算為港幣，再加入本銀行收取之服務費。另該匯率是取自Visa/萬事達卡/JCB卡進行交易處理當日之匯率價格。交易處理日並不同簽賬當日，因此匯率可能受市場浮動所影響。 	
逾期手續費 ²	港幣/人民幣250元 或最低付款額，以較低者為準	
超出信用額費用 ²	港幣/人民幣200元 (每期結單)	
退票/自動轉賬退回費用 ^{2,6}	港幣/人民幣150元 (每次)	
補發新卡費	港幣120元 (每次)	
爭議賬項手續費 ^{2,7}	港幣/人民幣150元	
銀行櫃位繳付賬項手續費 ^{5,8}	港幣40元 (每張信用卡之每次交易)	
繳付賬單手續費 (適用於銀行或信用卡服務、信貸財務及證券)	由2013年12月28日起生效 繳費額之 4% + 港幣20元 (每次交易)(最低為港幣100元)	
速遞收費	<ul style="list-style-type: none"> - 本地 - 海外 - 退回無法速遞的海外文件 	
額外結單副本費用	港幣50元 (每份)	
額外銷售單/現金提取單副本費用	港幣50元 (每份)	
退還信用卡結餘費用 ²	港幣/人民幣50元 (每次)	

註：

1. 實際年利率是根據銀行營運守則訂定之淨值法計算。而現金透支年利率之計算已包括現金透支手續費。
2. 東亞銀行銀聯雙幣白金信用卡之費用及收費將按港幣及人民幣賬戶分別徵收。港幣賬戶之收費以港幣為單位；人民幣賬戶之收費則以人民幣為單位。
3. 永久豁免年費只適用於持有有效並保持狀況良好之指定東亞銀行賬戶之主卡持卡人(指定賬戶包括所有存款賬戶、樓宇按揭貸款、個人貸款及強積金賬戶)。年費豁免亦適用於相關附屬卡。
4. 如透過東亞銀行銀聯雙幣白金信用卡於中國內地進行人民幣現金透支時，有關交易金額及現金透支手續費，將以人民幣為結算單位，並誌賬在東亞銀行銀聯雙幣白金信用卡的人民幣賬戶內。
5. 此費用不適用於東亞銀行銀聯雙幣白金信用卡。
6. 如逾期手續費已誌賬於東亞銀行信用卡賬戶，同一結單期內的退票/自動轉賬退回費用將不會被收取。
7. 爭議之交易若最終證實屬持卡人責任，本銀行將收取處理爭議賬項手續費。
8. 此收費將顯示於下一期信用卡結單。東亞銀行World萬事達卡持卡人可獲豁免此收費項目。

本銀行可以不時修訂上述費用或其他增設的費用(如適用)，並以本銀行認為適當之方式通知持卡人及將會根據東亞銀行信用卡持卡人合約之有關條款而生效。

東亞銀行信用卡持卡人合約(私人賬戶)(「持卡人合約」)主要條款及細則摘要

東亞銀行有限公司(「本行」)謹此簡述持卡人合約中主要條款及細則如下,以供閣下參考,敬希垂注。一切條款及細則概以東亞銀行信用卡(「信用卡」)的持卡人合約全文為準,請詳加細閱。

如需持卡人合約全文,請於本行任何分行索取或瀏覽本行網頁:www.hkbea.com。中英文版本如有歧異,以英文版本為準。

1. 當你收到信用卡時,必須立刻確認收妥信用卡。信用卡只供你個人使用,並不可轉讓他人。你須合理謹慎保管你的信用卡及私人密碼(「私人密碼」),並切勿將你的私人密碼及信用卡賬戶號碼洩露予任何人士。
如你使用與信用卡有連繫的其他服務或設施(如自動櫃員機或「電子網絡銀行服務」),你須同時受該等服務或設施的條款及細則約束。
2. 如遇信用卡及/或私人密碼遺失、被竊或洩露予他人,你須立即通知本行。
3. 只要你並無欺詐或嚴重疏忽行為,且並無將信用卡或私人密碼提供予他人,在我們接獲你或附屬卡持卡人的通知之前所產生的一切未經授權交易賬項中,你應負責的最高限額為港幣500元或不多於適用法律及規例或營運守則所定之數額。此最高負責額不適用於現金貸款,而你須完全負責以私人密碼進行的任何現金貸款。如你未能履行上述第1項和第2項條文所述之責任,你須對信用卡所涉及之一切賬項(不論由你授權認可與否)負上全部責任。
4. 信用卡賬戶之信貸限額,只供你及附屬卡持卡人(如適用)共同使用。你須遵守所獲批核的信用卡信貸限額,本行有權隨時調整此信貸限額,並向你作出適當的通知。你不可使用信用卡支付本行相信或懷疑直接或間接涉及賭博或違法行為的交易。
5. 對於有任何商號拒絕接受信用卡,及對於其提供的產品或服務的質素,本行不會負上任何責任。你須自行解決與商號間之任何糾紛。即使你與商號間存在任何索償或爭議,也不可免除你對本行清償欠款之責任。
6. 如結單上顯示任何非由你授權認可之賬項,你須於結單發出日起計60日內通知本行,否則該結單將會作實。
7. 如遇信用卡遺失、被竊或終止使用,你須直接通知有關商戶更改及/或取消自動轉賬指示,並改用其他方式支付賬單。否則,你仍須負責自動轉賬指示更改及/或取消前招致之任何收費、損失、損害或開支。
8. 所有外幣交易,本行均會按卡機構(例如Visa、萬事達卡或JCB等)於處理交易當日採用的匯率折算為港幣,再加入本行所收取服務收費概覽中列明的有關費用,一併記入你的信用卡賬戶。
如以東亞銀行銀聯雙幣白金信用卡簽賬,所有以港幣為貨幣單位進行的信用卡交易,將記入你的港幣賬戶;以港幣或人民幣以外之任何貨幣單位進行的交易,將會根據銀聯於處理交易當日採用的匯率折算為港幣,並記入你的港幣賬戶。
由於清算安排,若干以東亞銀行銀聯雙幣白金信用卡進行的人民幣信用卡交易,或因商戶或財務機構以港幣處理有關交易而記入港幣賬戶,其中包括但不限於經由銀通自動櫃員機進行的提取人民幣現金的收費。除上述情況外,以人民幣為貨幣單位進行的信用卡交易而產生的所有人民幣收費將記入你的人民幣賬戶。
9. 在使用信用卡時,你須繳付服務收費概覽列明有關服務衍生之手續費及適用費用。
你須準時償還欠款,以避免支付財務費用及逾期手續費。
如你持有東亞銀行銀聯雙幣白金信用卡,你須以港幣繳付港幣賬戶之結欠,及以人民幣繳付人民幣賬戶之結欠。個別賬戶之結餘不會自動抵銷其他賬戶之結欠。本行不會自動以你繳付港幣賬戶的任何超額款項,繳付人民幣賬戶之結欠,反之亦然。
如你未能如期清付賬款,則須承擔本行在執行條款及細則及向你追討欠款時所產生之一切費用及支出。
10. 根據下述第11項條文,本行可從你在本行開設的其他賬戶內轉賬,以抵銷或清付信用卡(主卡或附屬卡賬戶)的結欠,而無須預先通知。
11. 你須對本身及各有關附屬卡持卡人之一切債項及債務負責。而附屬卡持卡人則僅須對本身之債項及債務負責。
12. 本行可於任何時候取消信用卡,而你亦可隨時親身前往本行任何分行通知終止使用信用卡並交回信用卡及各有關附屬卡。你或附屬卡持卡人亦可親身前往本行任何分行交回附屬卡,以終止使用該卡。
你須對附屬卡之使用負責,直至該卡退回本行。
13. 本行可隨時修訂持卡人合約中之條款及細則,並以本行認為適當的方式於修訂生效日期前不少於60日發出事先通知。如你及附屬卡持卡人(如適用)於生效日期後繼續使用信用卡,即表示你及附屬卡持卡人(如適用)已接受並同意有關更改,而信用卡賬戶之結欠亦受有關修訂的約束。除非你及附屬卡持卡人(如適用)於修訂生效日期前將信用卡交回本行終止使用該卡。

個人資料(私隱)條例 — 個人資料收集(客戶)聲明

依從個人資料(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) 客戶在開立或延續賬戶、建立或延續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續賬戶或建立或延續銀行信貸或提供銀行服務或其他金融服務。
- (3) 本銀行亦會在延續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頭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)。

該等資料可能被轉移至香港境外。

- (6) 就客戶(不論以借款人、按揭人或擔保人身分，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、按揭人或擔保人，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證件號碼；
 - (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、按揭人或擔保人身分，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) **在直接促銷中使用資料**

本銀行擬把客戶資料用於直接促銷，而本銀行為該用途須獲得客戶同意(包括表示不反對)。就此，請注意：

- (i) 本銀行可能把本銀行不時持有的客戶姓名、聯絡資料、產品及服務組合資料、交易模式及行為、財務背景及人口統計數據用於直接促銷；
- (ii) 可用作促銷下列類別的服務、產品及促銷標的：
 - (a) 財務、保險、信用卡、銀行及相關服務及產品；
 - (b) 獎賞、客戶或會員或優惠計劃及相關服務及產品；
 - (c) 本銀行合作品牌夥伴提供之服務及產品(該等合作品牌夥伴名稱會於有關服務及產品的申請表格上列明)；及
 - (d) 為慈善及/或非牟利用途的捐款及捐贈；
- (iii) 上述服務、產品及促銷標的可能由本銀行及/或下列各方提供或(就捐款及捐贈而言)徵求：
 - (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、合作品牌或優惠計劃供應商；
 - (d) 本銀行及本銀行集團成員公司之品牌合作夥伴(該等品牌合作夥伴的名稱會於有關服務及產品的申請表格上列明)；及
 - (e) 慈善或非牟利機構；
- (iv) 除由本銀行促銷上述服務、產品及促銷標的以外，本銀行亦擬將以上第(7)(i)段所述的資料提供予以上第(7)(iii)段所述的全部或任何人士，以供該等人士在促銷該等服務、產品及促銷標的中使用，而本銀行為此用途須獲得客戶書面同意(包括表示不反對)；
- (v) 本銀行可能因如以上第(7)(iv)段所述將資料提供予其他人士而獲得金錢或其他財產的回報。如本銀行會因提供資料予其他人士而獲得任何金錢或其他財產的回報，本銀行會於以上第(7)(iv)段所述徵求客戶同意或不反對時如是通知客戶。

如客戶不希望本銀行如上述使用其資料或將其資料提供予其他人士作直接促銷用途，客戶可通知本銀行行使其選擇權拒絕促銷。

客戶可向本銀行的集團資料保障主任(聯絡詳情請參閱以下第(12)段)提出同意本銀行使用其資料或將其資料提供予其他人士作直接促銷用途。

- (8) 根據條例中的條款及根據條例核准發出的個人信貸資料實務守則，任何客戶有權：
 - (i) 查核本銀行是否持有他的資料及查閱該等資料；
 - (ii) 要求本銀行改正任何有關他的不準確的資料；
 - (iii) 查明本銀行對於資料的政策及實務和獲告知本銀行持有的個人資料種類；
 - (iv) 要求獲告知那些資料會被例行披露予信貸資料服務機構或追討欠款公司，及獲本銀行提供進一步資料，以便向有關信貸資料服務機構或追討欠款公司提出查閱和改正資料的要求；及
 - (v) 於悉數清償欠款而結束賬戶時，指示本銀行要求該信貸資料服務機構，從資料庫刪除本銀行曾經提供的任何賬戶資料(為免生疑問，包括任何賬戶還款資料)，惟是項指示須於結束賬戶後5年內提出，而該賬戶在緊接結束之前5年內，並無拖欠超過60日的記錄。賬戶還款資料包括上次到期的還款額，上次報告期間(即緊接本銀行上次向信貸資料服務機構提供賬戶資料前不多於31日的期間)所作還款額，剩餘可用信貸額或未償還數額及欠款資料(即過期欠款額及逾期還款日數，清還過期欠款的日期，及全數清還拖欠為期超過60日的欠款的日期(如有))。
- (9) 如賬戶出現任何拖欠還款情況，除非拖欠金額在由拖欠日期起計60日屆滿前全數清還或已撇賬(因破產令導致撇賬除外)，否則賬戶還款資料(定義見以上第(8)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多5年。
- (10) 如客戶因被頒布破產令而導致任何賬戶金額被撇賬，不論賬戶還款資料有否顯示任何拖欠為期超過60日的還款，該賬戶還款資料(定義見以上第(8)(v)段)會在全數清還該拖欠還款後被信貸資料服務機構繼續保留多5年，或由客戶提出證據通知信貸資料服務機構其已獲解除破產令後保留多5年(以較早出現的情況為準)。
- (11) 根據條例的條款，本銀行有權就處理任何查閱資料的要求收取合理費用。
- (12) 任何關於查閱或改正資料，或索取關於本銀行的私隱政策及守則或所持有的資料種類的要求，應向下列人士提出：

香港中環德輔道中10號	電話：3608 3608
東亞銀行集團	傳真：3608 6172
集團資料保障主任	網址：www.hkbea.com
- (13) 本銀行在批核信貸申請時，可能參考由信貸資料服務機構提供有關客戶的信貸報告。假如客戶有意索取有關信貸報告，可要求本銀行提供有關信貸資料服務機構的聯絡詳情。
- (14) 客戶可隨時向本銀行要求停止使用其個人資料於直接促銷活動，有關要求可根據第(12)段的地址或傳真號碼向集團資料保障主任提出。
- (15) 本銀行在結束賬戶/終止服務後會繼續持有有關客戶的資料7年或按照有關法律和法規所規定的期限。
- (16) 本聲明不會限制客戶在個人資料(私隱)條例下所享有的權利。
(文義如有歧異，以英文本為準。)