

"BEA Credit Card x Suning Shopping Offer" Terms and Conditions

1. This promotion runs from 1 May 2026 to 30 June 2026, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards, excluding Corporate Cards ("Eligible Credit Cards") issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. Cardholders must use a valid BEA Credit Card to pay in full in Hong Kong Dollar (HK\$) at any Suning retail shops in Hong Kong (Including the HUAWEI Experience Store located at Shop 607, Level 6, New Town Plaza, Phase 1, Shatin, operated by the Merchant) ("Retail Shops") or Suning online shop (<https://www.hksuning.com/>) (the "e-Shop") or mobile application operated by Hongkong Suning.com Co. Limited (the "Merchant") during the Promotional Period in order to enjoy the following offer (the "Offers").
3. This promotion is only applicable to the first 2,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card or RMB account of UnionPay Dual Currency Credit Card. After successful registration, BEA will send a confirmation email to the cardholder's email address as provided during registration. Registration status and quota are determined by the computer records of BEA. The offer is subject to a quota and is available on a first-come, first-served basis.
4. Cardholders only need to successfully register once during the Promotional Period and must pay in full at Merchant with valid Eligible Credit Cards in order to earn rewards. If the Cardholder holds more than one Eligible Credit Cards, all eligible spending amounts of Cardholder eligible principal/supplementary cards will be combined as one account to calculate spending reward.
5. Offer 1: "Suning Shopping Reward" ("Offer 1")
Cardholders who accumulate the designated net amount in single transaction via Suning retail shop/e-Shop/mobile application during the Promotional Period, can enjoy the following offer:

Single Transaction Net Amount*	Cash Rebate for Physical Card Transaction	Cash Rebate for Mobile Payment^
HK\$3,500 – less than HK\$6,500	HK\$50	HK\$100
HK\$6,500 – less than HK\$10,000	HK\$120	HK\$150
HK\$10,000 or above	HK\$250	HK\$300

*Each cardholder is entitled to the cash rebate only once per day. In the event that a cardholder conducts two or more transactions on the same day, BEA will automatically select the single eligible transaction with the highest amount for the purpose of rebate



calculation; all other transactions will be excluded. Split transactions will not be accepted.

^Mobile Payments include payments made through Apple Pay/Google Pay/UnionPay App.

Offer 2: "Exclusive Discount of up to 60% off on Selected Items in retail store" ("Offer 2")
Cardholders who pay with Eligible Credit Cards at Suning Retail Shops to enjoy up to 60% off on selected items (not applicable to purchases via Hong Kong Suning online shop and its mobile application).

6. Ineligible transactions include: Monthly instalments for retail purchases, Cash Coupon purchases, Digital Wallet transactions (included but not limited to AlipayHK, Alipay, PayMe, WeChat Pay HK and WeChat Pay), unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder's account.
7. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/Pacific (Hong Kong) Limited, UnionPay International, JCB International Co., Ltd, or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
8. Customers can enjoy a maximum HK\$300 cash rebate during the Promotional Period. The rebate will be credited to the Eligible Card account on or before 30 Sep 2026 and shown in the relevant statement. The rebate will be credited to the principal card account with the highest eligible spending amount made at the Merchant during the Promotional Period. Such Eligible Card accounts of Cardholders should remain valid and in good standing, and linked with Apple Pay/Google Pay/UnionPay App when the relevant rebate is credited, when the relevant rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
9. The rebate will be calculated as an integer (less than HK\$1 will not be rewarded) according to the net spending amount after deducting instant discounts (if applicable).
10. BEA will determine whether the cardholder is eligible for the rebate based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of final decision on eligibility for each relevant transaction.
11. If the cardholder cancels or refunds part or all of the transaction related to a credit rebate after the rebate is credited or used, BEA reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.



12. Any rebate credited can be used to offset the balance of the relevant card account only, and will be rounded down to the nearest Hong Kong dollar. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
13. Offer 1 can be used in conjunction with Offer 2.
14. Offer 2 is available while stocks last.
15. The Offer cannot be used in conjunction with any other discounts and promotion offers.
16. All information and photos shown are for reference only.
17. Extra rewards for BEA World Mastercard is subject to other terms and conditions, please visit https://www.hkbea.com/pdf/tc/credit-card/master-reward-tnc_tc.pdf for details.
18. Extra rewards for BEA GOAL Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-goal-credit-card.html> for details.
19. No person other than the Cardholder, BEA and the Merchant 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.
20. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Merchant. Cardholders should direct any queries to the Merchant. Shall there be any further existence of claims or disputes between cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
21. BEA and the Merchant reserve the sole right to vary or cancel the Offer and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA and the Merchant shall be final and conclusive.
22. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
23. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.

App Store is a service mark of Apple Inc.

Android, Google Pay and the Google Logo are trademarks of Google LLC.

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