

FAQ For Cross-boundary Reward Redemption Service**1. What is Cross-boundary Reward Redemption Service?**

To enhance the service experience of cross-border personal customers, BEA Hong Kong has launched a Cross-Boundary Reward Redemption Service. BEA Hong Kong credit cardholders who are existing Mainland personal bank customers only need to complete the requisite binding and authorization procedures to redeem the rewards with their Hong Kong credit card Bonus Points at BEA China Points Mall Redemption Platform.

2. Which channel can be used for this service ?

You can activate this service on BEA Mobile (Hong Kong) and BEA China Mobile Banking and then redeem your Hong Kong credit card bonus points directly through the BEA China Points Mall.

3. Are there any requirements to activate this service?

- I. BEA Hong Kong Credit Cardholders*
- II. Existing BEA China Mainland Personal Bank Customers
(For enquiries, please call BEAHK: 2211 1333)

** Not applicable to BEA GOAL Credit Card, BEA i-Titanium Card, BEA JCB Platinum Card and BEA Corporate Card. If you do not hold a BEA Hong Kong credit card but have a BEA Hong Kong bank account, you are also considered to meet the service activation requirements.*

4. How to activate Cross-boundary Account Service?

Please visit BEA Hong Kong website and Demo for the details of Cross-boundary Account Service (Home>Personal Banking>Cross Border Services>Cross-Boundary Accounts Service).

5. How do I know how many Hong Kong credit card Bonus Points to be used for gift redemption?

If you redeem gifts with BEA Hong Kong credit card Bonus Points, the redemption rate will be calculated based on the BEA China Wealth Points shown on the gift multiplied by the conversion rate for BEA Hong Kong Credit Card Bonus Points. For details, please visit BEA China Points Mall.

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6. If I have more than 1 eligible credit cards, can I choose a designated one to redeem the gifts at BEA China Points Mall?

No. If a Cardholder holds more than one eligible credit cards, 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.**

7. Can I combine both the points from BEA Hong Kong Credit Card and BEA China Points Mall to redeem gifts?

No. Cardholders can only choose one type of point to redeem gifts.

8. If I have insufficient Bonus Points to redeem a gift, can I add cash to redeem?

It is not applicable to BEA China Points Mall at this moment.

9. What should I do if I want to apply for a return or cancellation?

Once the redemption is submitted, the Bonus Points cannot be refunded, cancelled, or changed.

10. Can the redeemed gifts be shipped to Hong Kong? How are shipping costs calculated?

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.

11. If I redeemed reward items using my BEA Hong Kong credit card Bonus Points at BEA China Points Mall, but did not receive them or do not know how to use the e-vouchers, who can I contact for inquiries?

Please contact the customer service hotline of BEA China:

Outside Mainland China: +86-4008-953820

Within Mainland China: 4008-953820

12. Can I stop binding and cancel this service anytime?

Yes, you can cancel this service through BEA Mobile (Hong Kong) or BEA China Mobile Banking.

13. I redeemed a reward item with my Hong Kong credit card Bonus Points at BEA China Points Mall. Can I check the redemption record in BEA Mall?

Yes, you can check the record using the "Redemption History" shortcut.

14. If I have any enquiries on BEA Mobile (Hong Kong)/ BEA Mall, who should I contact?

Please call our Credit Card Customer Services Hotline on (852) 3608 6628.

15. If I have any enquiries on BEA China Points Mall, who should I contact?

Please contact the customer service hotline of BEA China:

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