

Terms and conditions

- 1. This promotion period is from 4th July, 2022 to 30th June, 2023, both dates inclusive (the "Promotional Period").
- 2. The Offer applies to Cardholders of an eligible BEA credit card, except the BEA JCB PLATINUM Card and Corporate Card ("Cardholders"). Cardholders must use a valid BEA credit card to pay in full at Hong Kong Suning outlets during the Promotional Period in order to enjoy the Offer.
- 3. Cardholders must state their intention to use their BEA credit card before making payment to enjoy the offer.
- 4. Offer only applies at the Suning outlets in Hong Kong, not including its online store.
- 5. Offer applies for purchases of selected products only. Please check with Suning staff in Hong Kong for details.
- 6. The offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
- 7. All information and photos shown are for reference only.
- 8. No person other than the cardholder, The Bank of East Asia, Limited ("BEA"), or HongKong Suning.com Co., Limited ("Suning") 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 these Terms and Conditions.
- 9. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Suning. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Suning. Cardholders should direct any queries to Suning.
- 10. BEA and Suning reserve the sole right to vary or cancel the Offer 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 and Suning shall be final and conclusive.
- 11. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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