

Terms and Conditions for "BEA Credit Card Autumn Festival "Rewards of your Choice": Earn up to HK\$1,800 rewards+"

1. This promotion runs from 1 September 2025 to 31 October 2025, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 from 1 September to 30 September 2025 ("Phase 1"), Phase 2 from 1 October 2025 to 31 October 2025 ("Phase 2").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card ("Eligible Credit Card"), excluding a BEA CENTENNIAL World Elite Mastercard®, The Hong Kong Racehorse Owners Association World Mastercard, BEA GOAL Credit Card, BEA i-Titanium Card, JCB PLATINUM Card, supplementary card and corporate card, issued by The Bank of East Asia, Limited ("BEA"). The spending transactions of the supplementary card will be combined with the transactions of the principal card.
3. The promotion is only applicable to the first 10,000 cardholders who log in to the BEA Mall App, successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card. **Cardholders have to indicate the choice of rewards during the registration by inputting designated reward number (1 – Bonus Points or 2 – Miles), no change is allowed upon successful registration.** After successful registration, BEA will send an email to the Cardholder's email address as provided during registration. Registration status and quota are determined by the computer records of BEA. The offer is subject to a quota and is available on a first-come, first-served basis.
4. During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder if Cardholders choose to receive Miles rewards. **Rewards will be forfeited if the Cathay membership numbers are found to be invalid.** By registering for this promotion, Cardholders agree to and authorize the conversion by BEA of earned Bonus Points into Miles as BEA's fulfilment of the promotion's reward.
5. If Cardholders input non-designated reward number on the Choice of Rewards field during registration, **Cardholders will receive Bonus Points as the rewards by default** (except for holders of designated BEA World Mastercard enrolled to "BEA Mileage Reward").
6. Cardholders only need to successfully register once during the Promotional Period and spend with a valid Eligible Credit Card while meeting the relevant spending requirements in order to earn rewards. Once cardholders have successfully registered their Eligible Credit Card, they can start earning rewards from the phase of the registration. Cardholders registered during Phase 1 of this promotion do not need to register again in Phase 2. If cardholders registered during Phase 2 of this promotion, only their Eligible Spending in Phase 2 will be considered, and no Eligible Spending in Phase 1 will be included in the calculation of the spending rewards. Even if the Cardholders hold more than one Eligible Credit Cards, Eligible Cardholder is only required to register once with any of his/her Eligible Credit Card for the Promotion and all

eligible spending amounts of any eligible principal cards under their name will be combined as one account to calculate the Reward during the Promotional Period.

7. Cardholders are required to use their Eligible Credit Card in accumulated Eligible Spending during the Promotional Period to enjoy one of the respective rewards as follows:

Accumulated eligible local & overseas retail spending amount in each phase *	Rewards of your Choice	
	Bonus Points #	Miles ^
HK\$8,000 –< HK\$18,000	62,500 Bonus Points	1,000 Miles ^
HK\$18,000 –< HK\$35,000	150,000 Bonus Points	3,600 Miles ^
HK\$35,000 or above	300,000 Bonus Points	7,000 Miles ^
Maximum extra rewards each Cardholder can earn per Phase	300,000 Bonus Points	7,000 Miles ^
Maximum extra rewards each Cardholder can earn during the Promotional Period	600,000 Bonus Points	14,000 Miles ^

***The local and overseas retail transactions made with BEA Mastercard from 1 September 2025 to 13 September 2025 and the overseas retail transactions (including RMB transactions) made with BEA UnionPay Dual Currency Credit Card during the Promotional Period will be excluded from the Eligible Spending of this Promotion.**

#Extra Bonus Points offer is not applicable to designated World Mastercard enrolled to "BEA Mileage Reward" (based on 1 September 2025 record). **Relevant Cardholders will receive Miles as the rewards by default.**

^Miles are converted from Bonus Points.

8. Eligible local and overseas retail spending ("Eligible Retail Spending") includes the following (i) and (ii):
- Eligible local retail spending: local retail transactions/ online purchases.
 - Eligible overseas retail spending: (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars, (b) transactions settled

in Hong Kong dollars under Dynamic Currency Conversion, and (c) online transactions posted in any currency other than Hong Kong dollars.

9. "BEA Bonus Point Reward" and "BEA Mileage Reward" are only applicable to BEA SupremeGold World Mastercard or BEA World Mastercard ("Designated World Mastercard").
10. "BEA Bonus Point Reward" is not applicable to the Cardholders of Designated BEA World Mastercard who have registered for the "BEA Mileage Reward". For cardholders enrolled in "BEA Bonus Point Reward" who successfully register for "Up to 12.5X Bonus Points for Designated World Mastercard" via BEA Mall, Eligible Transactions in designated categories will be calculated for the extra reward from the calendar month of their successful registration. Each Eligible account is eligible for a monthly cap (per calendar month) of 115,000 Bonus Points of extra reward.
11. Cardholders of Designated BEA World Mastercard enrolled in "BEA Mileage Reward" can change the rewards scheme to "BEA Bonus Point Reward" by registering for "Up to 12.5X Bonus Points for Designated World Mastercard". **The extra rewards in Miles entitled by the Cardholders shall remain unchanged under this Promotion.**
12. Respective Eligible Credit Cardholder can still earn the Basic Reward and Extra Reward from each Reward Eligible Transactions under "BEA Credit Cards – Privilege Services and Spending Reward". For details please visit https://www.hkbea.com/pdf/en/credit-card/master-reward-tnc_en.pdf.
13. Ineligible spending includes interest-free instalment for retail purchase, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), digital wallets (including but not limited to Alipay, Alipay HK, PayMe, WeChat Pay and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, **all local and overseas transactions made by BEA Mastercard from 1 September to 13 September 2025, all overseas transactions (including RMB transactions) made by BEA UnionPay Dual Currency Credit Card during the Promotional Period, all transactions in MCC 6300 (Insurance sales underwriting and premiums), MCC 5960 (Direct marketing-insurance services), MCC 4812 (Telecommunication equipment including telephone sales), MCC 4814 (Telecom including prepaid-recurring phone services), MCC 4899 (Cable satellite, other pay television, radio services) and MCC 4816 (Computer network-information services) according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited, or determined by the respective merchant's acquiring bank, all EVA Air transactions during 1 September to 30 September 2025, all Citistore transactions during 19 September to 31 October 2025, all Trip.com transactions during 1 October to 31 October 2025, transactions at any supermarkets, transactions to government departments (any region), mail / fax / telephone orders, Card-present transactions made at any merchant with physical premises, address of the fixed place of business or business license in the**

United Kingdom and any country participating in the European Economic Area or joining European Economic Area after 19 October 2019, including, without limitation, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway.

"Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.

14. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited, or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for rewards before customers conduct their transactions. If the merchant codes/ transaction types are found to be misclassified with the Merchants' business, BEA will not be responsible for such misclassification nor compensation. BEA's decision as to the definition of Eligible Spending shall be final.
15. To calculate a cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of at the exchange rate of VISA International, Mastercard Asia/Pacific (Hong Kong) Limited and UnionPay International.
16. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence and posted to the relevant card account within 14 days after the Promotion Period.
17. The extra Bonus Points will be credited to the Eligible Card account on or before 31 January 2026 and shown in the relevant statement. For Cardholders holding more than one Eligible Credit Cards not being enrolled in "BEA Mileage Reward", the extra Bonus Points will be credited to the principal card account in card sequence of: 1. Designated World Mastercard, 2. Other Eligible Credit Cards. If Cardholders holding more than one Designated World Mastercards, the extra Bonus Points will be credited to the principal card account with the highest eligible spending amount during the Promotional Period. BEA reserves the final decision on the rewards credit handling if same eligible spending amount are found in more than one Eligible Credit Cards.
18. If Cardholders choose Miles as the rewards, BEA will directly process and convert the Bonus Points rewards into Asia Miles based on the preferential conversion rate of 10 Bonus Points = 1 Mile and credited to the Cardholder's Cathay membership account on or before 31 January 2026, without prior notice. There will be no charge for redemption of Bonus Points in this promotion.

19. All Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant reward is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
20. If the cardholder cancels or refunds part or all of the transactions related to a credit reward after the rewards are credited or used, BEA reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.
21. The use of Bonus Points are subject to additional terms and conditions, for details please visit <https://www.hkbea.com/pdf/bg-tnc-e.pdf>.
22. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
23. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the reward is given, BEA reserves the right to charge an amount equal to that credited Miles or reward from the credit card account, or from the Cardholder's Cathay membership account through Asia Miles Limited without prior notice.
24. Cardholders are liable to inform BEA within 1 month after the periods mentioned in Clause 18 (i.e. on or before 28 February 2026) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.
25. 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.
26. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles Limited, BEA makes no warranty that the 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 representation or guarantee 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. Shall 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.
27. BEA reserves the sole right to vary or cancel the reward 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.
28. 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.

29. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

+ The rewards are calculated based on the preferential redemption rate of designated rewards.

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