

"BEA Credit Card x Citistore up to 8.3% rebate" offer – Terms and Conditions

1. Unless otherwise specified, this promotion runs from 19 September 2025 to 9 November 2025, both dates inclusive (the "Promotional Period").
2. This promotion only applies to cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded Cards ("Eligible Credit Cards"), excluding the BEA Corporate Cards issued by the Bank of East Asia Limited ("BEA").
3. Cardholders can enjoy the following offers when they pay in full at Citistore stores in Hong Kong ("Participating Stores") during the Promotional Period.
4. Unless otherwise specified, Participating Stores are the Merchant's Tsuen Wan store, Yuen Long store, Ma On Shan store, Tseung Kwan O store, and Tuen Mun store, excluding transactions at Pokka Café, A-1 Bakery, Hana-musubi, Pacific Coffee, TEAWOOD and Zoff Glass in Tsuen Wan Store, A Nice Gift in Tsuen Wan and Ma On Shan and Jumpin Gym U.S.A. in Yuen Long for Offer 1.
5. To collect the following offers ("Offers"), Cardholders are required to present their physical BEA Credit Card, the original machine-printed receipt and the original electronic payment slip ("Original Spending Receipt") at the designated collection location of the Merchant on the same day as the relevant transaction(s):

Offer 1: Get a HK\$50 Citistore Gift Certificate ("Gift Certificate(s)") (19 September 2025 to 9 November 2025)

Get a HK\$50 Gift Certificate upon single transaction of HK\$600 or above with Eligible Credit Card on the same day at Participating Stores.

Each Cardholder can only claim a total of HK\$200 in Gift Certificates per day and can claim up to a total of HK\$800 Gift Certificates during the entire Promotional Period.

Offer 2: Get an extra 5% discount on selected items from Citistore Extraordinary Sale (19 September 2025 to 9 October 2025)

6. Ineligible spending includes:
 - i) Digital wallet payment transactions (including but not limited to Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK);
 - ii) Purchases of certain selected products and of any shopping vouchers, online shopping, cancelled or refunded transactions, and any other categories as determined by Participating Stores;
 - iii) Any photocopied, handwritten or reprinted shop receipts and sales slips;
 - iv) Cancelled, refunded, forged, or unposted transactions, and any transactions as may be specified by the Bank from time to time.
7. Third-party payment transactions (including through Apple Pay, Google Pay™ and UnionPay App) will be calculated within the spending requirements. Cardholders are required to present their physical BEA Credit Card/ the electronic Eligible Credit Card bounded with the Eligible Mobile Payment, the relevant original machine-printed receipt(s) and the electronic payment slip(s)/ screenshots of transaction records of the eligible mobile payment to Citistore staff in order to claim the Gift Certificates.
8. To collect the Gift Certificates, Cardholders must meet the spending requirements listed above. Only the net spending will be calculated, such as the remaining amount after applying gift certificates/cash coupons/promotional coupons to a sales. Offer 1 can only be collected on the day of the purchase(s). Each valid receipt and sales slip can only be used once to collect the Gift Certificates. Once used and marked, eligible receipts cannot be used again to claim other rewards of this offer or gifts/rewards of other promotional activities.



9. For Offer 1, a total quota of 6,000 Gift Certificates will be issued during the Promotional Period. New quotas will begin on Mondays. Subject to a quota, and is available on a first-come, first-served basis while stocks last.

Promotional Period	Quotas
19 September 2025 to 21 September 2025	First 770 eligible transactions
22 September 2025 to 28 September 2025	First 1,320 eligible transactions
29 September 2025 to 5 October 2025	First 1,320 eligible transactions
6 October 2025 to 12 October 2025	First 1,010 eligible transactions
13 October 2025 to 19 October 2025	First 420 eligible transactions
20 October 2025 to 26 November 2025	First 420 eligible transactions
27 November 2025 to 2 November 2025	First 370 eligible transactions
3 November 2025 to 9 November 2025	First 370 eligible transactions

10. Cardholders must visit the Merchant's reward collection location in person on the day of payment and within the collection time, third parties cannot be authorised to collect the rewards. The collection time is the same as the business hours of the relevant Participating Store.

11. The redemption location and time of each Participating Store as follows:

Participating Stores	Redemption Location	Redemption Time
Tsuen Wan store	G/F, KOLOUR-Tsuen Wan II, TWTL 301, Tsuen Wan	10:00am – 10:00pm
Yuen Long store	3/F, KOLOUR-Yuen Long, 1 Kau Yuk Road, YLTL 464, Yuen Long	Monday to Friday: 10:30am – 9:00 pm Sat, Sun and PH: 10:00am – 9:30 pm
Ma On Shan store	3/F, MOSTown, 18 On Luk Street, Ma On Shan	Monday to Friday: 10:30am – 9:30 pm Sat, Sun and PH: 10:00am – 10:00 pm
Tseung Kwan O store	2/F, MCP Central, Tseung Kwan O	Monday to Friday: 10:30am – 9:30 pm Sat, Sun and PH: 10:00am – 10:00 pm
Tuen Mun store	3/F, North Wing, Trend Plaza, Tuen Mun	Monday to Friday: 10:30am – 9:30 pm Sat, Sun and PH: 10:00am – 10:00 pm

12. When collecting the Gift Certificates, the Merchant reserves the right to scan/ copy Eligible Cardholder's computer-printed receipts and corresponding electronic payment slips, and to record the corresponding transaction amount printed on the receipt and first 6 and last 4 digits of the corresponding BEA Credit Card (or relevant mobile payment transaction and card provisioning screen, if applicable) for internal reference only, and Cardholders must sign to verify their use of the offers. The personal information collected for these offers will be kept confidential and used by the Merchant' staff for records, internal administration, and voucher claim verification/arrangement purposes. Provision of the above information to the merchant indicates that the Cardholder agrees to the collection of this information and understands the purposes for which it is used. The relevant information will be destroyed within three months after the event ends.
13. The original purchase receipt must clearly state the name of the Merchant, the date of the transaction, the transaction amount, and the purchase items. The transaction stub must clearly state the credit card number, merchant name, transaction date, transaction amount, valid authorisation number, and Cardholder's name, and be



signed by the Cardholder (if applicable). If the credit card number, merchant name, transaction date, transaction amount, and/or other information matching the valid receipt, the original sales slip, and the valid credit card are not presented at the time claiming the reward, or if the credit card information provided by the Cardholder is incomplete for any reason, the Cardholder will not be able to claim Gift Certificates. Overdue invoices are invalid. Any split-spending invoices will not be accepted.

14. Original receipts used to claim the Gift Certificates will be stamped by the store staff as confirmation. If goods are returned, any Gift Certificates earned with their purchase must also be returned. Any spending balance that exceeds the spending requirements will not be entitled to other discounts. If a Cardholder has collected or used a Gift Certificate and the relevant transaction used to calculate the reward is cancelled, the Bank reserves the right to charge the credit card account for the same amount as the Gift Certificate.
15. If a Gift Certificate is lost or damaged after it is issued, it will not be reissued. Cancellation, alteration, transfer, refund, or exchange for cash is not permitted under any circumstances, and usage is subject to the Merchant's Terms of Use.
16. Gift Certificates cannot be used as part of the transaction in which they are earned, but only for subsequent transactions. Gift Certificates do not have any minimum spending requirements but no change will be given. However, any remaining bill amount exceeding the Gift Certificate must be settled with a Bank of East Asia credit card.
17. Gift Certificates are valid until 31 December 2027. Terms and conditions apply to the Gift Certificates, please refer to the back of the Gift Certificates for details.
18. If the Cardholders have engaged in any fraudulent behaviour, the Bank and the Merchant will immediately disqualify the Cardholder and cancel their right to collect and/or use any Gift Certificates, and reserve the right to pursue the matter further.
19. Offer cannot be exchanged for cash, gift certificates/other vouchers, or other goods/services, and cannot be used in conjunction with any other promotional offers of the Merchant. Offers are available on a first-come, first-served basis while stocks last.
20. The Merchant will collect Cardholders' personal information for the purpose of this promotion, and the use of such personal information is subject to the Merchant's privacy policy. Please check with the Merchant for details. By providing the relevant personal data to the Merchant, the Cardholders fully understand the purpose of the collected data and agree to the information to be collected.
21. All photos, product prices and product information that relate to the Offer are provided by the Merchant and are for reference only. BEA shall not be responsible for any matters in relation to the products or services purchased by using the offer. Please contact the Merchant directly for any enquiries.
22. No person other than the Cardholder, BEA or Citistore (Hong Kong) Limited (the "Merchant") 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. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Merchant. Cardholders should direct any queries or complaints to the Merchant. Shall there be any further existence of claims or disputes between Cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can carry out the corresponding handling.
24. BEA and the Merchant reserves the sole right to amend 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 and the Merchant 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 agree to submit to the exclusive jurisdiction of the Hong Kong courts.
26. If there is any inconsistency or ambiguity between the English and Chinese versions of these terms and conditions, the English version shall prevail.



Apple, Apple Pay and Apple logo are trademarks of Apple Inc., registered in the US and other countries.
Android and Google Wallet are the trademarks of Google Inc.

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