

Terms and Conditions of the Monthly Spending Programme:

1. The Monthly Spending Programme (the "Programme") is only applicable to BEA JCB PLATINUM Cardholders (the "Cardholder").
2. All transactions must be made by the same designated card account of the Cardholder, while transactions made in connection with different credit card account(s) under the name of the Cardholder cannot be transferred or combined. Transactions made by a supplementary cardholder will be combined with those made by the respective principal cardholder and counted towards the principal card account.
3. The Programme will run from 25th July, 2007 to 8th July, 2009, both days inclusive and based on transaction post date (the "Promotional Period"). The Cardholder who achieves the monthly accumulated spending target of HK\$3,000 with BEA JCB PLATINUM Card in any monthly spending period (calculated from the 9th of every month to the 8th of the following month, based on transaction post date) will be entitled to receive a HK\$35 Animate magazine cash coupon (the "Coupon"). Each Cardholder is entitled to receive a maximum of 1 Coupon per month.
4. Eligible transactions include local and overseas retail transactions, cash advances, interest-free instalments, recurring transactions, autopay, Octopus Automatic Add Value Service, insurance or related payments, online purchases or payments, mail and phone orders, tax payments, balance transfer amounts, and "Cash In Hand" instalments. Finance charges, late charges, annual fees, statement instalment, speculation commerce, BEA Traveller's Card reload amounts and other fees and charges determined and notified to customers by The Bank of East Asia, Limited ("BEA") from time to time are excluded.
5. The face value of the Coupon is HK\$35. No change will be returned if the Cardholder redeems magazine(s) worth under HK\$35.
6. The Cardholder must retain all original sales slips during and after the Promotional Period. In case of any dispute, BEA reserves the right to request the Cardholder to submit the relevant original sales slip(s) and / or such further document(s) and / or evidence for inspection at any time during or after the Promotional Period. All sales slips submitted to BEA will not be returned.
7. Only the Cardholder whose BEA JCB PLATINUM Card account is valid during the Promotional Period will be eligible for the reward..
8. BEA reserves the final right to determine whether any transaction made is applicable to the Programme.
9. The Coupon will be mailed to the eligible Cardholder within 4-6 weeks after the completion of each monthly spending period. The Coupon cannot be converted into cash and / or other products and / or services and its usage is subject to the terms and conditions stipulated by the participating merchant(s). BEA is not the supplier of the products and / or services redeemed, and will not accept any liability in relation thereto. Any dispute or complaint with respect to the products and / or services should be directed to the relevant merchant(s).
10. BEA is not responsible for the theft, loss, or damage of the Coupon given out through the Programme and the quoted price of the magazines of the relevant merchant(s).
11. BEA reserves the right to vary or cancel the Programme and / or amend 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.