

Terms and Conditions of the FLY&DINEClub 3% Cash Rebate on Worldwide Dining and Overseas Spending

1. The 3% Cash Rebate on Worldwide Dining and Overseas Spending (the "3% Cash Rebate") is available exclusively to **FLY&DINEClub** members (the "Member").
2. The Member may enjoy a 3% Cash Rebate on any transactions made at any dining establishment worldwide (the "Dining Transactions") and all retail transactions made overseas (the "Overseas Transactions") with an eligible BEA VISA PLATINUM Card when achieving the monthly spending requirement of HK\$5,000 or above (the "Monthly Spending Requirement").
3. Dining Transactions do not include transactions at dining outlets in department stores, associations/clubhouses, or other dining outlets or merchants as determined by The Bank of East Asia, Limited ("BEA") from time to time.
4. The Overseas Transactions refer to any transaction that is posted in any currency other than Hong Kong dollars and is not applicable to casino chips and cash advances.
5. Mail orders, phone orders, fax orders, or orders placed or payments made via the Internet will not be counted as Dining Transactions and/or Overseas Transactions and will not entitle the Member to a 3% Cash Rebate.
6. Dining Transactions and Overseas Transactions are mutually exclusive. Every Dining Transaction and/or Overseas Transaction will entitle the Member to a 3% Cash Rebate once only.
7. Eligible transactions for the Monthly Spending Requirement (the "Eligible Transaction") include Dining Transactions, Overseas Transactions, and other local retail transactions and cash advances while all other transactions, including but not limited to tax payments, recurring transactions, autopayments, casino chips, Octopus Automatic Add Value Service, "Cash in Hand" Programme-related amounts, BEA Traveller's Card reload amounts, finance charges, late charges, annual fees, bank charges, and other fees and charges from time to time determined and notified to customers by BEA are excluded.
8. Eligible Transaction counted towards the Monthly Spending Requirement and the 3% Cash Rebate will be calculated from the first day to the last day of the same month (the "Spending Month") based on transaction date.
9. The Member is entitled to receive a maximum of HK\$100 in cash rebates per month in the 3% Cash Rebate programme. Cash rebates will be automatically credited to the relevant principal BEA VISA PLATINUM Card account in the month after the Spending Month. For example, if the Member's Eligible Transaction from 1st to 31st December, 2008 amount to a total of HK\$6,000, of which HK\$2,000 was spent on dining or overseas, the Member will be entitled to receive a 3% Cash Rebate on HK\$2,000 in January 2009, which is equivalent to HK\$60. The 3% Cash Rebate will be rounded to the nearest 10 cents.
10. Transactions made by supplementary cardholders will be combined with those made by the principal cardholders in the calculation of Monthly Spending Requirement and 3% Cash Rebate. The 3% Cash Rebate will be credited to the principal card accounts only.
11. In the event that **FLY&DINEClub** membership is cancelled by the Member or terminated by BEA for whatever reason(s) in a Spending Month, the transaction(s) made in such Spending Month will not be counted in as Eligible Transaction and will not be eligible to 3% Cash Rebate.
12. Overseas Transaction made by Member in the Spending Month will not be entitled to the Overseas Spending Double Reward Programme.
13. Unposted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled will not be considered as Eligible Transaction for the 3% Cash Rebate. BEA shall be entitled to debit or charge back any such 3% Cash Rebate that has already been awarded to the Member without prior notice.
14. The 3% Cash Rebate cannot be converted into cash or transferred. In order for the Member to receive the 3% Cash Rebate, his/her principal card account must be valid and in good standing during the Spending Month and at the time when the 3% Cash Rebate is awarded.
15. BEA reserves the right to vary or cancel the 3% Cash Rebate and/or to amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
16. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.