

**“Pay My Way” Auto Instalment Programme – Limited 0% Offer Terms and Conditions**

1. “Pay My Way” Auto Instalment Programme – Limited 0% Offer (the “Programme”) is applicable to principal holders (the “Cardholder”) of BEA GOAL Credit Card (the “Eligible Credit Card”). The BEA Corporate Card, other BEA Credit Cards and all supplementary cards are excluded.
2. Promotional Period from Now till 31<sup>st</sup> July, 2023 (the “Promotional Period”).
3. The Auto Instalment with 3 months Tenor which created and executed by BEA within Promotional Period will enjoy rebate on full amount of Monthly Handling Fee (the “Rebate”). The Rebate will be posted to Eligible Credit Card account of Cardholder within 3 working days after the instalment repayment post date.
4. Rebate amount would be equivalent to the amount of Monthly Handling Fees.
5. A computer system will be used to calculate transactions and rebates. The records of BEA shall be final and conclusive.
6. No person other than the cardholder or BEA 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.
7. BEA reserves the sole right to vary or cancel this programme 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.
8. 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!