

**"Octopus Automatic Add Value Service Reward of up to 6,000 Miles" - Terms and Conditions**

1. This promotion runs from 11<sup>th</sup> November, 2024 to 31<sup>st</sup> January, 2025, both dates inclusive (the "Promotional Period").
2. This promotion only applies to the 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"), issued by The Bank of East Asia, Limited ("BEA").
3. During the Promotional Period, Cardholders must register for this promotion through the BEA Mall App with an Eligible Credit Card, and newly apply for "Octopus Automatic Add Value Service (AAVS)". Principal cardholders can apply for Octopus AAVS for themselves and up to 3 supplementary cardholders. The following reward can be earned for every Octopus that has accumulated an Octopus auto-reload amount of at least HK\$2,000 by 28<sup>th</sup> February, 2025, provided the principal cardholders (and all their supplementary cardholders) have each completed a single retail transaction of at least HK\$500. **Cardholders can earn a maximum reward of 6,000 miles\* in total.**

Number of miles* earned when using an Eligible Credit Card to accumulate an Octopus auto-reload amount of not less than HK\$2,000	Maximum miles* that can be earned per principal card within the Promotional Period (Cardholders can apply for Octopus AAVS for themselves and up to 3 supplementary cardholders)
1,500 miles ( = 15,000 Bonus Points <sup>13</sup> )	6,000 miles ( = 60,000 Bonus Points <sup>13</sup> )

\*Converted from Bonus Points.

4. Regarding the "HK\$100 Octopus Top-up Value", the promotion runs from now till 31 December 2024, and is applicable to Octopus which set the auto-reload amount at HK\$500 only. Please visit [www.octopus.com.hk/aavs/en](http://www.octopus.com.hk/aavs/en) for promotion details and Terms and Conditions. Customers must register for the promotion through the above webpage. Octopus Cards Limited will credit the Octopus Top-up Value 7 days after the designated requirements are fulfilled.
5. Eligible local and overseas retail spending ("Eligible Spending") includes:
  - i. Eligible local retail spending: local retail transactions/online purchases.
  - ii. Eligible overseas retail spending:
    - (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars;
    - (b) online transactions posted in any currency other than Hong Kong dollars.
  - iii. 5(i) or 5(ii) amounts spent must be single transactions of at least HK\$500.
6. The Eligible Spending amount will be based on the amount in the spending currency converted into Hong Kong Dollars and the posted amount.
7. 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 AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited), transactions at any supermarkets, transactions to government departments, mail / fax / telephone orders, "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.
8. This promotion only applies to Eligible Credit Cards **not used** to successfully apply for Octopus AAVS between 11<sup>th</sup> November, 2023 and 10<sup>th</sup> November, 2024.



9. This promotion is only applicable to the first 3,000 Cardholders who successfully register through BEA Mall App with an Eligible Credit Card during the Promotional Period. During the registration, Cardholders **must choose the Eligible Credit Card used for applying for Octopus AAVS and enter the number of a valid Cathay membership whose full name matches the name of the Cardholder.** 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.
10. This promotion is not applicable to supplementary cardholders who apply for Octopus AAVS for themselves.
11. Cardholders who fail to successfully register and provide their valid Cathay membership number 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 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 registered Eligible Credit Card and the Eligible Credit Card used for applying for Octopus AAVS; the Cathay membership number and/or membership name and the registered Cardholder name on the Eligible Credit Card) or providing incomplete information.
12. The rewards will be calculated based on the records of the AAVS applications and Octopus auto-reload transactions in BEA's computer system. Rewards earned by the Cardholder and the related supplementary cardholders through eligible transactions for the "Octopus Automatic Add Value" service applied by the principal card will be combined and credited to the Cardholders' registered account.
13. This promotion is calculated based on the conversion rate of "10 Bonus Points = 1 Asia Mile" and will be rounded down to the nearest Bonus Point and mile. **Bonus Points will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by May, 2025, without further notice. If the Eligible Cardholder of BEA World Mastercard did not register for the BEA Mileage Reward at the time of the credit card application, the one-off handling fee of HK\$1,800 will be waived for this promotion. Eligible Cardholders who hold VISA Credit Card or other Mastercard will exceptionally be allowed to join this Promotion in a one-off arrangement.** For the Terms and Conditions of Bonus Points conversion to Asia Miles, please visit [www.hkbea.com/pdf/bg-tnc-e.pdf](http://www.hkbea.com/pdf/bg-tnc-e.pdf). The Eligible Card accounts of Cardholders should remain valid and in good standing during the Promotional Period and when the relevant reward is credited. Cardholders are required to keep the relevant registration record and credit card sales slips (if applicable) for verification. There will be no charge for redemption of bonus points in this promotion.
14. By successfully registering for this promotion, you accept and agree to the conversion by BEA of earned Bonus Points into Asia Miles as this promotion's reward.
15. Cardholders may apply for AAVS online through [www.hkbea.com/aavs](http://www.hkbea.com/aavs), mail the completed application form to BEA or submit it in person at any branch. The application can normally be processed within 8 working days of the receipt of all required information, but the actual time required will depend on BEA. A notification letter will be sent to Cardholders confirming that the application has been successful. Octopus Cards Limited reserves the right to reject any application for the Octopus AAVS at its sole and absolute discretion.
16. There is no application fee for first-time applicants for Octopus AAVS. However, for a request where an Octopus already has, or used to have, AAVS linked to it, Octopus Cards Limited may consider such request to be a change of financial institution or a reapplication to activate AAVS and consequently charge a HK\$20 non-refundable handling fee. Such fee(s) will be charged to the AAVS Account.



17. If such Octopus AAVS linked with Eligible Credit Card is cancelled, suspended or invalidated for any reason before the miles is credited, BEA reserves the right to forfeit the reward without further notice.
18. BEA will determine whether Cardholders are eligible for the reward based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records shall be final and conclusive. BEA reserves the right of final decision on the eligibility of each relevant transaction.
19. If the Cardholder's 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.
20. Any reward earned cannot be converted into Bonus Points or a cash rebate, and is non-transferable. A reward for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
21. **The Cardholder is liable to inform BEA within 1 month after the period mentioned in Clause 13 (i.e. on or before 30<sup>th</sup> June, 2025) if the Cardholder has not received the miles, otherwise the reward will be deemed to have been forfeited.**
22. 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.
23. Cardholders acknowledge that the miles earned 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](http://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.
24. 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.
25. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. 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.
26. If there is 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!