

Terms and Conditions of "BEA Credit Card – Concert Ticket Lucky Draw"

From 12 March 2025 to 6 April 2025, customers of the Bank of East Asia, Limited ("BEA") who have successfully registered the Lucky Draw with bonus points and completed designated missions will automatically be eligible to the BEA Credit Card Lucky Draw (the "Lucky Draw").

- The Lucky Draw is organized by BEA.**
- The Lucky Draw period is calculated based on the transaction date from 12 March 2025 to 6 April 2025, both dates inclusive (Hong Kong Time) (the "Promotional Period").
- The offer is applicable to BEA Credit Card or Co-branded Cardholders ("Eligible Cardholders"), excluding BEA GOAL Credit Card, i-Titanium Card, JCB PLATINUM Card and corporate card ("Eligible Card").
- Eligible Cardholders must use a valid physical Eligible Card, or conduct transaction made by mobile payments (Apple Pay, Google Pay™ and UnionPay App, excluding Alipay, AlipayHK, PayMe, WeChat and WeChat Pay HK) ("Eligible Mobile Payments") to complete designated missions during the Promotional Period to be entitled to chances to participate the Lucky Draw. The spending transactions of the supplementary card will be combined with the transactions of the principal card.
- Registered Eligible Cardholders must register for the Lucky Draw with 3,000 bonus points via BEA Mall App with one of your Eligible Card(s), they can receive a Cupping Room HK\$10 e-voucher as "Registration Reward" ("Registration Reward"). The registration quota is 3,000 on a first-come-first-served basis and will be closed when the quota is full.
- Registered Eligible Cardholders must complete at least one designated mission with any of their Eligible Cards to earn Lucky Draw chance(s) to be eligible for the prizes ("Eligible Customer"). Designated missions can be completed with any of the Eligible Customers Eligible Cards and include:

Designated missions	Lucky Draw chances
Eligible local retail spending* via Mobile Payment (single transaction of HK\$500 or above)	1 chance
Each successfully activated newly-opened Eligible Credit Card	3 chances
Eligible Overseas retail spending** (single transaction of HK\$500 or above)	10 chances
Redeem bonus points via Bonus Gallery or BEA Mall App Rewards Platform (based on every 30,000 bonus points redeemed)	10 chances

*Eligible retail spending refers to retail transactions made by Eligible Cards during the Promotional Period, excluding: 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, AlipayHK, PayMe, WeChat 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.

**Eligible Overseas retail spending refer to (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.

- There is no cap for the number of Lucky Draw chances each Eligible Customer can accumulate with their Eligible Cards during the Promotional Period.

8. The "Registration Reward" as well as the qualification to participate the Lucky Draw will be forfeited if the Eligible Card accounts are invalid or the bonus points are insufficient to be deducted and redeemed the "Registration Reward".
9. Winners of the Lucky Draw ("Winners") will be drawn randomly by computer.
10. A total of 785 winners will be drawn and will be rewarded according to the lucky draw results with the following prizes as illustrated in the table below:

Prize	No. of winners
Grand Prize: "MAYDAY #5525 LIVE TOUR IN HONG KONG" concert tickets on 11 May 2025 HK\$1,855 x 2 (total value: HK\$3,710)	5
2 nd Prize: Cupping Room HK\$100 e-voucher	80
3 rd Prize: Yves Rocher Online Shop HK\$20 e-voucher	700

11. Each winner can win one Prize at most. The Winners will be announced on BEA Mall App on or before 6 May 2025. BEA will send the winner notifications and prize redemption notifications to the Winners through the phone number registered under BEA by the customers. Terms and conditions apply, for e-voucher, please refer to the Merchant's e-voucher terms and conditions for details.
12. Winners must present the prize redemption notification to redeem the prize at the designated location within the specified period, if the winner fails to redeem the prize within the specific period, the winner will be deemed to be automatically given up the prize eligibility, and the prize will not be reissued.
13. The Prize is not redeemable for cash, not for resale and cannot be returned, or cannot exchange for other items. The Prize is not replaceable in the event of any loss or damage.
14. The Prize is subject to the terms and conditions of the relevant suppliers.
15. BEA is not supplier of the Prize and will not assume any liability in relation to the same. The supplier of the Prize will be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the Prize shall be resolved between customers and the relevant supplier.
16. This promotion material of Lucky Draw is for distribution in Hong Kong only.
17. Any photos and product descriptions of the Lucky Draw are for reference only.
18. BEA reserves the right of final decision on all matters relating to the Lucky Draw, which shall be binding on all parties concerned. In case of any disputes, BEA's decision shall be final.
19. Participation in this Lucky Draw is voluntary, and BEA shall not be responsible for any related obligations or costs incurred by participating in the Lucky Draw.
20. Participation in this Lucky Draw represents the participants' understanding of, acceptance of, and willingness to comply with the terms and conditions of this Lucky Draw. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA's records and the results of its calculations shall be final and conclusive.
21. A computer system arranged by BEA will be used to calculate the transactions. BEA's records and the results of its calculations shall be final and conclusive.
22. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information of the participant due to technical problems, including but not limited to any computer or internet network problems.
23. The Concert is organised by TopTop Productions Limited (the "Organiser"), while the Lucky Draw is provided by BEA. The Organiser does not makes any representations or warrants regarding the quality and availability of the Lucky Draw provided by BEA, nor the information provided by BEA. The Organiser shall not be liable for any matters arising from or in connection with the Lucky Draw. Should Cardholders have any inquiries regarding the Lucky Draw and/or its relevant information, they should contact BEA directly.
24. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Organiser. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Organiser. Cardholders should direct any queries to the

- Organiser. Shall there be any further existence of claims or disputes between cardholders and the Organiser, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
25. All tickets issued via Lucky Draw cannot be canceled, refunded, exchanged or resold. In any event, the Organiser and BEA will not reissue or replace tickets and will not bear any responsibility if the tickets are lost, defaced or stolen.
 26. If any of Cardholders commits misconduct, fraud, or misuses of the concert tickets, or intentionally obtains benefits from others' fraud or misconduct, BEA and the Organiser have the right to cancel the concert tickets and report the case to the Police
 27. The performance date of the Concert will be decided at the sole discretion of the Organiser. The Organiser has the right to change the performance date or cancel the Concert at any time without prior notice. In case of dispute(s) arising therefrom between Cardholders and the Organiser, the Organiser reserves the right for the final decision at its own discretion. Provided that the Concert is postponed due to any reason, the Organiser will decide and announce the relevant arrangements for postponement, and Cardholders should follow the Organiser's public notice.
 28. For any person who fails to comply with the Terms and Conditions, the Organiser and the venue management reserve the final decision on the admission of such person. If any of Cardholders is unable to enter the venue due to failure to comply with the Terms and Conditions released by the Organiser and the venue management, neither BEA, nor the Organiser and/or the venue management are required to make any compensation. In case of any dispute, BEA and the Organiser reserve the right of final decision.
 29. The final admission and seating arrangements for the Concert is subject to the announcement made by the venue management and the latest guidelines of the Organiser.
 30. BEA will collect personal information from Cardholders, and the use of such personal information shall be subject to the personal information collection statement made by BEA. The Organiser is not involved in the collection and use of any personal data. Please contact BEA for details.
 31. BEA reserves the sole right to vary or cancel the Lucky Draw 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.
 32. No person other than Eligible Customers and 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.
 33. BEA staff are ineligible to participate in the Lucky Draw.
 34. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
 35. 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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To borrow or not to borrow? Borrow only if you can repay!