

Terms and Conditions for “Preferential Conversion Rate of 8 Bonus Points = 1 Mile & Handling Fee Waiver for Miles Conversion for designated BEA World Mastercards & Platinum Cards”

1. This promotion runs from 3 October 2024 to 31 December 2024, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal cardholders (the “Designated Cardholders”) of designated BEA World Mastercards and Platinum Cards (“**Eligible Credit Card**”) listed below.
*(Designated BEA World Mastercards: BEA Flyer World Mastercard, BEA SupremeGold World Mastercard & BEA World Mastercard, who have successfully registered for the BEA Mileage Reward.
Designated BEA Platinum Cards: BEA Mastercard Platinum Card & BEA VISA Platinum Card.)*
3. The promotion is only applicable to the first 5,000 Designated Cardholders (the “**Eligible Cardholders**”) who successfully register for the promotion with their Eligible Credit Cards and their valid Cathay membership in the BEA Mall App during the period from 3 October 2024 to 30 November 2024 (“Registration Period”). **The Cardholder must register the number of a valid Cathay membership the bears the same name as the Cardholder.** The Cardholder only needs to register for the promotion once. After successful registration, BEA will send an email to the Cardholder’s email address as provided during registration. The offer is subject to a quota and is available on a first-come first-served basis. Registration status and quota are determined by the computer records of BEA.
4. Cardholders who fail to successfully register and provide the number of their valid Cathay membership during the Registration Period will be deemed to have forfeited the reward and will be ineligible to get any reward. BEA and Asia Miles Limited (the “Merchant”) will not be liable for Asia Miles being lost or crediting being delayed as a result of either the Cardholder providing incorrect information (including but not limited to a discrepancy between the Cathay membership number and/or membership name and the registered Cardholder name on the Eligible Credit Card) or providing incomplete information.
5. Each Eligible Cardholder only needs to successfully register once during the Promotional Period, and fulfil the specified requirement with a valid Eligible Credit Card in order to earn the reward. Even if the Eligible Cardholder holds more than one Eligible Credit Cards, the Eligible Cardholder is only required to register once with any of their Eligible Credit Cards for the Promotion, and the posted and accumulated Bonus Points within the valid period of any eligible principal cards under their name (“Eligible Bonus Points”) will be combined to calculate the reward during the Promotional Period.
6. An Eligible Cardholder who holds 30,000 or more eligible Bonus Points after deducting the one-time 10,000 Bonus Points required to register for the promotion between 3 October 2024 to 31 December 2024* (“Bonus Points Deduction Period”) can enjoy the promotion “Preferential Conversion Rate of 8 Bonus Points = 1 Mile & Handling Fee Waiver for Miles Conversion” . If the Eligible Cardholder does not have enough Bonus Points for the “One-time 10,000 Bonus Points required to register for the promotion” and “Bonus Points required for converting Miles at the preferential conversion rate”, the cardholder will be deemed to have forfeited the reward and will be ineligible to get any reward and the one-time 10,000 Bonus Points required to register for the promotion will not be deducted.
7. "Preferential conversion rate of 8 Bonus Points = 1 Mile" Offer: During the Bonus Points Deduction Period, if the Eligible Cardholder hold enough eligible Bonus Points* to fulfil the Rewards Tier (up to 400,000 Bonus Points in total through this promotion, which is equivalent to a maximum of 50,000 Miles) after deducting the one-time 10,000 Bonus Points required to register for the promotion, Bonus Points will be deducted from the Eligible Credit Card for Miles Conversion on the designated Bonus Points Deduction Dates (three rounds in total: the first round is on or before 31 October 2024; the second round is on or before 30 November 2024; the final round is on or before 31 December 2024*). The bank will convert the deducted Bonus Points into Asia Miles and credit these to the Cardholder’s registered Cathay membership account directly on or before February 2025, without further notice.
*(+ the final round of Bonus Points Deduction will be calculated based on the eligible Bonus Points held by the cardholder on 10 December 2024, and will be deducted on or before 31 December 2024.
If an eligible cardholder holds more than one eligible credit card, the deduction will proceed in the following

orders:

- i. BEA Mastercard Platinum Card
- ii. BEA Visa Platinum Card
- iii. BEA SupremeGold World Mastercard
- iv. BEA World Mastercard
- v. BEA Flyer World Mastercard)

Rewards Tier

Total Eligible Bonus Points in the Bonus Points Deduction Period * (*after deducting the one-time 10,000 Bonus Points required to register for the promotion)	Miles to be converted at Preferential Rate (with Preferential Conversion Rate of 8 Bonus Points =1 Mile)
30,000	3,750 Miles [Original Bonus Points required: 37,500^]
70,000	8,750 Miles [Original Bonus Points required: 87,500^]
150,000	18,750 Miles [Original Bonus Points required: 187,500^]
200,000	25,000 Miles [Original Bonus Points required: 250,000^]
400,000	50,000 Miles [Original Bonus Points required: 500,000^]

^ Calculated by miles conversion rate of "10 Bonus Points = 1 Mile"

8. "Handling Fee Waiver for Miles Conversion" Offer: Only applicable to Miles converted through this promotion.
9. Each Eligible Cardholder can redeem up to 400,000 Bonus Points in total through this promotion, which is equivalent to a maximum of 50,000 Miles. **The Cardholder agrees to and authorise the conversion by BEA of the relevant Bonus Points into Asia Miles as its fulfilment of the Offer under this promotion.**
10. A Cardholder who has failed to receive their Miles within the period mentioned in Clause 6 is required to inform BEA by 31 March 2025, otherwise they will be deemed to have forfeited the reward.
11. To claim the Offer, the Eligible Credit Card account should remain valid and in good standing at the time the Bonus Points are deducted and the Miles are credited. In case of any fraud/abuse/reversal/cancellation of transactions in respect of which Miles have been credited, BEA reserves the right to charge the equivalent value of the Miles directly to the Card without further notice, cancel the Cardholder's entitlement to the promotion, and/or suspend the Card account for investigation.
12. No person other than the Cardholders or BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these Terms and Conditions.
13. Cardholders acknowledge that the Miles earned from the Offer shall be credited to their Cathay membership accounts by the Merchant. BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by the Merchant and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond BEA's control. Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.cathaypacific.com. BEA makes no representations or warranties 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 or complaints to the Merchant. Should 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.

14. BEA reserves 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 shall be final and conclusive. The use of Bonus Points is subject to the Terms and Conditions of the "Bonus Gallery". Please click [here](#) for more details.
15. These Terms and Conditions shall be governed by and construed in accordance with, Hong Kong law. The Cardholder submits 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.
16. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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