

"Limited-time Offer for BEA i-Titanium Card or BEA GOAL Credit Card – Extra 4% cash rebate on Online & Mobile Payment" - Terms and Conditions

1. This promotion runs from 3 March to 2 April 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the principal cardholders (the "Cardholders"), who hold BEA i-Titanium Card or BEA GOAL Credit Card ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period.
3. The promotion is only applicable to the first 5,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card. 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. Cardholders only need to successfully register once during the Promotional Period, spend with valid Eligible Credit Cards and fulfil the designated spending requirement in order to earn rewards. If the Cardholders hold more than one Eligible Credit Card, all eligible spending amounts of any eligible principal or supplementary cards under their name will be combined as one account to calculate the spending rewards.
5. To enjoy extra 4% cash rebate on online and mobile payment spending, Cardholders have to fulfil the pre-requisite of accumulated Eligible Retail spending at HK\$3,000 or above with Eligible Credit Cards during the Promotional Period.
6. Eligible retail spending ("Eligible Retail 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) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (c) online transactions posted in any currency other than Hong Kong dollars.
7. Eligible online and mobile payment retail spending ("Eligible Spending") include:
 - i. Eligible online spending: online retail transactions in Hong Kong dollars or any currency other than Hong Kong dollars.
 - ii. Eligible mobile payment spending: retail transactions in Hong Kong dollars or any currency other than Hong Kong dollars made through Apple Pay & Google Pay only.
 - iii. All eligible transactions for this promotion must be single transactions of HK\$500 or above.

8. The maximum cash rebate for each Eligible Credit Card Cardholder is HK\$80 during the Promotional Period.
9. Ineligible spending include monthly instalments for retail purchases, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus automatic add value service transactions (including online, through mobile, or by any other means), digital wallets (including but not limited to Alipay, AlipayHK, PayMe, WeChat Pay 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 of "Wing On Travel x BEA Credit Card Up to HK\$840 Instant Discount" from 3 March 2025 to 31 March 2025 (please refer to www.hkbea.com/wingon/en for relevant spending definition and details)**), transactions at any supermarkets, transactions to government departments (any region), 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.
10. 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 a credit cash rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
11. All transactions must be conducted during the Promotional Period according to their transaction dates.
12. The cash rebate will be credited to the Eligible Card account by June 2025 and shown in the relevant statement. The cash rebate will be credited to the principal card account with the highest eligible spending amount during the Promotional Period. Such Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant cash rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
13. BEA will determine whether the cardholder is eligible for the cash rebate based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of final decision on eligibility for each relevant transaction.

14. If the cardholder cancels or refunds part or all of the transaction related to a credit rebate after the cash rebate is credited or used, BEA reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.
15. Any cash rebate credited can be used to offset the balance of the relevant card account only, and will be rounded down to the nearest integer. Less than HK\$1 will not be counted. Cash rebates earned are not transferrable. Cash rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
16. 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 cash rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant cash rebate from the cardholder's account.
17. Extra Rewards for BEA i-Titanium Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-i-titanium-card.html> for details.
18. Extra Rewards for BEA GOAL Credit Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-goal-credit-card.html> for details.
19. 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.
20. 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.
21. 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.
22. If there is any inconsistency or ambiguity between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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