

**Terms and Conditions:**

1. This promotion is only applicable to holders of a BEA Credit Card. The BEA Corporate Card is excluded.
2. Transaction eligibility shall be determined at the sole and absolute discretion of The Bank of East Asia, Limited (“BEA”) according to the merchant codes issued by VISA International/MasterCard Asia/Pacific (Hong Kong) Limited/JCB International Co., Ltd./China UnionPay.
3. A computer system will be used to calculate transactions/Bonus Points. The records of BEA shall be final and conclusive.
4. All Bonus Points earned using the BEA i-Titanium/BEA JCB PLATINUM Card will be converted to a cash rebate automatically and will be rounded down to the nearest Hong Kong dollars (the conversion rate is 250 Bonus Points to HK\$1 cash rebate).
5. The cardholder’s eligible account must be valid during the promotional period and at the time any Bonus Points are given. The Bonus Points earned are not transferrable.
6. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
7. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant Bonus Points from the cardholder’s account. The conversion rate for charging back Bonus Points is HK\$1 for every 200 Bonus Points (rounded up to the nearest Hong Kong dollar).
8. BEA reserves the sole right to vary or cancel the offers 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.