

"BEA Mall Winter Thankful Festival Redemption Reward" - Terms and Conditions

1. This promotion runs from 4th November, 2024 to 28th February, 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders") of a BEA Credit Card or co-branded Card, excluding a BEA GOAL Credit Card, i-Titanium Card, JCB PLATINUM Card, supplementary card and corporate card ("Eligible Credit Card").
3. The promotion is only applicable to the Cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card, and redeem "Smeg products plus 5,000 Asia Miles" (the "Reward 1") or "Gemini products plus up to 5,000 Asia Miles" (the "Reward 2") during the Promotional Period ("Registration"). Cardholders must enter the number of a valid Cathay membership in the same name as the Cardholders. Cardholders only need to register once. After successful Registration, The Bank of East Asia, Limited ("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. The redemptions of all cards under Cardholder's name will be combined.

Reward 1:Redemption period: from 4th November, 2024 to 15th December, 2024

	Smeg Products	Asia Miles	Bonus Points Required
1	Smeg Variable Temperature Kettle (cream/pink/pastel blue/red/pastel green) (Model no: KLF04)	5,000 Miles	528,000
2	Smeg Mini Cordless Kettle (black/cream/red/pastel blue/pink/pastel green) (Model no: KLF05)		310,200
3	Smeg 2-Slice Toaster (pastel blue/pastel green/pink) (Model no: TSF01)		438,000

Reward 2:Redemption period: from 14th November, 2024 to 28th February, 2025

	Gemini Products	Asia Miles	Bonus Points Required
1	2-IN-1 Double Glass Air Fryer Oven (Model no: GAO18BK)	5,000 Miles	207,600
2	Inner/outer Zone Ceramic Cooker (Model no: GPC2200)		166,500



3	Multi-functional Shabu Shabu /Steam / Fry Cooker (Model no: GMC7V)		115,200
4	Digital Air Fryer (Model no: GAF03BK)		105,000
5	Multi-functional IH Rice Cooker (Model no: GRC12B)		256,500
6	Double Glass Electric Oven (Model no: GOV15GN)	1,000 Miles	120,600
7	Induction Cooker (Model no: GIC2100B)		117,900
8	Digital Kettle (Model no: GDK15BK)		115,200
9	Easy Carry Multi-functional Mini Electric Cooker (Model no: GMC5V)		105,000
10	Mini Ceramic Cooker (Model no: GMCC1000BK)		105,000
11	Mini Healthy Steam Rice Cooker (Model no: GRC3GN)		105,000
12	Electric Temperature Control Kettle (Model no: GKT22E)		94,800

4. Cardholders who fail to successfully register and provide the number of their valid Cathay membership during the Promotional Period, will be deemed to have forfeited the reward and will be ineligible to get any reward. BEA and Asia Miles Limited 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. There is no restriction on the number of redemption for each Cardholder to this Reward during the Promotional Period. By registering for this promotion, **Cardholders agree to and authorise the conversion by BEA of the relevant Bonus Points into Asia Miles as its fulfilment of the Reward under this promotion.** If Cardholders fulfil the requirement of Clause 3 within the Promotional Period, BEA will credit the Miles to the Cardholder's Cathay membership account directly in two phases, without further notice.
- Phase 1: on or before 28th February, 2025
(Smeg and Gemini products: applicable to the registration and redemption on or before 15th December, 2024)
 - Phase 2: on or before 30th April, 2025
(Smeg products: applicable to the registration between 16th December, 2024 and 28th February, 2025 and redemption on or before 15th December, 2024; Gemini products: applicable to the registration and redemption between 16th December, 2024 and 28th February, 2025)



6. Cardholders who have failed to receive their Asia Miles within the period mentioned in Clause 5 are required to inform BEA by 31st March, 2025 (applicable to Phase 1) / 31st May, 2025 (applicable to Phase 2), otherwise they will be deemed to have forfeited the reward.
7. To claim the Reward, the Eligible Credit Card account should remain valid and in good standing at the time the Bonus Points are deducted and the Asia Miles are credited. In case of any fraud/abuse/reversal/cancellation of transactions in respect of which Asia Miles have been credited, BEA reserves the right to charge the equivalent value of the Asia Miles directly to the Card without further notice, cancel the Cardholder's entitlement to the programme, and/or suspend the Card account for investigation.
8. No person other than the Cardholders 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.
9. Cardholders acknowledge that the Asia Miles earned from the Reward shall be credited to their Cathay membership accounts by Asia Miles Limited. BEA makes no warranty that the Asia Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles Limited 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 Asia Miles Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles Limited. Cardholders should direct any queries or complaints to Asia Miles Limited. Should there be any further existence of claims or disputes between Cardholders and Asia Miles Limited, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
10. 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.
11. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit 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.
12. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

"Smeg Products" - Terms and Conditions

13. Cardholders can redeem the Smeg Products (the "Product 1") with designated Bonus Points via BEA Mall App. Cardholders will be assigned a unique promo code from the Redemption History of BEA Mall App within 2 working days of bonus point being used for redemption of the Product 1. Cardholders are required to collect the Product at soonest within 7 calendar days after successful redemption by contacting Dah Chong Hong Holdings Ltd. (the "Merchant") via WhatsApp (852) 9734 4101 directly



to check the stock availability and delivery arrangement. (Service hours: Mon-Fri 10am-6pm [Except Public Holidays]).

14. Cardholders must present the relevant promo code in contacting the merchant for goods delivery arrangement. The promo code is only valid on or before the expiry date. Once the promo code has expired, it will not be reissued. Please refer to the following steps (Chinese version only):

The screenshots illustrate the process in the DCH Living app:

- Step 1:** The chat interface shows a greeting and a list of service options. The option "請選擇查詢事項" (Please select an inquiry item) is highlighted with a red box.
- Step 2:** A menu titled "請選擇查詢事項" (Please select an inquiry item) is shown. The option "東亞銀行 - 冬日感謝祭換領獎賞" (Bank of East Asia - Winter Thank You Festival Redemption Award) is highlighted with a red box.
- Step 3:** The chat interface shows the selected option. The option "我想換領 SMEG 產品" (I want to redeem SMEG product) is highlighted with a red box. Below it, a form is shown with fields for "已兌換之優惠碼 / 手機應用程式換領獎賞之截圖" (Screenshot of the redeemed promo code / mobile app redemption award), "收件人姓名" (Recipient's name), "收件人聯絡電話" (Recipient's contact number), and "送貨地址" (Delivery address).

Step 1 : Enter any words to start the conversation and click "請選擇查詢事項"

Step 2 : Choose "東亞銀行 – 冬日感謝祭換領獎賞"

Step 3 : After clicking "我想換領 SMEG 產品", please provide the promo code and relevant information for delivery

15. Delivery service is only available at addresses located in Hong Kong Island, Kowloon, New Territories, Tung Chung, Discovery Bay and Ma Wan of Hong Kong Region. Additional delivery fee may charge depending on location. Delivery service is not valid to non-permanent address, frontier closed areas, outlying islands (only arrive at Central Ferry Pier), warehouse and premises which are not accessible by elevator or staircase and required to be delivered through balcony. If no elevator service is available at the premises, an additional delivery fee for each floor except the ground floor will be charged. Please contact the Merchant for any enquiry on additional delivery fee and delivery arrangement.



"Gemini Products" - Terms and Conditions

16. Cardholders can redeem the Gemini Products (the "Product 2") with designated Bonus Points via BEA Mall App. Cardholders will be assigned a unique promo code from the Redemption History of BEA Mall App within 2 working days of bonus point being used for redemption of Product 2. Cardholders are required to visit the designated redemption center in person to collect Product 2 at soonest within 30 calendar days after successful redemption. Before redeeming the product, Cardholders are required to contact Gilman Home Appliances (the "Merchant") via WhatsApp (852) 9843 2571 directly to check the stock availability and present the relevant promo code to make appointment for product redemption. Cardholders must present relevant promo code by logging in BEA Mall App for verification during redemption. Printed copies will not be accepted. The e-voucher is only valid on or before the expiry date. Once the e-voucher has expired, it will not be reissued.

Designated redemption center - Gilman Galleries - Shatin:

Shop 357-358, Level 3, HomeSquare, 138 Shatin Rural Committee Road, Shatin

- Customer Hotline: 2699 0345
 - Service Hours: Mondays to Sundays 12nn to 7p.m.
17. Each promo code can be used once only.
18. Please check if the redeemed item is in good condition before leaving the redemption center.
19. Please present the complete promo code.
20. The redemption center will be closed under No. 8 or above typhoon signal or black rainstorm warning.
21. All Products are available only while stocks last.
22. All Products cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with VIP/membership offers or any other promotional offers.
23. The promo code cannot be used more than once. Any attempt to fake a promo code will lead to criminal prosecution.

"Smeg and Gemini Products" - Terms and Conditions

24. All Products are available only while stocks last.
25. All Products cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with VIP/membership offers or any other promotional offers.
26. The promo code cannot be used more than once. Any attempt to fake a promo code will lead to criminal prosecution.
27. All information, prices and photos shown are for reference only.
28. Offers and Products are subject to additional terms and conditions of relevant merchants, please contact the merchants or refer to related promotional materials for details.
29. No person other than the Cardholder, BEA, or the Merchant 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.
30. BEA makes no representation or guarantee 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 to the Merchant. Shall 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.

31. BEA and the Merchant reserve 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 and the Merchant shall be final and conclusive.
32. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
33. 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!