

## Cross-boundary Reward Redemption Service - Terms and Conditions

1. Cross-boundary Reward Redemption Service is a service that allows BEA Credit Cardholders to convert BEA Hong Kong Credit Card Bonus Points to redeem the rewards at BEA China Points Mall Redemption Platform ("BEA China Points Mall") of The Bank of East Asia (China) Limited ("BEA China") (the "Service"). The Service only applies to the principal cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards or Credit Card designated by The Bank of East Asia, Limited ("BEA") from time to time ("Eligible Credit Cards"), excluding the BEA GOAL Credit Card, BEA i-Titanium Card, BEA JCB PLATINUM Card, Corporate Cards and Credit Card designated by BEA from time to time, issued by BEA.
2. To redeem the Bonus Points by BEA ("Bonus Points") for the Service, Cardholders must successfully activate the Cross boundary Accounts Service and agree with the "Consent for Personal Information Transfer of Cross-boundary Accounts Service" through both BEA Mobile (Hong Kong) ("BEA Mobile") and BEA China Mobile Banking ("BEA China App") before using the Service.
3. If a Cardholder holds more than one Eligible Credit Card, BEA will first deduct Bonus Points with the soonest expiration date from the Eligible Credit Card. If the Bonus Points have the same expiration date, the Bonus Points will be deducted from the Eligible Credit Card with the most Bonus Points. If the number of Bonus Points is the same, the Bonus Points will be deducted according to the credit card number from the smallest to the largest. The maximum number of Bonus Points that can be redeemed for the BEA China Points Mall is the sum of 15 eligible credit cards.  
**Cardholders are not allowed to select which Eligible Credit Card(s) are used for redemption under this Service, BEA will reserve the right of final decision.**
4. Cardholders can view the relevant Bonus Points deduction and redemption records on the BEA China Points Mall of BEA China App and BEA Mall App. The redeemed gift details can only be found on BEA China Points Mall.
5. If a Cardholder opts for delivery service, the Cardholder must note that some products may not be redeemable due to being prohibited from shipping to Hong Kong. If products are eligible for shipment to Hong Kong, the applicable shipping fee will be as displayed on the BEA China Points Mall and must be settled by Bonus Points. Shipping fees for Hong Kong addresses are charged per single order for items of the same product type. This means that for each redemption of one or more units of the same product, a single shipping fee will be applied. BEA China reserves the right to adjust shipping fee standards and the range of applicable products eligible for shipment to Hong Kong addresses from time to time. Products eligible for shipment to Hong Kong from the BEA China Points Mall do not imply exemption from customs inspection. Risks such as the detention, seizure, or return of goods resulting from customs entry and exit control regulations shall be borne solely by the Cardholder. Furthermore, risks arising from potential divergence in standards (e.g. power supply, materials, ingredients, appearance, etc.) between products from Chinese Mainland and similar products in the Hong Kong local market, which may render the product unusable by the Cardholder, shall be borne by the Cardholder. For further logistics arrangements and details, these are governed by the terms and conditions of the BEA China Points Mall. Please refer to the BEA China Points Mall for more information.
6. The Service is available to Cardholders in BEA China Points Mall of BEA China App which is accessed through BEA Mobile or BEA Mall App.
7. All information, prices and photos regarding the reward shown on BEA China Points Mall are provided by participating merchants and are for reference only. BEA and BEA China shall not be liable for any discrepancies with the actual products, services or information received by Cardholders.
8. Once the redemption is submitted, the Bonus Points cannot be refunded, canceled, or changed.
9. The Cardholder's applicable account for the Eligible Credit Card must be valid and in good standing when using the Service.
10. BEA and BEA China makes no representation or guarantee as to the quality and availability of the products, services, warranty or information provided by the participating merchants. BEA and BEA China shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participant merchants. Cardholders should direct any queries or complaints to the participant merchants. Shall there be any further existence of claims or disputes between Cardholders and the participating merchants, Cardholders shall inform BEA China of such claims or disputes within a reasonable period so that BEA China can make corresponding handling.



11. No person other than the Cardholder, BEA, or BEA China 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.
12. These terms and conditions shall be governed by, and construed in accordance with, Hong Kong law. The Cardholder, BEA and BEA China agree to submit to the exclusive jurisdiction of the Hong Kong courts.
13. Use of the Service through the BEA China App and BEA China Points Mall is governed by their respective terms and conditions in addition to these Terms and Conditions.
14. The Service is governed by the terms and conditions of "Cross-boundary Account Services", "BEA Online", "BEA Mall App" and "Bonus Gallery Programme". If there is any conflict between these terms and conditions and the terms and conditions of "Cross-boundary Account Services", "BEA Online", "BEA Mall App" and "Bonus Gallery Programme", these terms and conditions shall prevail.
15. The Cardholder agrees and authorizes BEA to provide their personal data to BEA China, and its service providers, including but not limited to basic personal information and Bonus Points by BEA to initiate and provide the Service.
16. BEA reserves the sole right to vary or cancel the Service 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 BEA China shall be final and conclusive.
17. If there is any inconsistency or ambiguity between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
18. In the event of any discrepancy or inconsistency between the information presented in the promotional materials and these terms and conditions, these terms and conditions shall take precedence and govern.

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