

BEA CREDIT CARD APPLICATION FORM 東亞銀行信用卡申請表格 <MC6105>



COR016105010

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。請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閣下**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)。

CREDIT CARD TYPE AND WELCOME GIFT 信用卡類別及迎新禮品

Please select one of the below credit card type:

請選擇以下其中一款信用卡類別：

☐ BEA JCB PLATINUM Card
東亞銀行JCB白金卡

or 或

☐ BEA UnionPay Dual Currency PLATINUM Credit Card
東亞銀行銀聯雙幣白金信用卡

Please select your choice of the welcome gifts by ticking “√” in the appropriate Box (only applicable to BEA UnionPay Dual Currency PLATINUM Credit Card). 禮品任選其一，請於所選之禮品加上「√」號(只適用於東亞銀行銀聯雙幣白金信用卡)。

Welcome Gift 迎新禮品1：

☒ HK\$300 Cash Rebate
現金回贈 (61037)

Spending Requirement: Within 2 months of the Card's issue date, new customer¹ are required to activate it through the BEA App, **and** reach HK\$3,000 (Gift 1)

簽賬要求：全新客戶¹須於發卡後首2個月透過BEA App成功確認信用卡及憑卡作本地/海外零售簽賬及/或現金透支滿HK\$3,000(禮品1)

Notes 註：

- The minimum annual income of the applicant must be HK\$40,000 or above. 申請人之年薪須達HK\$40,000或以上。
- BEA reserves the sole right to approve or decline any credit card application, to grant any credit limit and to assign any card type (based on the credit limit granted). 本行就東亞銀行信用卡之批核、信用額及卡類別(將根據閣下所獲批核之信用額而定)保留最終審批權。
- Gift items are available while stocks last. If gift item is out of stock, not applicable, the applicant does not select the choice of gift or the applicant select more than one gift, welcome gift 1 will be automatically assigned without prior notice.

禮品數量有限，送完即止。如申請人所選的禮品換罄或不適用於申請的信用卡類別、或申請人選擇超過1款禮品或沒有填上禮品選擇，將自動獲贈迎新禮品1，恕不作事前通知。

- The customer cannot change their choice of welcome gift after confirming it. 禮品選擇一經確認，恕不接受任何更改。
- Terms and conditions apply to the welcome gift offers. Please refer to the relevant terms and conditions for details. 迎新禮品優惠須受條款及細則約束，詳情請參閱有關條款及細則。

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。

☐ 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)

If your name in **English** on your HKID Card exceeds 19 characters (including spaces), BEA reserves the sole and absolute right to determine the form of the cardholder's name as embossed on the credit card.

如閣下的香港身份證上之英文姓名(包括空格)超出19個字元，本行保留對刻印於信用卡面上持卡人姓名之式樣的最終決定權。

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)

Document Nationality/Region (Copies of HKID Card, valid passport issued by place of origin, and Hong Kong visa are required for Hong Kong non-permanent residents.) (Copies of valid identity card and passport issued by place of origin or Exit-entry Permit for Travelling to and from Hong Kong and Macao are required for non-Hong Kong residents (Applicable to BEA UnionPay Dual Currency PLATINUM Credit Card Applicants only).)
證件國籍或所屬地區(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。)(如非香港居民，請提供原居地發出的有效身份證及護照或往來港澳通行證副本(只適用於申請東亞銀行銀聯雙幣白金信用卡)。)

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**。)

Room 室 Floor 樓 Block 座
____| ____| ____|

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 Relatives/Others 與親屬/其他人同住 ☐ 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 ____|

Phone No. in Place of Origin (Applicable to non-Hong Kong residents only)
原居地電話號碼(只適用於非香港居民)
____|

Email Address 電郵地址

Your BEA Credit Cardholder Agreement (Personal Account) and Credit Card Service Guide will be sent separately to this email address.
東亞銀行信用卡持卡人合約(私人賬戶)及信用卡服務指南將會分別發送到此電郵地址。

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 you are a housewife or a retiree and provide proofs of assets)

受僱公司**英文**名稱(如閣下為主婦或退休人士，請註明並提供資產證明。)

Office Address in English (Please complete in BLOCK LETTERS to avoid postal failure. P.O. boxes and overseas addresses are not accepted.)

公司英文地址(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。)

Room 室 Floor 樓 Block/Building 座/大廈

Road/Street 街道

District 地區

☐ HK 香港 ☐ KLN 九龍 ☐ NT 新界

Office Tel. No. 公司電話號碼 Years of Service 任職年期

_____ Y年 _____ M月

Nature of Business 業務性質

Position 職位

Monthly Income (Please provide proofs of income/assets)

每月收入(請附上薪金/資產證明)

HK\$ _____

ADDITIONAL INFORMATION 其他資料

1. I am a relative of the following director/employee of The Bank of East Asia. 本人為下列東亞銀行董事/僱員之親屬。

(Name as printed on his/her HKID Card 其香港身份證上之英文姓名)

Relationship 關係

2. I wish to have ATM facilities on my BEA Credit Card for my BEA Account(s) listed below. (Applicable to HKD deposit accounts only)

本人欲以東亞銀行信用卡透過自動櫃員機一併處理以下之東亞銀行賬戶。(只限港元存款賬戶)

Account No. 賬戶號碼

015-_____-_____-_____-_____

☐ Statement Savings Account

☐ HKD Current Account

儲蓄(結單)賬戶

港元往來賬戶

(Statement Savings Account will be considered as the designated account if no instruction is given for the ATM facility.)

(如未指明,儲蓄(結單)賬戶將被設定為自動櫃員機服務之指定賬戶。)

3. Please regard my designated mailing address as
請將本人的通訊地址設定為

☐ Residential Address 住宅地址 ☐ Office Address 公司地址

If no instruction is given, the Residential Address will be deemed to be the designated correspondence address for ALL your credit card account(s) and revolving loan account(s) (if any).

如沒有指明,住宅地址將被設定為閣下所有信用卡賬戶及循環貸款賬戶(如有)的指定通訊地址。

4. Please select your preferred language

請選擇通訊語言

☐ Chinese 中文

☐ English 英文

Please note that your choice here will serve as our reference of your preferred language for viewing content. If you did not indicate a choice, English will be preset. You can change your choice anytime at a BEA ATM or call our Customer Service Hotline.

此選項將用作日後向你發出通訊語言之參考。如您未有選擇,通訊語言將預設為英文。如欲更改語言選擇,你可隨時透過本行自動櫃員機或致電客戶服務熱線辦理。

E-STATEMENT SERVICE 電子結單服務

- i) To help protect the environment, I will obtain and check my credit card statements approved in this application through Cyberbanking, and agree that BEA is not required to provide paper statements. BEA will send a notification email to the email address provided on this application form, and/or the email address for e-statement notifications associated with my existing Cyberbanking account(s)* (if any) when the latest statement is available.

為支持環保,本人會透過電子網絡銀行服務自行索取及查閱本申請所批核之信用卡結單,並同意東亞銀行無須提供紙張結單。當最新的結單發出時,東亞銀行會透過此申請表上填寫的電郵地址,及/或本人現有之電子網絡銀行賬戶*內傳送電子結單通知的電郵地址(如有),發出電郵通知。

* Only applicable to Private Banking, SupremeGold, Supreme, i-Account, principal credit card, revolving loan and Cyberbanking accounts. Joint accounts and MPF accounts are excluded.

只適用於私人銀行、顯卓理財、至尊理財、i-Account、信用卡主卡、循環貸款及電子網絡銀行賬戶,聯名賬戶及強積金賬戶除外。

- ii) ☐ I would like to receive paper statement by mail. A Paper Statement Fee of HK\$50 will be charged to each principal card account approved in this application by BEA without prior notice. The Paper Statement Fee of HK\$50 will be levied to each principal card account:

本人欲選擇以郵寄形式收取紙張結單。東亞銀行將會在本申請所批核之每個主卡賬戶內收取HK\$50紙張結單費用而無須事前通知。東亞銀行將在以下情況於每個主卡賬戶收取HK\$50紙張結單費用:

- 1) at the time of account opening (if you opt to receive paper statements);
於開立賬戶時(如客戶選擇收取紙張結單);
- 2) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, the Paper Statement Fee will be levied on the first working day in February each year;
隨後每年的開戶月份(如仍然選擇紙張結單服務),例如:賬戶於1月份開立,東亞銀行將於每年2月份的第一個工作天收取紙張結單費用;
- 3) every time you switch from e-statements to paper statements. The fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. The fee in subsequent years will still be levied annually in the account opening month.

客戶每次由電子結單轉用紙張結單。如客戶於1年內多次轉換服務,東亞銀行將收取多於1次費用,而有關收費不會按比例計算。隨後年費仍將於每年於開戶月份收取。

This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.

不論客戶有否使用該信用卡或1年內發出紙張結單的數量,該費用均不會退還。

CYBERBANKING BILL PAYMENT SERVICES 電子網絡銀行賬單繳費服務

Regardless of the amount of the approved credit limit, the daily transaction limit of bill payments via Cyberbanking (including the Internet, mobile phone and phone channels) for the following 4 merchant categories is preset at HK\$100,000, while that of other categories is preset at HK\$20,000. You may login to Cyberbanking to reduce the limit of bill payments or visit any BEA branch in person to increase the limit.

不論獲批核的信用額為多少,下列四類商戶類別的電子網絡銀行服務(包括互聯網、流動電話及電話)賬單繳費之每日交易限額將預設為HK\$100,000,而其他商戶類別則預設為HK\$20,000。如欲調低賬單繳費之限額,請登入電子網絡銀行服務進行更改;而如欲調高此限額,請親臨任何東亞銀行分行辦理。

- Government or Statutory Organisation

「政府或法定機構」

- Public Utilities

「公用事業機構」

- Education: Primary or Secondary School

「教育:小學或中學」

- Education: Post-secondary or Specialised Institution

「教育:專上或專業學府」

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 Key Facts Statement/Schedule of Fees and Charges on BEA Credit Card Services. Please "v" 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,本行將會徵收東亞銀行信用卡資料概覽/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
拒絕超出信貸限額安排

Note: This choice will only apply to the credit card(s) approved in this application. Even if your opt-out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorised amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, etc.).

註：此選擇將只適用於本申請所批核之信用卡。即使你拒絕超出信貸限額安排的要求已生效，於某些交易進行時仍有機會出現超出信貸限額的情況，而本行將就此徵收超出信用額費用。交易例子包括：(i)已預先獲得授權的交易，如八達通自動增值服務、循環付款及自動轉賬；(ii)誌賬金額超出授權金額的交易，如因匯率波動之外幣交易；(iii)獲批核但延遲誌賬的交易；(iv)非接觸式交易；及(v)直接由有關發卡機構(例如Visa、Mastercard等)授權的交易。

* 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.

為確保閣下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。

☐ HKID Card¹ (HKID Card, valid passport issued by place of origin, and Hong Kong visa are required for Hong Kong non-permanent residents)
香港身份證¹ (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)

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

- Your latest Income Tax Demand Note or your salary slip for the past month (with your name printed)
最新薪俸稅單或最近1個月糧單 (須附有閣下姓名)
- Bank statements/passbook records for the past 3 months (with your name, account number, and salary entries printed)
最近3個月銀行結單/存摺 (須附有閣下姓名、賬戶號碼及薪酬金額)
- Your company's business registration certificate and latest tax return (if you are a sole proprietor or partner of a business)
公司商業登記證及最新稅單 (獨資經營之東主或公司合夥人適用)
- Proof of assets (if you are a housewife or retiree)
資產證明 (主婦或退休人士適用)

New **AND** existing BEA customer (except All-in-one Account including SupremeGold Account/Supreme Account/i-Account/Youth i-Account Account customer):

全新 **及** 現有本行客戶 (除綜合戶口，包括顯卓理財戶口/至尊理財戶口/i-Account/Youth i-Account戶口之客戶外)：

☐ Proof of residence (English) within the past 3 months, e.g. utility bill, bank/credit card statement, or bank-issued letter
最近3個月內發出之住址證明 (英文)，例如公用服務繳費單、銀行/信用卡結單或銀行發出的函件

Remarks 註：

1. Existing BEA customer is not required to provide HKID Card copy.
現有本行客戶無須提供香港身份證副本。
2. 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。
3. Application processing will be completed in 10 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10個工作天完成。

APPLICABLE TO BEA UNIONPAY DUAL CURRENCY PLATINUM CARD APPLICANTS WHO ARE NON-HONG KONG RESIDENTS (MANDATORY)
適用於申請東亞銀行銀聯雙幣白金信用卡之非香港居民 (必須填寫)

Applicants who are non-Hong Kong residents must maintain a valid BEA current/savings account.

非香港居民申請人必須持有有效之東亞銀行往來/儲蓄賬戶。

Please place a “√” in the appropriate box.

請在適當方格內加上「√」號。

1. I, being the principal card applicant, declare that,
本人作為主卡申請人謹此聲明：

☐ without providing any documentary proof to The Bank of East Asia, Limited (“BEA”), I confirm that I am a **non-Hong Kong resident, i.e., I do not hold a Hong Kong identity card. I confirm that I have not held any BEA UnionPay Dual Currency PLATINUM Credit Card (principal or supplementary) as a holder of a Hong Kong identity card.**
在並無提交證明文件予東亞銀行有限公司 (「東亞銀行」) 的情況下，本人確認本人為**非香港居民，即本人並非香港身份證持有人**。本人確認現時沒有以香港身份證持有人的身份於東亞銀行持有任何東亞銀行銀聯雙幣白金信用卡 (包括但不限於主卡及附屬卡)。

☐ without providing any documentary proof to BEA, I confirm that I am a **non-Hong Kong resident, i.e., I do not hold a Hong Kong identity card.** However, I previously held a Hong Kong identity card, and with such identity/status I applied for BEA UnionPay Dual Currency PLATINUM Credit Card(s) (principal or supplementary), and still maintain said card(s).
在並無提交證明文件予東亞銀行的情況下，本人確認本人為**非香港居民，即本人並非香港身份證持有人**。唯本人曾為香港身份證持有人，並曾於東亞銀行以香港身份證持有人的身份申請東亞銀行銀聯雙幣白金信用卡 (包括但不限於主卡或附屬卡) 並仍然持有該卡。

BEA UnionPay Dual Currency PLATINUM Credit Card No.
東亞銀行銀聯雙幣白金信用卡號碼

□□□□-□□□□-□□□□-□□□□

Hong Kong ID Card No./Passport No. at the time of application for the above credit card account

申請上述信用卡賬戶時所持有之香港身份證號碼/護照號碼

□□□□□□□□

2. I understand that the BEA will only accept my BEA UnionPay Dual Currency PLATINUM Credit Card application either as a Hong Kong resident or non-Hong Kong resident, depending on whether I hold a Hong Kong identity card. BEA will provide credit card services to me in accordance with the applicable regulatory requirements from time to time, depending on my status as a Hong Kong resident or non-Hong Kong resident as declared by me. I further confirm that I shall notify BEA immediately if I subsequently become a Hong Kong resident. I understand and acknowledge that BEA will, upon receiving such notification, update its records and provide credit card services according to relevant regulatory requirements applicable to my status as a Hong Kong resident. I understand and acknowledge that BEA reserves the right to terminate or suspend my BEA UnionPay Dual Currency PLATINUM Credit Card(s) at any time without prior notice if I am or have been in breach of my declaration, and BEA shall not be liable for any loss or claim in connection with or arising from such termination or suspension. 本人明白東亞銀行只接受本人以香港居民或非香港居民 (取決於本人是否香港身份證持有人) 的身份申請東亞銀行銀聯雙幣白金信用卡。東亞銀行將視乎本人聲明的香港居民或非香港居民身份，並按不時適用的監管規定，向本人提供信用卡服務。本人進一步確認若本人日後成為香港身份證持有人，本人須立即通知東亞銀行。本人明白及確認東亞銀行在收到有關通知後將更新其有關記錄，並按適用於本人香港居民身份的相關監管規定提供信用卡服務。本人明白及確認若本人違反或曾違反由本人作出的聲明，東亞銀行保留隨時終止或暫停本人之東亞銀行銀聯雙幣白金信用卡之權利而無須事前通知。東亞銀行無須負責因終止或暫停該卡所涉及或引起的任何損失或申索。

3. I understand and agree that if the payment is made in Hong Kong dollars for settlement of the outstanding balance of the RMB account of my BEA UnionPay Dual Currency PLATINUM Credit Card, the amount will be converted at the Offshore Renminbi (CNH) exchange rate on the date BEA confirms receipt of the payment, and will be posted to the RMB account after conversion.

本人明白及同意本人如以港幣繳付東亞銀行銀聯雙幣白金信用卡人民幣賬戶之結欠，所繳付之金額將按東亞銀行確認收受款項當日的離岸人民幣 (「CNH」) 匯率折算後，方進註人民幣賬戶內。

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 the Hong Kong Special Administrative Region. 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.

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特別行政區有關欺騙及/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。

2. I acknowledge and agree that the use of (i) BEA Credit Card; (ii) BEA Credit Card Interest-free Instalment Programme; (iii) The "Cash in Hand" Programme; (iv) "Cash in Hand" Balance Transfer Programme; and (v) "Cash in Hand" Statement Instalment Programme are subject to (a) the BEA Credit Cardholder Agreement (Personal Account) and the Law Compliance Supplement; (b) Terms and Conditions of BEA Credit Card Interest-free Instalment Programme; (c) "Cash in Hand" Programme Terms and Conditions; (d) "Cash in Hand" Balance Transfer Programme Terms and Conditions; and (e) "Cash in Hand" Statement Instalment Programme Terms and Conditions (all as amended from time to time) respectively. I confirm my understanding that I should obtain all the aforesaid Terms and Conditions and Law Compliance Supplement from any of BEA branches or via BEA website at www.hkbea.com and BEA will send to me by post the latest version of the aforesaid Terms and Conditions and Law Compliance Supplement together with BEA Credit Card account information upon approval of this application.

本人確認及同意(i)東亞銀行信用卡、(ii)東亞銀行信用卡免息分期付款計劃、(iii)「好用錢」現金兌現計劃、(iv)「好用錢」結餘轉戶計劃、及(v)「好用錢」結單分期計劃之使用，乃分別受不時修訂之(a)東亞銀行信用卡持卡人合約(私人賬戶)及遵從法律補充條款之條款及細則、(b)東亞銀行信用卡免息分期付款計劃條款及細則、(c)「好用錢」現金兌現計劃之條款及細則、(d)「好用錢」結餘轉戶計劃之條款及細則、及(e)「好用錢」結單分期計劃之條款及細則約束。本人知悉本人應透過東亞銀行任何分行索閱或於東亞銀行網站www.hkbea.com下載上述所有條款及細則及遵從法律補充條款，而東亞銀行亦會於此申請批核後將最新版本的上述所有條款及細則及遵從法律補充條款隨卡賬戶資料一併寄予本人。

3. I confirm that I have read, understood and agree to be bound by the terms and conditions of (a) BEA Credit Cardholder Agreement (Personal Account) and the Law Compliance Supplement; (b) Terms and Conditions of BEA Credit Card Interest-free Instalment Programme; (c) "Cash in Hand" Programme Terms and Conditions; (d) "Cash in Hand" Balance Transfer Programme Terms and Conditions; and (e) "Cash in Hand" Statement Instalment Programme Terms and Conditions (all as amended from time to time).

本人確認已細閱及明白並同意受不時修訂之(a)東亞銀行信用卡持卡人合約(私人賬戶)及遵從法律補充條款之條款及細則、(b)東亞銀行信用卡免息分期付款計劃條款及細則、(c)「好用錢」現金兌現計劃之條款及細則、(d)「好用錢」結餘轉戶計劃之條款及細則、及(e)「好用錢」結單分期計劃之條款及細則約束。

4. I understand and agree that BEA has the right not to approve the issuance of the BEA Credit Card without providing reason. The finance charge for the BEA Credit Card is calculated on a daily basis at 2.62% 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 36.43% and 39.38% 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.

本人明白及同意東亞銀行有權不批核發出東亞銀行信用卡，而無須申述理由。東亞銀行信用卡之購物簽賬及現金透支財務費用均以月息2.62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36.43厘及39.38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。

5. 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。

6. I declare and confirm that I am not referred by a third party in relation to this application. I understand that BEA will not accept and proceed this application if it is referred by third party.

本人聲明並確認本申請並不是由第三者轉介。如本申請是經第三者轉介，本人明白東亞銀行將不會接受及處理本申請。

7. 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。

8. 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。

9. I confirm that I have read and understood Welcome Gift Terms and Conditions and 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迎新禮品條款及細則及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。

10. 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。

11. 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。

12. I agree to the e-statement service arrangement detailed above.

本人同意以上電子結單服務之安排。

13. I confirm that I have read and understood the Contents of these Declaration, Key Risks of Secured Overdraft Facility, the Key Facts Statement, the Personal Data (Privacy) Ordinance – Personal Information Collection (Customers) Statement, Secured Overdraft Facility Terms and Conditions, and the Terms and Conditions for the Promotional Offer (if applicable) related to this application and agree to be bound by the same.

本人已閱讀及清楚明白此申請表內所載述的所有聲明、抵押透支服務的主要風險、產品資料概要、個人資料(私隱)條例——個人資料收集(客戶)聲明、抵押透支服務條款及細則及有關推廣優惠的條例及細則(如適用)並同意受其約束。

14. I understand that 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.

本人明白本行聘用的銷售人員(包括直接銷售人員及獲授權代理)的薪酬之釐定，並不單純基於其財務表現，而是根據多項其他因素，當中包括銷售人員是否遵守相關的最佳經營手法，及是否盡心照顧客戶的利益而行事。

**OPT-OUT FROM USE OF PERSONAL DATA IN
DIRECT MARKETING,
EXCLUSIVE OF PRIVATE BANKING SERVICES
選擇拒絕在直接促銷中使用個人資料(不包括私人銀行服務)**

The Bank may use your personal data for direct marketing. Please check (“√”) the relevant box(es) if you do not wish the Bank to use your personal data for direct marketing (exclusive of direct marketing of private banking services solely rendered to the Private Banking customers of the Bank) through any of the following channels: ☐ email ☐ text messages (SMS/MMS) ☐ direct mail ☐ statement inserts ☐ phone calls. By not checking (“√”) a particular channel, you consent that the Bank can use your personal data for direct marketing through that channel. If you are a Private Banking customer of the Bank and want to opt out from direct marketing activities of private banking services of the Bank, please contact your Relationship Manager.

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(不包括只提供予本行私人銀行客戶之私人銀行服務直接促銷)，請於有關方格填上“√”：
☐ 電郵 ☐ 流動訊息(短訊/多媒體訊息) ☐ 推廣郵件 ☐ 隨結單郵寄之宣傳單張 ☐ 電話。如有任何途徑未有填上“√”，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。如你是本行私人銀行客戶及不希望接受本行私人銀行服務之直接促銷活動，請與閣下之客戶經理聯絡。

Provision of personal data to other persons for direct marketing:
提供個人資料予其他人士作直接促銷：

The Bank may provide your personal data to other persons for their use in direct marketing in return for money or other property.

本行可能會將你的個人資料提供予其他人士作其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 other persons for their use as stated above.**

如你不同意本行提供你的個人資料予其他人士作上述用途，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。如你期盼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。

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 6105 (Premium Code: 000000)			BOX	BOOTH	

☐ CDD Exercise Completed

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

Mailing Address 郵寄地址：
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樓中央支援部

Issued by The Bank of East Asia, Limited 東亞銀行有限公司刊發

Welcome offer Terms & Conditions

- The welcome offer is only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission date and at the time of card approval (excluding selected customers).
- Each eligible customer can enjoy the welcome offer once only and the offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified. The Bank reserves the right of final decision to the entitlement of offers.
- The welcome offers are available on a first-come-first-served basis while stocks last. The Bank reserves the right to provide an alternative gift within the same promotion period or other gifts of an equivalent value in case of shortage.
- If the cardholder cancels his/her principal BEA Credit Card mentioned above within 12 months from the date the account is opened, an administration fee equivalent to the face value or reference retail price of the welcome gift at the time of application will be charged to the relevant account without prior notice.
- The Bank of East Asia, Limited (the "BEA") reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.

[BEA World Mastercard](#)

[BEA i-Titanium Card](#)

[BEA UnionPay Dual Currency PLATINUM Credit Card](#)

[General Terms and Conditions \(applicable to all BEA Credit Cards in this promotion\)](#)



BEA World Mastercard/BEA World Mastercard and i-Titanium Card

Spending Requirement

- To qualify for one of the Welcome Gift stated below, the cardholder is required to **1.)** activate the new BEA World Mastercard (the "Principal Card 1") through the BEA App **AND 2.)** make Eligible Transactions listed in table below on local/overseas retail spending or cash advances which reach the required Aggregate Eligible Spending Amount with the new card within 2 months from its issue date (the "Spending Period").

Aggregate Eligible Spending Amount	Welcome Gift
HK\$3,000 or above	Gift 1*: 24,000 Bonus Points ("Bonus Points") (equivalent to 3,000 Miles)
HK\$3,000 or above	Gift 2*: HK\$300 Cash Rebate ("Cash Rebate")
HK\$4,000 or above	Gift 3*: A bottle of The Singleton of Glen Ord 12 Year Old (Suggested Retail Price: HK\$550) (the "12YO Whisky")/A bottle of The Singleton of Glen Ord 18 Year Old (Suggested Retail Price: HK\$1,500) (the "18 YO Whisky")^ and up to 5% rebate on dining spending (the "Dining Rebate")

* The cardholder is optional to apply for a BEA World Mastercard and a BEA i-Titanium Card together (the "Principal Card 2"). Transactions made using Principal Card 1 and Principal Card 2 cannot be combined. Cardholder is required to **1.)** successfully activate the new BEA i-Titanium Card through the BEA app **AND 2.)** Spend HK\$3,000 on local/overseas retail spending with the new card within 2 months from the date of card issuance (the "spending period") to enjoy an **extra HK\$300 Cash Rebate** ("Extra Cash Rebate"). If only one of the Principal Card is approved, the cardholder will be entitled to the approved card's welcome gift only.

^ The cardholder is optional to apply for a BEA World Mastercard and a BEA i-Titanium Card together (the "Principal Card 2"). Transactions made using Principal Card 1 and Principal Card 2 cannot be combined. Cardholder is required to **1.)** successfully activate the new BEA i-Titanium Card through the BEA app **AND 2.)** Spend HK\$2,000 on local/overseas retail spending with the new card within 2 months from the date of card issuance (the "spending period") to enjoy an **extra HK\$200 Cash Rebate** ("Extra Cash Rebate"). If only one of the Principal Card is approved, the cardholder will be entitled to the approved card's welcome gift only.

^ Cardholder will be entitled to 12YO Whisky if his/her aggregate eligible spending amount is between HK\$4,000 and HK\$15,000 during the Spending Period. Cardholder will be entitled to 18YO Whisky if his/her aggregate eligible spending amount equals to HK\$15,000 or above during the Spending Period.

- Eligible spending **excludes** spending of supplementary card(s), "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the Welcome Gift will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.** Transaction eligibility shall be determined at the sole and absolute discretion of BEA according to the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited.

Redemption Arrangement

- Welcome Gift 1/ Welcome Gift 2/Extra Cash Rebate will be credited to the principal card account **within 2 months** after he/she has fulfilled the spending requirement for the card, and will appear on the related statement. If Welcome Gift 1 is chosen, applicants must enroll the BEA Mileage Reward in order to convert the bonus points into miles.
- Welcome Gift 3 – cardholder must register during respective card application and enroll for "BEA Dining Reward" successfully.

The Dining Rebate, in a total amount of rebate up to 5%, includes:

- an extra 4X Bonus Points ("Extra Bonus Points") under "BEA Dining Reward" scheme for all spending on dining in Hong Kong includes the basic 1X Bonus Points (equivalent to 1.6% rebate according to current conversion rate of bonus points, redeeming 250 Bonus Points for HK\$1); and
- an additional cash rebate up to 3.4% (the "Cash Rebate") on dining spending. The Cash Rebate is only applicable to the first HK\$3,000 eligible transaction on dining in Hong Kong during the Spending Period.

The monthly Extra Bonus Points will be credited to the principal card account of the Cardholder between the 8th and the 15th of the next month and will appear on the related statement. The Cash Rebate will be credited to the principal card account within 2 months after he/she has fulfilled the spending requirement for the card, and will appear on the related statement. A gift redemption letter for the Whiskey will be mailed to the cardholder's mailing address as per the record of BEA within 2 months after he/she has fulfilled the spending requirement for the card. The cardholder will be able to receive the welcome gift by presenting the redemption letter and his/her Principal Card. The welcome gift is available on a first-come-first-served basis and is subject to availability while stocks last. Redemption details, including the redemption method, redemption centre address, and redemption date will be set out in the redemption letter.

- The customer is liable to inform the bank within 1 month after the period mentioned in clauses (3) and (4) if he/she has not received the Bonus Points, Credit Rebate, and/or redemption notification, failing which the offer(s) will be deemed forfeited.



BEA i-Titanium Card

Spending Requirement

1. To qualify for the HK\$300 Cash Rebate the cardholder is required to **1.)** successfully activate the new BEA i-Titanium Card (the "Principal Card") through the BEA app **AND 2.)** reach HK\$3,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
2. Eligible spending excludes spending of supplementary card(s), "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the Welcome Gift will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.**

Redemption Arrangement

3. The Cash Rebate will be credited to the principal card account **within 2 months** after he/she has fulfilled the spending requirement for the card, and will appear on the related statement.
4. The cardholder's eligible account must be valid during the promotional period and at the time the Cash Rebate is given. The Cash Rebate cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder. Any Cash Rebate credited can be used to offset the balance of the relevant card account only.
5. Customer is liable to inform the bank within 1 month after the said period mentioned in clause (3) if he or she did not receive the rebate and/or redemption notification, else the offer(s) are deemed forfeited.



BEA UnionPay Dual Currency PLATINUM Credit Card

Spending Requirement

1. To qualify for the HK\$300 Cash Rebate the cardholder is required to **1.)** successfully activate the new BEA UnionPay Dual Currency PLATINUM Card ("Principal Card") through the BEA App **AND 2.)** reach HK\$3,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
2. Eligible spending excludes spending of supplementary card(s), "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the Welcome Gift will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.**

Redemption Arrangement

3. The Cash Rebate will be credited to the principal card account **within 2 months** after he/she has fulfilled the spending requirement for the card, and will appear on the related statement.
4. The cardholder's eligible account must be valid during the promotional period and at the time the Cash Rebate is given. The Cash Rebate cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder. Any Cash Rebate credited can be used to offset the balance of the relevant card account only.
5. Customer is liable to inform the bank within 1 month after the said period mentioned in clause (3) if he or she did not receive the rebate and/or redemption notification, else the offer(s) are deemed forfeited.

General Terms and Conditions (applicable to all BEA Credit Cards in this promotion)

1. The eligibility of all transactions is determined by their transaction date.
2. Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
3. Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
4. To calculate the cardholder's spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
5. A computer system will be used to calculate transactions and rebates. BEA's decision shall be final and conclusive.
6. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
7. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Gift directly from the cardholder's account.
8. The cardholder's account must be valid during the promotion period and at the time the welcome offer is given.
9. BEA reserves the right to vary or cancel this promotion 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.
10. Please visit the BEA website for offer details and terms and conditions.
11. 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 BEA Credit Cardholder Agreement (Personal Account).

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

(04/2021)

Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services

Effective date: 24th April, 2021

Interest Rates and Interest Charges		
Finance Charge for Retail Purchase [Annualised Percentage Rate ("APR") ¹]	BEA CENTENNIAL World Elite Mastercard	5.04% (monthly rate at 0.41%) 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.
	Other BEA Credit Cards	36.43% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on (i) the unpaid balance from the date of the previous statement on a daily basis until payment in full and (ii) the amount of each new transaction (entered into since the previous statement date) from the date of that new transaction on a daily basis until payment in full.
Finance Charge for Cash Advance (APR) ¹	BEA CENTENNIAL World Elite Mastercard	5.97% (monthly rate at 0.41%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.
	Other BEA Credit Cards	39.38% (monthly rate at 2.62%) when you open your account and it will be reviewed from time to time. A finance charge will be charged on the amount of cash advance from the date of the transaction until payment in full.
Default Finance Charge for Retail Purchase (APR) ¹		41.84% (monthly rate at 2.96%) will 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) ¹		45.17% (monthly rate at 2.96%) will 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 Due ²		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 Fee ³ (per card)	Principal Card	Supplementary Card
- Classic Card	HK\$300	HK\$150
- Gold Card	HK\$600	HK\$300
- Titanium 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
- Visa Signature Card	HK\$1,800	HK\$900
- Flyer World Mastercard	HK\$1,800	HK\$900
- World Mastercard	HK\$1,800	HK\$900
- Corporate Card	HK\$980	Not applicable
Annual Participation Fee (per card)	Principal Card	Supplementary Card
- BEA CENTENNIAL World Elite Mastercard	HK\$19,800/HK\$35,000	Not applicable
Cash Advance Fee ^{2,4} (applicable to cash advance and fund transfer to other BEA accounts)	5% of the Transaction Amount per transaction (minimum: HK\$/CNY100)	
Foreign Currency Transaction Fee ⁵	<ul style="list-style-type: none">• 1.95% 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).• 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.	
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	<ul style="list-style-type: none">• Cardholders may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such cases, Cardholders are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.• BEA will charge a markup on the foreign currency transactions in Hong Kong dollars. For the markup detail, please refer to "Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong".	

Fee of Transaction in Hong Kong Dollars Incurred Outside of Hong Kong⁶		1% per transaction amount for Hong Kong dollar transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction). This fee is a reimbursement charge imposed by Visa/Mastercard and will be debited to your account.
Late Charge²		HK\$/CNY350 or the Minimum Payment Due, whichever is lower.
Over Credit Limit Fee^{2,7}		HK\$/CNY250 per statement cycle
Returned Cheque Fee/Autopay Reject Fee^{2,8}		HK\$/CNY150 each time
Replacement Card Fee	BEA CENTENNIAL World Elite Mastercard	HK\$800 each time
	Other BEA Credit Cards	HK\$120 each time
Chargeback Handling Fee^{2,9}		HK\$/CNY150
Charge for Over-the-counter Payment^{5,10}		HK\$40 each transaction per credit card
Bill Settlement Handling Fee (applicable to Banking & Credit Card Services, Credit/Financial Services, and Securities Trading)		5% of the Payment Amount per transaction (minimum: HK\$100)
Paper Statement Fee^{11,12}		HK\$50
Courier Service Fees - Local - Overseas - Returned Overseas Courier For Unsuccessful Deliveries		- 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
Claim gifts in the Bonus Gallery through our customer service hotline¹³		HK\$50 per redemption
Issuance of Confirmation Letter		HK\$200 per letter
Credit Balance Refund Handling Fee²		HK\$/CNY50 each time

Remarks:

- 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.
- 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.
- The annual fee waiver is applicable to BEA Corporate Card and BEA SupremeGold World Mastercard.
- 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.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card.
- This fee is not applicable to the BEA UnionPay Dual Currency PLATINUM Credit Card and BEA JCB PLATINUM Card.
- Even if your opt out from Over Credit Limit Facility has taken effect, certain scenarios may still result in the credit limit being exceeded and BEA will charge an Over Credit Limit Fee. Examples of the scenarios include: (i) transactions for which prior authorisation has been obtained, such as the Octopus Automatic Add Value Service, recurring transactions, and autopay; (ii) transactions where the posting amount exceeds the authorized amount, such as foreign currency transactions due to exchange rate fluctuations; (iii) transactions approved yet late posted; (iv) contactless transactions; and (v) transactions approved by the relevant card association (e.g. Visa, Mastercard, etc.).
- 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.
- A Chargeback Handling Fee will be levied if it is finally proved that the Cardholder is liable for the disputed transaction.
- The charge will be shown on the next credit card statement. BEA CENTENNIAL World Elite Mastercard and BEA World Mastercard Cardholder are entitled to a waiver of this fee item.
- This fee will be levied to each principal card account: (i) at the time of account opening (if you opt to receive paper statements); (ii) in the account opening month of each subsequent year (if paper statement service remains selected) e.g. if the account was opened in January, this fee will be levied on the first working day in February each year; and (iii) every time you switch from e-statements to paper statements. This fee will be charged in full and can be levied more than once within a year if you switch between the services multiple times. This fee in subsequent years will still be levied annually in the account opening month.
This fee is non-refundable, irrespective of your card usage or the number of paper statements issued in a year.
- This fee is not applicable to the BEA Corporate Card.
- This fee is not applicable to the BEA i-Titanium Card, BEA JCB PLATINUM Card, and BEA Corporate Card.

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 Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services 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 Key Facts Statement/Schedule of Fees & Charges on BEA Credit Card Services 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 is 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 otherwise carry out transactions as part of the Bank's services, or when customers communicate verbally or in writing with the Bank, by means of, including but not limited to, documentation, transaction system or telephone recording system (as the case may be). The Bank will also collect data relating to the customer from third parties, including third party service providers with whom the customer interacts in connection with the marketing of the Bank's products and services and in connection with the customer's application for the Bank's products and services.
 - (4) The purposes for which data relating to a customer may be used are as follows:
 - (i) processing, considering and assessing customers' applications for products and services and the daily operation of products, 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 or information provided by any other customer or third party;
 - (ix) determining amounts owed to or by customers;
 - (x) enforcing customers' obligations, including but not limited to the 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 ("Hong Kong") existing currently and in the future (e.g. the Inland Revenue Ordinance and its provisions including those concerning automatic exchange of financial account information);
 - (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 Hong Kong existing currently and in the future (e.g. guidelines or guidance given or issued by the Inland Revenue Department including those concerning automatic exchange of financial account information);
 - (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) third party service providers with whom the customer has chosen to interact with in connection with the customer's application for the Bank's products and services;
 - (v) credit reference agencies, and, in the event of default, to debt collection agencies;
 - (vi) 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 Hong Kong and may be existing currently and in the future;
 - (vii) 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
 - (viii)
 - (a) the Bank's group companies;
 - (b) third party financial institutions, insurers, credit card companies, stored value facilities issuers, merchant acquiring banks or 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 five years of termination and at no time did the account have a default of payment lasting in excess of 60 days within five years immediately before account termination. Account repayment data includes 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 five 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 five years from the date of final settlement of the amount in default or the expiry of five 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 The Bank of East Asia, Limited 10 Des Voeux Road Central Hong Kong	Telephone : 3608 3608 Fax : 3608 6172 Website : www.hkbea.com
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- (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 seven 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 Ordinance.

Law Compliance Supplement

This Law Compliance Supplement shall be read together with, supplement, and form part of each of the agreements as set out in the Appendix below (the **"Relevant Agreements"**).

Should there be any inconsistency between this Law Compliance Supplement and the Relevant Agreements, this Law Compliance Supplement shall prevail to the extent the inconsistency relates to the subject matter of this Law Compliance Supplement.

Provisions to supplement the Relevant Agreements

1. Provision of information

- (a) You must provide us with your Personal Information in such form and within such time as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.
- (b) When there is a change or addition to your Personal Information, you must update us of the change or addition promptly (and in any event no later than 30 days from the date of the change or addition).
- (c) You must complete and sign such documents and do such things in relation to your obligation under clause 1 of this Law Compliance Supplement as we may reasonably require from time to time for the purpose of complying with the Applicable Laws and Regulations.

2. Disclosure of information

You agree that any member of the BEA Group and Third Party Service Providers may use, retain, and disclose your Tax Information to any Authority (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place) for the purpose of ensuring compliance with the Applicable Laws and Regulations on the part of any member of the BEA Group.

3. Actions we may take to ensure compliance with the Applicable Laws and Regulations

- (a) Where you fail to comply with your obligations under clause 1 of this Law Compliance Supplement above;
 - (b) Where your Personal Information is inaccurate, incomplete, or not promptly updated;
 - (c) For whatever reason, we are prevented (under the laws of Hong Kong or otherwise) from disclosing your Tax Information to the Authority as required by the Applicable Laws and Regulations; or
 - (d) Where we determine that your classification or status under the Applicable Laws and Regulations is such that you cannot receive payments from or through us free of withholding or deduction due to the Applicable Laws and Regulations,
- we may take one or more of the following actions at any time as may be determined in our sole and absolute discretion to be required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group:
- (i) Deduct from or withhold part of any amounts for or on account of, or which represents, withholding, income tax, value added tax, tax on the sale or disposition of any property, duties, or any other lawfully collected amount which is required to be so deducted or withheld to comply with the Applicable Laws and Regulations (**"Collected Amounts"**) from any payments payable to you under or from the Account and pay such Collected Amounts to an Authority or hold such Collected Amounts in escrow as permitted by the Applicable Laws and Regulations with no obligation in any case for us to reimburse you with respect to such Collected Amounts (provided that any tax or information returns that you may file with respect to such Collected Amounts are your sole responsibility and you shall be solely responsible for disputing or filing any claims to refund or credit any Collected Amounts withheld or paid to the Authority);
 - (ii) Refuse to carry out your instructions and/or to provide you with all or any products or services under the Relevant Agreements and/or otherwise block or freeze your Account;
 - (iii) Transfer all or part of our rights, benefits, and liabilities under the Account or any amounts therein to any member of the BEA Group;
 - (iv) Terminate or close the Account and discontinue the banking relationship with you entirely or in part by giving prior notice to you;
 - (v) Provide (whether before or after termination of the Account) your Tax Information to such Authority as required to ensure compliance with the Applicable Laws and Regulations on our part and on the part of any member of the BEA Group (even if such Tax Information may be transferred to a jurisdiction without adequate personal data privacy laws in place).

Meaning of words

Terms defined in the Relevant Agreement shall have the same meaning when used herein and the following words shall have the following meaning when used in this Law Compliance Supplement:

- **"Account"** means any of the account(s) opened and/or maintained by you with us including without limitation to the Card Account, whether under or referred to in the Relevant Agreements or otherwise.
- **"Account Information"** means any information relating to the Account including without limitation to the Account number, Account balance or value, gross receipts, withdrawals and payments to or from the Account.
- **"Applicable Laws and Regulations"** means our obligations to comply with: (i) any applicable local or foreign law, regulation, rules, demand, request, guidance, guidelines, and codes of practice; and (ii) any agreement between us (or any member of the BEA Group) and any Authority.
- **"Authority"** means any national, state, or local government and any political subdivisions thereof, any agency, authority, instrumentality (whether judicial or administrative), regulatory or self-regulatory organization, law enforcement body, court, central bank, or tax or revenue authority in any jurisdiction whether within or outside of Hong Kong.
- **"BEA Group"** means us and any of our affiliates, subsidiaries, associated entities, and any branches and offices of any of the foregoing.
- **"Hong Kong"** means the Hong Kong Special Administrative Region.
- **"Person"** means an individual, sole proprietorship, partnership, body corporate, trust or other entities.
- **"Personal Information"** means your full name, Hong Kong Identity Card/passport number, date and place of birth, residential and mailing address, contact information (including telephone number), and such of your information as we may reasonably require.
- **"Tax Information"** means: (i) any documentation or information (and accompanying statements, waivers, and consents as we may from time to time require or as you may from time to time give) relating, directly or indirectly, to your tax status; (ii) your Personal Information; and (iii) Account Information.
- **"Third Party Service Providers"** means any third party wherever situated selected by us or any member of the BEA Group to provide services to it.

Appendix

1. BEA Credit Cardholder Agreement (Corporate Account)
2. BEA Credit Cardholder Agreement (Personal Account)

For enquiries related to the Law Compliance Supplement, please contact our General Banking Services Hotline at 2211 1333.

「東亞銀行信用卡迎新獎賞」條款及細則

- 迎新獎賞只適用於遞交申請日及批核之前6個月內並無持有任何東亞銀行信用卡主卡(不包括東亞銀行公司卡及所有聯營卡和附屬卡)或特選東亞銀行信用卡之客戶。
- 每位合資格之新客戶只可享有迎新獎賞一次，有關獎賞除特別註明外不可與其他推廣優惠同時使用。本行保留提供迎新獎賞之最終決定權。
- 所有獎賞先到先得，送完即止。如遇缺貨，本行將保留給予另一款同一推廣時期之獎賞或其他同等價值獎賞之權利。
- 如持卡人於開卡後12個月內取消東亞銀行信用卡，本行將會在有關賬戶內扣除於申請時相等有關迎新禮品零售價金額之行政費用而無須事前通知。
- 東亞銀行有限公司(「本行」)就東亞銀行信用卡之批核、信用額及卡類別保留最終審批權。

東亞銀行World Mastercard卡

東亞銀行i-Titanium卡

東亞銀行銀聯雙幣白金信用卡

一般條款及細則(適用於本推廣的所有東亞銀行信用卡)



東亞銀行World Mastercard卡/東亞銀行World Mastercard卡及i-Titanium卡

簽賬要求

1. 持卡人須於發卡後首2個月(「簽賬期」) 1.)透過BEA App成功確認新批核之東亞銀行World Mastercard卡(「主卡1」)及 2.)憑新卡作下表所列之本地/海外零售簽賬及/或現金透支合資格交易及簽滿所要求之總合資格簽賬額，方可獲贈下列其中一款迎新禮品：

總合資格簽賬額	迎新禮品
HK\$3,000或以上	禮品1 [*] ：24,000獎分(「獎分」)(相等於3,000里數)
HK\$3,000或以上	禮品2 [*] ：HK\$300現金回贈(「現金回贈」)
HK\$4,000或以上	禮品3 [†] ：蘇格登12年單一麥芽威士忌乙支(建議零售價：HK\$550)(「12年威士忌」)/蘇格登18年單一麥芽威士忌乙支(建議零售價：HK\$1,500)(「18年威士忌」) [^] 及高達5%食肆簽賬回贈(「餐餐簽賬回贈」)

^{*} 持卡人於本推廣可選擇同時申請東亞銀行World Mastercard卡及東亞銀行i-Titanium卡(「主卡2」)，惟主卡1及主卡2之簽賬並不能合併計算。持卡人須於發卡後首2個月(「簽賬期」) 1.)透過BEA App成功確認新批核之東亞銀行i-Titanium卡及 2.)憑卡作本地/海外零售簽賬及/或現金透支滿HK\$3,000可獲贈額外HK\$300現金回贈(「額外現金回贈」)。若持卡人於是次迎新推廣只獲批核其中一張主卡，他/她只可獲該張已批核主卡之迎新禮遇。

[†] 持卡人於本推廣可選擇同時申請東亞銀行World Mastercard卡及東亞銀行i-Titanium卡(「主卡」)，惟主卡1及主卡2之簽賬並不能合併計算。持卡人須於發卡後首2個月(「簽賬期」) 1.)透過BEA App成功確認新批核之東亞銀行i-Titanium卡及 2.)憑卡作本地/海外零售簽賬及/或現金透支滿HK\$2,000可獲贈額外HK\$200現金回贈(「額外現金回贈」)。若持卡人於是次迎新推廣只獲批核其中一張主卡，他/她只可獲該張已批核主卡之迎新禮遇。

[^] 如合資格持卡人於簽賬期間的總合資格簽賬額為HK\$4,000至HK\$15,000以下，可獲享12年威士忌。如合資格持卡人於簽賬期間的總合資格簽賬額達HK\$15,000或以上，可獲享18年威士忌。

2. 合資格交易並不包括附屬卡簽賬、「好用錢」供款金額、「好用錢」及現金透支手續費、行政費及利息、八達通自動增值服務、轉賬金額、購買及/或充值儲值卡或電子錢包、賭場交易、外幣兌換、財務費用、取消交易、逾期手續費、信用卡年費、網上/自動櫃員機繳款、稅務繳費及本行不時釐定之任何其他交易。**如持卡人未能於簽賬期內達到簽賬要求，將不獲贈任何迎新禮品。**合資格交易將完全由本行酌情決定及根據Mastercard Asia/Pacific (Hong Kong) Limited之商戶編號釐定。

發送安排

3. 迎新禮品1/迎新禮品2/額外現金回贈將於持卡人符合信用卡簽賬要求後**2個月內**存入主卡持卡人之賬戶，並顯示於有關結單。如選擇迎新禮品1，申請人須登記BEA飛行里數獎賞，憑獎分兌換飛行里數。
4. 迎新禮品3 — 持卡人須於申請相關信用卡時登記及成功參與「BEA餐餐獎賞」計劃。

餐餐簽賬回贈，合共高達5%回贈，包括：

- i) 「BEA餐餐獎賞」計劃的全港食肆簽賬無上限4X獎分(「額外獎分」)及原有之基本獎分(根據現時的積分兌換率，以250獎分兌換HK\$1，即相等於1.6%回贈)；及
- ii) 額外高達3.4%食肆簽賬現金回贈(「現金回贈」)。此現金回贈只適用於簽賬期內首HK\$3,000於本地食肆的合資格交易。

每月額外獎分將於下1個曆月之8日至15日存入持卡人主卡賬戶，並顯示於有關結單。現金回贈將於持卡人符合簽賬要求後2個月內存入主卡持卡人之賬戶，並顯示於有關結單。威士忌的換領信將於持卡人符合簽賬要求後2個月內寄往持卡人於本行紀錄之通訊地址。持卡人可憑換領信連同主卡換領迎新禮品。禮品數量有限，換領先到先得，換完即止。有關換領方法、換領中心地址及換領日期等詳情可參閱換領信。

5. 倘若客戶於上述條款(3)及(4)的所述期限內未有收到獎分回贈、現金回贈及/或換領通知，客戶須於1個月內通知銀行，否則將視為放棄該推廣優惠。

東亞銀行i-Titanium卡



簽賬要求

1. 持卡人須於發卡後首2個月(「簽賬期」) **1.)**透過BEA App成功確認新批核之東亞銀行i-Titanium卡(「主卡」) 及 **2.)**憑新卡作本地/海外零售簽賬及/現金透支滿HK\$3,000方可獲贈HK\$300現金回贈。
2. 合資格交易並不包括附屬卡簽賬、「好用錢」供款金額、「好用錢」及現金透支手續費、行政費及利息、八達通自動增值服務、轉賬金額、購買及/或充值儲值卡或電子錢包、賭場交易、外幣兌換、財務費用、取消交易、逾期手續費、信用卡年費、網上/自動櫃員機繳款、稅務繳費及本行不時釐定之任何其他交易。**如持卡人未能於簽賬期內達到簽賬要求，將不獲贈任何迎新禮品。**

發送安排

3. 現金回贈將於持卡人符合簽賬要求後**2個月內**存入主卡持卡人之賬戶，並顯示於有關結單。
4. 持卡人之賬戶於推廣期及現金回贈發放時必須維持有效。現金回贈不可轉讓給第三方或持卡人持有的任何其他賬戶及兌換現金。所有獲享之現金回贈只能用作扣減有關信用卡賬戶之結欠金額。
5. 倘若客戶於上述條款(3)的所述期限內未有收到回贈及/或換領通知，客戶須於1個月內通知銀行，否則將視為放棄該推廣優惠。

東亞銀行銀聯雙幣白金信用卡



簽賬要求

1. 持卡人須於發卡後首2個月(「簽賬期」) **1.)**透過BEA App成功確認新批核之東亞銀行銀聯雙幣白金信用卡(「主卡」) 及 **2.)**憑新卡作本地/海外零售簽賬及/或現金透支滿HK\$3,000方可獲贈HK\$300現金回贈。
2. 合資格交易並不包括附屬卡簽賬、「好用錢」供款金額、「好用錢」及現金透支手續費、行政費及利息、八達通自動增值服務、轉賬金額、購買及/或充值儲值卡或電子錢包、賭場交易、外幣兌換、財務費用、取消交易、逾期手續費、信用卡年費、網上/自動櫃員機繳款、稅務繳費及本行不時釐定之任何其他交易。**如持卡人未能於簽賬期內達到簽賬要求，將不獲贈任何迎新禮品。**

發送安排

3. 現金回贈將於持卡人符合簽賬要求後**2個月內**存入主卡持卡人之賬戶，並顯示於有關結單。
4. 持卡人之賬戶於推廣期及現金回贈發放時必須維持有效。現金回贈不可轉讓給第三方或持卡人持有的任何其他賬戶及兌換現金。所有獲享之現金回贈只能用作扣減有關信用卡賬戶之結欠金額。
5. 倘若客戶於上述條款(3)的所述期限內未有收到回贈及/或換領通知，客戶須於1個月內通知銀行，否則將視為放棄該推廣優惠。

一般條款及細則(適用於本推廣的所有東亞銀行信用卡)

1. 所有簽賬以簽賬日期計算。
2. 合資格海外簽賬包括：(i)以港元以外貨幣誌賬之香港境外零售簽賬，及(ii)以「即時外幣兌換」方式結算之港元簽賬。
3. 合資格簽賬將完全由本行酌情決定。
4. 以港元以外貨幣誌賬之香港境外合資格簽賬及有關外幣交易費用(如適用)將按Mastercard Asia/Pacific (Hong Kong) Limited/Visa國際組織/銀聯國際及JCB International Co., Ltd於折算日之匯率換算為港元，以計算持卡人的簽賬。
5. 簽賬/現金回贈及迎新獎賞將由電腦系統計算。本行紀錄為最終及不可推翻。
6. 未誌賬/取消/退款的交易及任何被發現為欺詐交易或最終被取消/退款之交易，皆為不合資格簽賬。
7. 對於被證實為不合資格之簽賬，本行保留於持卡人之賬戶直接扣除相等於有關迎新獎賞金額之權利。
8. 持卡人之賬戶於推廣期及迎新獎賞發放時必須維持有效。
9. 本行保留隨時更改或取消此推廣及/或修改或修訂此等條款及細則之權利，並作出適當的通知。如有任何爭議，本行所作的決定為最終及不可推翻。
10. 個別優惠之詳情和條款及細則，請瀏覽本行相關東亞銀行信用卡網頁。
11. 除持卡人及本行以外，並無其他人士有權按《合約(第三者權益)條例》(香港法例第623章)強制執行東亞銀行信用卡持卡人合約(私人賬戶)的任何條文，或享有東亞銀行信用卡持卡人合約(私人賬戶)的任何條文下的利益。

借定唔借？還得到先好借！

東亞銀行信用卡資料概覽/服務收費概覽

生效日期：2021年4月24日

利率及財務費用		
購物簽賬財務費用 (實際年利率) ¹	東亞銀行CENTENNIAL World Elite Mastercard卡	當你開立賬戶時，購物簽賬實際年利率為 5.04厘 (月息0.41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。
	其他東亞銀行信用卡	當你開立賬戶時，購物簽賬實際年利率為 36.43厘 (月息2.62厘)，並會不時作出檢討。如果你在每月的到期繳款日或之前支付全數欠款，我們不會向你收取利息。否則，利息將按(i)所有未清付的結欠(顯示於上一期月結單內)須從到期繳款日前一個月結單截數日起按日計息至所有款項清繳為止，及(ii)所有在到期繳款日前一個月結單截數日後記誌的新交易款項須根據交易日期起按日計息，直至所有款項清繳為止。
現金透支財務費用 (實際年利率) ¹	東亞銀行CENTENNIAL World Elite Mastercard卡	當你開立賬戶時，現金透支實際年利率為 5.97厘 (月息0.41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。
	其他東亞銀行信用卡	當你開立賬戶時，現金透支實際年利率為 39.38厘 (月息2.62厘)，並會不時作出檢討。徵收的利息會由現金透支當日起，按日計算直至整筆貸款額償清為止。
購物簽賬拖欠財務費用(實際年利率) ¹		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， 41.84厘 (月息2.96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) ¹		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， 45.17厘 (月息2.96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
- Titanium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
- Visa Signature卡	港幣1,800元	港幣900元
- Flyer World Mastercard卡	港幣1,800元	港幣900元
- World Mastercard卡	港幣1,800元	港幣900元
- 公司卡	港幣980元	不適用
年度參與費(每張)	主卡	附屬卡
- 東亞銀行CENTENNIAL World Elite Mastercard卡	港幣19,800元/港幣35,000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 5% (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"> 所有在香港及在香港以外地區進行之外幣交易簽賬額之1.95%(已包括Visa/Mastercard/JCB卡對本銀行所收取的費用，如適用)。 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/Mastercard/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/Mastercard/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。 	
以港幣支付外幣簽賬的有關費用	<ul style="list-style-type: none"> 持卡人在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。持卡人應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。 本銀行將額外徵收以港幣支付外幣簽賬交易的費用。有關收費詳情，請參閱「在香港以外地區以港幣簽賬的費用」。 	
在香港以外地區以港幣簽賬的費用 ⁶	所有在香港以外地區或非香港登記的商戶所進行之港幣交易(如網上商戶簽賬)簽賬額之 1% 。此收費為Visa/Mastercard向本行收取，並將誌賬於你的賬戶內。	

逾期手續費 ²		港幣/人民幣350元或最低付款額，以較低者為準
超出信用額費用 ^{2,7}		港幣/人民幣250元(每期結單)
退票/自動轉賬退回費用 ^{2,8}		港幣/人民幣150元(每次)
補發新卡費	東亞銀行CENTENNIAL World Elite Mastercard卡	港幣800元(每次)
	其他東亞銀行信用卡	港幣120元(每次)
爭議賬項手續費 ^{2,9}		港幣/人民幣150元
銀行櫃位繳付賬項手續費 ^{5,10}		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)		繳費額之5%(每次交易)(最低為港幣100元)
紙張結單費用 ^{11,12}		港幣50元
速遞收費 - 本地 - 海外 - 退回無法速遞的海外文件		- 不適用 - 港幣300元 - 港幣300元
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)
經客戶服務熱線換領分分獎賞集內禮品的費用 ¹³		港幣50元(每次)
簽發確認書費用		港幣200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. 年費豁免適用於東亞銀行公司卡及東亞銀行顯卓理財World Mastercard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. 此費用不適用於東亞銀行銀聯雙幣白金信用卡及東亞銀行JCB白金卡。
7. 即使持卡人拒絕超出信貸限額安排的要求已生效，於某些交易進行時仍有機會出現超出信貸限額的情況，而本銀行將就此徵收超出信用額費用。交易例子包括：(i)已預先獲得授權的交易，如八達通自動增值服務、循環付款及自動轉賬；(ii)誌賬金額超出授權金額的交易，如因匯率波動之外幣交易；(iii)獲批核但延遲誌賬的交易；(iv)非接觸式交易；及(v)直接由有關發卡機構(例如Visa、Mastercard等)授權的交易。
8. 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。
9. 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。
10. 此收費將顯示於下一期信用卡結單。東亞銀行CENTENNIAL World Elite Mastercard卡及東亞銀行World Mastercard卡持卡人可獲豁免此收費項目。
11. 本銀行將在以下情況於每個主卡賬戶收取此費用：(i)於開立賬戶時(如客戶選擇收取紙張結單)；(ii)隨後每年的開戶月份(如仍然選擇紙張結單服務)，例如：賬戶於1月份開立，本銀行將於每年2月份的第一個工作天收取此費用；及(iii)客戶每次由電子結單轉用紙張結單。如客戶於1年內多次轉換服務，本銀行將收取多於1次費用，而有關收費不會按比例計算。隨後此費用仍將於每年於開戶月份收取。不論客戶有否使用該信用卡或1年內發出紙張結單的數量，此費用均不會退還。
12. 此費用不適用於東亞銀行公司卡。
13. 此費用不適用於東亞銀行i-Titanium卡、東亞銀行JCB白金卡及東亞銀行公司卡。

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，再加入本行所收取資料概覽/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，你須繳付資料概覽/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) 在延續日常銀行或其他金融關係中，例如，當客戶開出支票或存款，或以其他方式進行作為本銀行所提供服務的一部分的交易時，又或當客戶以口頭或書面形式與本銀行溝通時，本銀行亦會以，包括但不限於文書、交易系統、電話錄音系統等形式(視屬何等情況而定)收集客戶的資料。本銀行亦會向第三方(包括客戶因本銀行產品及服務的推廣以及申請本銀行產品及服務而接觸的第三方服務供應商)收集與客戶有關的資料。
- (4) 客戶的資料可被用作下列用途：
 - (i) 處理、考慮及評估客戶有關產品及服務的申請及為客戶提供產品、服務和信貸融通所涉及的日常運作；
 - (ii) 在客戶申請信貸時及通常每年進行一次或以上的定期或特別信貸覆核時，進行信貸調查；
 - (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或資料；
 - (ix) 確定本銀行對客戶或客戶對本銀行的欠債金額；
 - (x) 執行客戶向本銀行之應負責任，包括但不限於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(下稱「香港」)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(例如，《稅務條例》及其條文，包括關於自動交換財務帳戶資料之條文)；
 - (b) 不論於香港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(例如，稅務局作出或發出的指引或指南，包括關於自動交換財務帳戶資料的指引或指南)；
 - (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) 客戶因申請本銀行產品及服務而選擇接觸的第三方服務供應商；
 - (v) 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；
 - (vi) 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與本地或外地的法律、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之間的任何合約或其他承諾(以上不論於香港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；
 - (vii) 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
 - (viii)
 - (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、儲值支付工具發行人、商戶的收單銀行或財務機構、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、按揭人或擔保人身份，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銀行提供的資料統計客戶(分別以借款人、按揭人或擔保人身份，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
東亞銀行有限公司	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條例下所享有的權利。

(文義如有歧異，以英文本為準。)

The Bank of East Asia, Limited東亞銀行有限公司刊發

遵從法律補充條款

本遵從法律補充條款須連同附錄所列的協議(“**相關協議**”)一併閱讀, 補充並構成相關條款的一部份。

本遵從法律補充條款與相關協議之間如有任何抵觸之處, 以抵觸之處與本遵從法律補充條款的標的事項相關之程度為限, 概以本遵從法律補充條款為準。

補充相關協議的條文

1. 提供資料

- (a) 你必須在本行為遵從適用法律及法規的目的, 不時提出合理要求下, 以本行合理要求的形式及時限內, 向本行提供你的個人訊息。
- (b) 如你的個人訊息有任何更改或增補, 你必須立即通知本行有關更新或增補(在任何情況下不遲於更新或增補日起計三十天)。
- (c) 你必須填妥、簽署及作出本行為遵從適用法律及法規的目的而不時合理要求的與你在本遵從法律補充條款第1條下的責任有關的該等文件及事項。

2. 披露資料

你同意東亞集團的任何成員及第三方服務供應商可為確保東亞集團任何成員遵從適用法律及法規而使用、保留及向任何機關披露你的稅務資料(即使有關稅務資料可能會被轉移至未有妥善訂立充足的個人資料私隱法律的司法管轄區)。

3. 本行可為遵從適用法律及法規而採取的行動

- (a) 如你未能遵從你在本遵從法律補充條款第1條下的責任;
- (b) 如你的個人訊息不準確、不完整或未有及時更新;
- (c) 本行按適用法律及法規要求向機關披露你的稅務資料的能力因任何理由受阻(因香港法律要求或其他原因); 或
- (d) 如本行確定你在適用法律及法規下的類別或狀況會導致你根據適用法律及法規未能從或透過本行收取免預扣或扣減的款項, 本行可隨時採取以下一項或多項本行完全酌情決定可為確保本行及東亞集團任何成員遵從適用法律及法規而必須採取的行動:
 - (i) 從向你支付的任何款項中或從賬戶中, 扣減或預扣款項, 有關扣減或預扣金額是為遵照適用法律及法規, 就預扣稅、入息稅、增值稅、任何物業出售或處置稅、徵稅或任何其他合法收取款項, 而需扣減或預扣的金額(“**已收取款項**”), 並向機關支付該等已收取款項或在適用法律及法規所准許的情況下, 以託管形式持有該等已收取款項, 而在任何情況下, 本行將沒義務向你補償該等已收取款項(你可能就該等已收取款項而提交的任何稅務或資料申報表均屬你的個人責任, 你將單獨負責提出反對或就已獲預扣或向機關支付的任何已收取款項提出任何申索要求退款或抵免);
 - (ii) 拒絕執行你的指示及/或按相關協議向你提供所有或任何產品或服務及/或封鎖或凍結你的賬戶;
 - (iii) 將本行在賬戶下的全部或部分權益及責任或該賬戶內的任何款項轉移給東亞集團任何成員;
 - (iv) 向你發出事先通知完全或部份結束賬戶及終止與你的關係;
 - (v) (在賬戶結束前或後)向有關機關提供為確定本行及東亞集團任何成員均有遵從適用法及法規所需的關於你的稅務資料(即使有關稅務資料可能會被轉移至未有妥善訂立充足的個人資料私隱法律的司法管轄區)。

字彙意思

相關協議所定義的詞語的意思將與本遵從法律補充條款中該詞的意思相同, 而以下字彙在本遵從法律補充條款中應具有以下意思:

- “**賬戶**”指你在本行開立及/或維持的任何賬戶, 包括但不限於信用卡賬戶(不論是否在相關協議下開立及/或維持或有否在當中提述)。
- “**賬戶資料**”指與賬戶有關的任何資料, 包括但不限於賬戶號碼、賬戶結餘或價值、收款總額、提款及向賬戶進行的存款或從賬戶進行的付款。
- “**適用法律及法規**”指就下列各項本行需遵從的責任:(i) 任何適用的本地或海外法律、法規、規例、要求、請求、指引及操作守則; 及(ii) 本行(或東亞集團的任何成員)與任何機關之間的任何協議。
- “**機關**”指任何國家、州或地方政府及其任何政治分部、在香港或海外的任何司法管轄區的任何機構、機關、部門(屬司法或行政)、監管或自我監管組織、執法機關、法院、中央銀行或稅務機關。
- “**東亞集團**”指本行及本行的任何聯繫成員、附屬成員、有聯繫實體、及前述的任何分行及辦事處。
- “**香港**”指香港特別行政區。
- “**人士**”指個人、獨資經營、合夥經營、法人團體、信託或其他實體。
- “**個人訊息**”指你的全名、香港身份證/護照號碼、出生日期及地點、住址及郵寄地址、聯絡資料(包括電話號碼), 及本行可能合理要求有關你的該等資料。
- “**稅務資料**”指:(i) 直接或間接關於你的稅務狀況的任何文件或資料(及本行可能不時要求或你可能不時提供的隨附結單、寬免及同意); (ii) 你的個人訊息; 及 (iii) 賬戶資料。
- “**第三方服務供應商**”指本行或東亞集團任何成員所選擇為其提供服務的任何第三方。

附錄

1. 東亞銀行信用卡持卡人合約(公司賬戶)
2. 東亞銀行信用卡持卡人合約(私人賬戶)

有關遵從法律補充條款查詢, 請聯絡一般銀行服務熱線2211 1333。

The Bank of East Asia, Limited 東亞銀行有限公司刊發