

Terms and conditions of CMK shopping offer:

1. This Promotion is valid from 1st December, 2022 to 28th February, 2023, both date inclusive (the “Promotional Period”).
2. This promotion applies to principal cardholders who hold valid BEA Mastercard® credit cards and its co-brand card, excluding BEA corporate cards (“Eligible Credit Cards”).

Offer 1:

3. All offers apply to cardholders who settle any relevant payments in full with a valid BEA credit card at Cheung Mao Kee Electrical Co. Ltd. (“CMK”) retail stores and its online store. Cardholders are required to register for the programme through the BEA Mall app (“Successful Registration”).
4. After Successful Registration, The Bank of East Asia, Limited (“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. If the quota is full, it will be stated in the related promotional webpage of BEA/ Merchant, please visit the webpage before patronage.
5. Cardholders can receive the relevant rebates for the following transactions made at CMK with eligible credit cards during the Promotional Period:

Accumulated local retail spending with a BEA Mastercard® Card	Rebate per Cardholder	Maximum rebate during promotional period
HK\$3,000 or above	5%	HK\$500

6. Eligible Transactions made by the Principal and Supplementary Cardholder(s) of the same Eligible Cards for the promotion will be counted collectively. Customer can enjoy maximum HK\$500 rebate during the promotional period. Rebates earned with eligible transactions at merchant will be credited to the Mastercard® principal card account with the highest spending amount during April 2023.
7. BEA has no obligation to clarify which transactions are eligible for a credit rebate before customers conduct their transactions. BEA’s decision as to the definition of an Eligible Transaction shall be final.
8. Ineligible transactions include:
Monthly instalments for retail purchases, CMK Cash Coupon purchases, transaction by Alipay HK, Wechat Pay HK, Samsung Pay, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder’s account.
9. **All the transactions related to CMK retail stores and its online store will not be counted and cannot enjoy the relevant rewards from “Spending Everywhere Reward” program.**
10. The rebate will be calculated as an integer according to the net spending amount after deducting instant discounts (if applicable).
11. The Bank according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited.
12. A computer system will be used to calculate the transactions and rebates. The records of The Bank of East Asia, Limited (“BEA”) shall be final and conclusive.
13. The cardholder’s eligible account must be valid and in good credit standing during the Promotional Period and at the time the rebate is given. Any rebate credited can be used to offset the balance of the relevant card account only and will be rounded down to the nearest Hong Kong dollar. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
14. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
15. Offer 1 can be used in conjunction with offers 2 or 3.

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

Offers 2 and 3:

16. Offer 3 only applies at CMK retail stores.
17. Offer 3 does not apply to pre-order items, discounted products and designated brands – including Apple, Samsung, Xiaomi, game products and digital products.
18. Offer 2 cannot be used in conjunction with Offer 3.
19. Once the offer is used, it cannot be reversed under any circumstances.
20. Available while stocks last.
21. The offer 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.
22. All product information, prices, and photos shown are for reference only.
23. 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.
24. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by CMK. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by CMK. Cardholders should direct any queries or complaints to CMK. Shall there be any further existence of claims or disputes between cardholders and CMK, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
25. BEA and CMK reserve the sole right to vary or cancel the offers and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA and CMK shall be final and conclusive.
26. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
27. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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