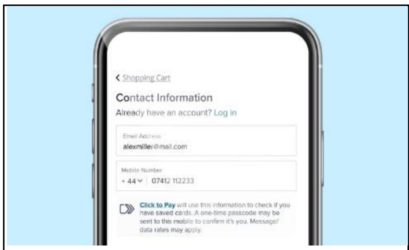
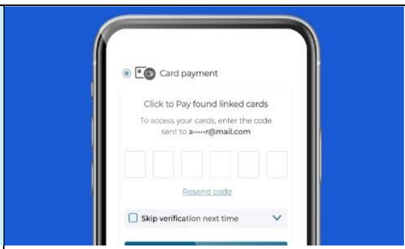
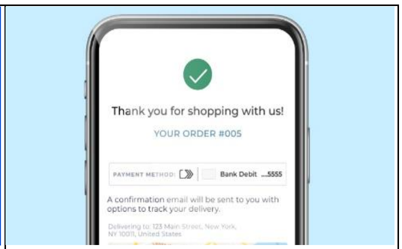
BEA 東亞銀行

Guide for Using BEA Visa Credit Card via Click to Pay

Experience faster and easier online shopping with Visa Click to Pay (“Click to Pay”). Click to Pay is designed for online shopping checkout. Simplify your shopping experience by skipping the manual Visa card entry while enhancing checkout security. Whenever you see the Click to Pay icon at checkout on websites that accept Visa, you can enjoy this easy, smart and secure payment service.

Guide on Online Payment with Click to Pay:

		
Step 1: Look for icon You can shop online whenever you see the Click to Pay icon at checkout on websites where Visa is accepted. Register* and add your Visa credit card if you are a new user.	**Step 2: Verify your identity** Enter your email address or mobile number at checkout to receive a One-Time Password (OTP), then select your linked Visa card to proceed with payment.	**Step 3: Complete checkout** Confirm payment and proceed with checkout.

*New users are required to complete the registration via Visa Click to Pay registration website (https://src.visa.com/login) before using Visa Click to Pay service. Alternatively, new users may contact BEA Credit Card Customer Services Hotline 3608 6628 for registration^ or inquiries.

^Please read the "Terms and Conditions for Using BEA Visa Credit Card via Click to Pay" before registration.

Terms and Conditions apply. For more details and FAQs regarding Visa Click to Pay, please refer to Visa Click to Pay website (https://www.visa.com.hk/en_HK/products/click-to-pay/consumers.html) and Click to Pay FAQ website (https://www.visa.com.hk/pay-with-visa/checkout-faq.html).

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

Terms and Conditions for Using BEA Visa Credit Card via Click to Pay

Important Notice:

Please read these Terms and Conditions carefully before using the Click to Pay service (as defined below) provided by The Bank of East Asia, Limited (the “Bank”). By registering your BEA Visa Credit Card or using the Click to Pay service, you accept and agree to be bound by all the provisions of these Terms and Conditions.

1. Applicability and Relationship with Other Terms

1.1 These Terms and Conditions (the “Terms”) govern the respective rights and obligations of the Cardholder and the Bank regarding the Visa Click to Pay (“Click to Pay”) service.

1.2 These Terms are standalone and supplement, but do not replace, the BEA Credit Cardholder Agreement (the “Cardholder Agreement”), the Bank's Personal Data (Privacy) Ordinance policy, the Important Notes on Using Mobile Contactless Payment Services, and any other applicable terms as amended from time to time (collectively, the “Other Terms”).

1.3 Any transaction processed through Click to Pay remains subject to the Other Terms. In the event of any inconsistency between these Terms and the Other Terms, the provisions of these Terms shall prevail to the extent that they relate to the Click to Pay service.

1.4 You also agree to and must comply with the Visa Solution Terms of Service (https://www.visa.com.hk/en_HK/legal/checkout/terms-of-service.html) (the “Visa Checkout Terms of Service”) of Visa U.S.A. Inc. (“Visa”) and their privacy policy. Visa reserves the right to make final changes to its terms of service or privacy policy.

2. Definitions

In this Agreement, unless the context otherwise requires, the following terms shall have the meanings set forth below:“Credit Card” means an eligible BEA Credit Card issued by the Bank.“Cardholder” or “you” means an eligible BEA credit cardholder who chooses to register for and use the Click to Pay service.“Click to Pay” or “Click to Pay Service” (the “Service”) means the credit card online payment service provided by the relevant card scheme and made available to eligible Cardholders at the sole discretion of the Bank. Upon activation of the Service via the Bank, the Cardholder does not need to manually enter credit card details during checkout at online merchants.“Authentication Factors” mean the email account, mobile phone number, One-Time Password (OTP), Personal Identification Number (PIN), device passcodes, and/or biometric credentials (such as fingerprint or facial recognition) required for you to use Click to Pay and/or your mobile device.

3. Use of the Service

3.1 The Service is only available to Cardholders who meet the eligibility criteria, which shall be determined at the sole discretion of the Bank.

3.2 The Credit Card added by you to Click to Pay can be used to perform transactions at online merchants or within applications that accept Click to Pay payments.

3.3 Your physical credit card, virtual credit card, and credit card used via digital wallets or Click to Pay constitute the same bank card and share the same account. All transactions will be recorded on the statement for the relevant period; the Bank will not issue a separate statement for Click to Pay transactions.

3.4 The Bank will not charge you additional fees for using the Click to Pay service. However, you are solely responsible for any fees or charges levied by third parties (such as your telecommunications provider and/or the relevant card scheme) in connection with your use of Click to Pay. For the avoidance of doubt, all applicable interest, fees, and charges (if any) under your Credit Card account shall apply to your Credit Card used via Click to Pay.

3.5 The Bank reserves the right, in its sole discretion, to decline your registration for, the addition of a card to, or use of the Service. Under applicable laws and regulations, the Bank may at any time change or suspend the transaction types, transaction limits, and/or authorization procedures for your Credit Card used via Click to Pay, or terminate your use of the Service's features at any time without prior notice.

4. Biometric Authentication and Passcodes

Certain authentication features of the Service (such as fingerprint, facial recognition, or device passcode) may be available on your mobile device. You acknowledge and agree that:

a) The use of passcodes is governed by the agreement between you and the device manufacturer.
b) Your passcodes will not leave your mobile device and will not be transmitted to the relevant card scheme or the Bank.
c) You may choose whether to authorize the relevant card scheme to use passcodes for payment transactions. You can disable the passcodes at any time by unbinding your Credit Card from your Click to Pay account.
d) You authorize the relevant card scheme to process personal data related to such passcodes in accordance with their data privacy terms.

5. Cardholder's Responsibilities

5.1 The Cardholder must keep strictly confidential all Authentication Factors required for Click to Pay.

5.2 The Cardholder must secure their Credit Card details, including the card number, cardholder name, Card Verification Value (CVV), and expiry date, and prevent such information from being lost, stolen, or misused.

5.3 The Cardholder shall be responsible for all transactions executed using the Credit Card via Click to Pay (whether or not authorized by the Cardholder) and shall bear the risk of any unauthorized transactions, unless otherwise expressly exempted under the Cardholder Agreement.

5.4 You must notify the Bank immediately if you know or suspect that your Click to Pay account has been lost, stolen, or misused, or that your Authentication Factors have been disclosed to others.

6. Data Sharing and Privacy

6.1 You acknowledge and agree that the Bank, the relevant card scheme, merchants, and other third parties may use and share transaction-related technology, location, data, and/or information in accordance with the privacy policies of the Bank and the relevant card scheme.

6.2 The purposes of such data sharing include, but are not limited to, completing transactions, conducting identity verification, and determining your eligibility for any credit card offers or features (such as reward points, cash rebate, or instalment options).

6.3 For personal data you provide to the relevant card scheme, since it is governed by the Visa Checkout Terms of Service, the Bank has no control over the privacy and security of such information.

7. Suspension, Removal, and Termination of Service

7.1 You may suspend or remove your Credit Card from Click to Pay at any time.

7.2 Upon removal or suspension of the Service, as long as the Credit Card has not expired or been cancelled, you may continue to use the Credit Card via other means outside of Click to Pay (such as using the physical card or chip-insertion payment).

7.3 If your Credit Card account is cancelled, deactivated, or suspended by the Bank for any reason, all its payment functions within Click to Pay will be deactivated simultaneously.

7.4 If the Bank issues a replacement card to you, the Bank will deactivate the original Credit Card linked to Click to Pay. The Bank may automatically synchronize the new card details with the relevant card scheme; however, the Cardholder must re-register for the Click to Pay service before continuing to use the Service.

7.5 Your Credit Card account may also be removed from Click to Pay at the request of the relevant card scheme. Please refer to the terms of service of the relevant card scheme.

7.6 If you do not agree to these Terms or any subsequent amendments, you must terminate the Service before the effective date of the amendments. Your continued use of the Service after the amendments take effect shall be deemed your acceptance of such changes.

8. Limitation of Liability and Disclaimer

8.1 You acknowledge and accept that the Click to Pay service is provided by the relevant card scheme and not by the Bank. The Bank is not the supplier of Click to Pay, nor is it a party to any transactions, payments, or receipts between you and the merchants. The purchase, return, and disputes regarding the relevant goods or services only concern you and the merchants.

8.2 The Bank shall not be liable for any direct, indirect, incidental, or consequential loss suffered by you arising from any failure, delay, communication breakdown, unauthorized access to the Click to Pay system, or any acts or omissions of the relevant card scheme or any third party.

9. Indemnity

You agree to indemnify and hold the Bank harmless from and against all actions, claims, demands, liabilities, losses, damages, and reasonable costs (including legal expenses) suffered or incurred by the Bank arising from:

a) The Bank accepting and acting upon any information or communications provided through Click to Pay.
b) Your breach of these Terms, the Cardholder Agreement, or any applicable terms of third parties.
c) Any fraudulent, negligent, or wilful misconduct by you in using the Service.

10. Miscellaneous Legal Provisions

10.1 The Bank may amend these Terms and any fees associated herewith from time to time. If such amendments affect the Cardholder's responsibilities, obligations, or fees, the Bank will give prior notice in a manner it deems appropriate before they take effect.

10.2 Under the Contracts (Rights of Third Parties) Ordinance (Chapter 623 of the Laws of Hong Kong), no person or entity who is not a party to these Terms shall have any right to enforce any part of these Terms.

10.3 These Terms shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region. The Cardholder agrees to submit to the non-exclusive jurisdiction of the Hong Kong courts.

10.4 In the event of any discrepancy between the Chinese and English versions of these Terms, the English version shall prevail in all respects.