

Terms and Conditions of Spending and Statement Instalment Rebate Programme (the "Programme"):

1. The promotional period for the Programme is from 13th Oct, 2025 to 4th Jan, 2026 (both dates inclusive) (the "Promotional Period").
2. The Programme is not available to BEA Corporate Card, Dual Currency Credit Card (Renminbi Account) and all supplementary cards.
3. **The Programme is only available to Customers who successfully log in through the BEA Mobile and apply for "Cash in Hand" Statement instalment Programme ("Statement Instalment Programme") of an amount of at least HK\$200 with a repayment period of 3 months or above during the Promotional Period.**
4. Customers who apply a designated instalment amount with a designated repayment period during the Promotional Period can get up to 2-month interest rebate ("Interest Rebate").

Please refer to this table:

Instalment amount (HK\$)	Repayment period	Interest Rebate
\$200 or above	3 months	1 month interest rebate
\$200 or above	6 months or above	2-month interest rebate

Each Customer can get Interest Rebate for each eligible instalment (unlimited) within the Promotional Period.

5. The Rebate will be credited to the relevant credit card account on or before 30th Apr, 2026, and will appear on the relevant statement. The Customers' account and the relevant application must be valid at the time the Interest Rebate is given. The exact amount of the Interest Rebate that the Customers are entitled to shall be determined by BEA at its sole discretion.
6. **The monthly flat rate of 0.18% is equivalent to an annualised percentage rate ("APR") of 4.13%, calculated on the basis of an amount of HK\$500,000 and a repayment period of 18 months.** The APR is calculated according to the standard method set out in the Code of Banking Practice, and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.
7. **Instalments eligible in this Programme will not be eligible for rebates in other instalment programmes rebates.**
8. **The handling fee waiver only applies to the customer who log in through the BEA Mobile or BEA Online and apply for the Programme.** For each successful application through the application hotline (for a transaction amount of HK\$1,500 or above), The Bank of East Asia, Limited ("BEA") will charge a handling fee of HK\$50 ("Handling Fee"), which will be directly charged to the customer's BEA Credit Card account together with the first instalment.

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

9. No interest or fee will be incurred if the instalment loan is cancelled and the facility is fully repaid within 7 calendar days immediately following the date of drawdown of the loan ("Cooling-off Period").
10. The minimum eligible transaction amount in the Programme is HK\$200, which must be the same as the actual transaction amount (adjusted to the nearest dollar).
11. The Programme and the eligible transactions are bound by the Terms and Conditions of the Statement Instalment Programme.
12. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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