

**Terms and Conditions of Cross-boundary Reward Redemption Service - Double Delight Rewards Promotion****("The Promotion")**

1. This promotion runs from 26 February 2026 to 30 June 2026, both dates inclusive (the "Promotional Period").
2. The promotion 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.
3. 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 Cross-boundary Reward Redemption Service ("Eligible Customer").
4. During the Promotional Period, Eligible Customers who visit the designated exclusive campaign page within the BEA China Points Mall (the "China Points Mall ") for the first time will be rewarded with a "RMB 30 HEYTEA Voucher" (the "Reward 1"), and the voucher will be displayed in a pop-up window on the homepage. For the validity period of Reward 1, please refer to the expiry date displayed on the redemption page. Once expired, the reward will be void and will not be refunded or exchanged.
5. Reward 1 is limited to 500 quotas and is available on first-come-first-served basis.
6. During the Promotional Period, Eligible Customers who visit the China Points Mall can redeem designated rewards at a 50% discount (the "Reward 2") using their BEA Hong Kong Credit Card Bonus Points (the "Bonus Points"). Each Eligible Customer is limited to a maximum of 5 orders per reward item, except for 'Shenzhen Huafa Snow BONSKI Vouchers', for which there is no redemption limit.
7. During the Promotional Period, the quantities of Reward 2 are limited and are available on first-come-first-served basis, while stock last.
8. The activation requirements and the usage of reward redemption for the Cross-boundary Reward Redemption Service are subject to the terms and conditions of the "Cross-boundary Reward Redemption Service", please click [here](#) for more details.
9. The Bonus Points displayed in the China Points Mall may be delayed and are for reference only. For the actual balance of Bonus Points, the real-time display in the BEA Mall App shall prevail.
10. All offers and gifts/products/vouchers/cash coupons/services ('Gifts') redeemed via the China Points Mall are subject to the relevant terms and conditions of the respective suppliers ('Merchants') and The Bank of East Asia (China) Limited ('BEA China'). For details, please contact the relevant Merchants or BEA China, or refer to the related promotional materials.
11. If an Eligible Customer fails to successfully place an order for redemption or collection within the Promotional Period, please contact China Points Mall Customer Service directly to follow up.
12. For details on gift instructions, precautions, after-sales service, and regional usage restrictions, please refer to the specific information on the [Product Details] page within the China Points Mall. Please pay special attention that some products may not be verified or used with a Hong Kong mobile number due to regional usage restrictions. Eligible Customers must read the gift details carefully before redemption. In the event that a reward cannot be used after redemption due to incorrect or invalid mobile numbers or other information provided by the Eligible Customer, the Eligible Customer shall be solely responsible for any relevant losses, and BEA shall not be liable for any responsibility.



13. To check your order status, please navigate through the China Points Mall via [Home] — [My Account] — [Order Centre]:
  - i. Physical Gifts: After redemption, please stay tuned to the logistics status updates and delivery arrangements;
  - ii. eGifts: Please follow the redemption and usage instructions provided on the product details page.
14. No invoices or receipts in any form will be provided for any Gifts involving the redemption of Bonus Points.
15. The Gift is only valid on or before the expiry date. Once the Gift has expired, it will not be reissued.
16. Gifts are available on a first-come, first-served basis, while stocks last.
17. Gifts are not redeemable for cash, exchangeable or transferable for other vouchers, products/services, and cannot be used in conjunction with any other promotional offers.
18. Once the redemption is completed, it cannot be cancelled or amended. All redeemed Gifts are non-returnable.
19. Gifts during the Promotional Period—including their quality, availability, style, color, instructions, and after-sales services—are the sole responsibility of the relevant Merchants. BEA make no representation or guarantee as to the quality and availability of the products, services, warranty or information provided by the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchants. All promotional materials (including images, sizes, and materials) in the China Points Mall are for reference only, and the actual product shall prevail. For gifts not yet collected/received, please contact the merchant before the collection deadline; for gifts already collected/received, please contact them within 15 working days upon receipt, as requests made after this period will not be accepted. Shall there be any further existence of claims or disputes between Eligible Customers and the participating merchants, Eligible Customers shall inform BEA China within a reasonable period so that BEA China can make corresponding handling.
20. BEA China reserves the sole right to amend, suspend, or terminate this promotion in the event of force majeure or necessary changes, and will provide advance notice via the China Points Mall where practicable.
21. Eligible Customer 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.
22. For inquiries during the process of using China Points Mall, please contact the China Points Mall dedicated hotline at +86 4008-953820. Service hours are Monday to Friday, 9:00-12:00 / 14:00-18:00, excluding public holidays.
23. No person other than the Eligible Customer, 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.
24. 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 shall be final and conclusive.
25. These Terms and Conditions shall be governed by, and construed in accordance with, the law of Hong Kong. Eligible Customer, BEA, or BEA China agree to submit to the exclusive jurisdiction of the Hong Kong courts.
26. 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!