

“Manulife Presents TWINS SPIRIT SINCE 2001 LIVE IN HONG KONG” (the “Concert”) BEA Credit Card Priority Booking Terms and Conditions:

1. The priority booking service (“Service”) only applies to cardholders (“Cardholders”) of a valid BEA Credit Card (“Eligible Cards”). The BEA JCB PLATINUM Card is excluded. Cardholders are required to settle payment in full with Eligible Cards in order to enjoy the Service.
2. The priority booking service period for Eligible Cards is from 10 a.m. on 15th November, 2023 to 11:59 p.m. on 17th November, 2023, while stocks last. Cardholders are required to register as a member online at www.hkticketing.com or HK Ticketing App to enjoy the Service.
3. Tickets are sold on a first-come, first-served basis while stocks last. Seats will be assigned on a first-come, first-served basis. Hong Kong Ticketing (International) Limited (“HK Ticketing”) reserves the right to assign non-contiguous seats (including to assign single seats).
4. A maximum of 6 tickets are allowed to be purchased per transaction.
5. All successful reservations will be confirmed by email from HK Ticketing.
6. HK Ticketing will charge a HK\$38 Customer Service Fee per ticket and a HK\$35 Courier Fee per transaction, for a maximum of 6 tickets. All relevant ticketing fees or services fees paid during the booking transaction — including but not limited to the delivery fee, the customer service fee and the handling or administration fee (if applicable) — are non-refundable under any circumstances.
7. Ticket(s) will be couriered to the address specified by the customer at the time of the ticket purchase on or before 12th January, 2024. Deliveries are limited to Hong Kong addresses and to 6 tickets per transaction. Customers should ensure that the delivery address/information is fully correct. Neither the Organiser nor HK Ticketing are responsible for undelivered tickets due to incorrect or incomplete delivery address/information.
8. If tickets are not delivered after 12th January, 2024, please contact HK Ticketing either by email: online@hkticketing.com or by phone: (852) 31 288 288 during office hours (Monday to Sunday 10am-8pm).
9. All charges, including the total face value of the tickets purchased, the HK Ticketing customer service fee, and the courier fee (if applicable) (the “Fees”), will be charged to the cardholder’s Eligible Card’s account instantly after tickets have been ordered. If the Fees cannot be debited successfully, the booking will be cancelled automatically and HK Ticketing will give appropriate notice.
10. Tickets sold or issued cannot be cancelled, returned, altered or resold once purchased. The Organiser and HK Ticketing will not reissue or replace tickets that have been lost, defaced or stolen, and will not

bear any responsibility. If a postponement or cancellation of the Concert by the Organiser results in the arrangement of a refund, the Organiser reserves the right to require the presentation of the original copy of the relevant valid ticket (with ticket stub intact) for the Concert, and to refuse processing of refund application not supported by the presentation of an original copy of the relevant valid ticket (with ticket stub intact) for the Concert.

11. The purchase, mailing, and re-issuance of tickets are subject to the terms and conditions of HK Ticketing.
12. The Concert is organised by Emperor Entertainment (Hong Kong) Limited (the “Organiser”), while the Service is provided by HK Ticketing. The Bank of East Asia, Limited (“BEA”) makes no representation or guarantee as to the quality and availability of the Service provided by HK Ticketing and the Concert organised by the Organiser, or the information provided by HK Ticketing and the Organiser. BEA shall not be liable for any matters arising from or in connection with the Service, the Concert, or the information provided by HK Ticketing and the Organiser. Any enquiry or complaint regarding the Service, the Concert, or any relevant information should be directed to HK Ticketing or the Organiser.
13. The show date of the Concert shall be determined by the Organiser at its absolute discretion. The Organiser reserve the final right to vary or extend the show date or cancel any Concert or reduce the number of seats of the Concert at any time without prior notice. In the event of any dispute, the decision of the Organiser shall be final and conclusive.
14. The Organiser may increase or reduce the number of seats in response to developments in the COVID-19 situation. In the event of a Concert cancellation, postponement or reduction in the number of seats, the Organiser shall base itself on the ticket purchase records in arranging follow-up actions (such as announcing a Concert postponement or refunding tickets).
15. In the event of cancellation or postponement of the Concert or a reduction in the number of seats, the Organiser reserves the right to refund tickets or reschedule the Concert. The Organiser will decide on the arrangements for a Concert postponement or ticket refund and make a relevant announcement. In case of any dispute(s) arising between the Organiser and the Cardholder(s), the Organiser reserves the right for the final decision at its own discretion. If the Organiser arranges a ticket refund, the refund shall be made to the holders of the tickets only. For the avoidance of doubt, there shall only be a refund in respect of the face value of the tickets purchased, which shall not include any courier fee (if the tickets are mailed to the Cardholders) or any customer service fees or administrative fees charged.
16. Cardholders’ personal data may be collected by HK Ticketing, and the use of such personal data shall be subject to the personal information collection statement of HK Ticketing. BEA is not involved in any data collection and usage. Please contact HK Ticketing for relevant details.

17. BEA, HK Ticketing, and the Organiser will not be responsible for damaged, lost, or stolen tickets purchased through the Service and will not re-issue such tickets. HK Ticketing will assist in handling cases of lost tickets; in this situation, the Cardholders must follow the requirements by HK Ticketing.
18. 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.
19. BEA, HK Ticketing, and the Organiser reserve the sole right to vary or cancel the Service 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, HK Ticketing, and the Organiser shall be final and conclusive.
20. PLEASE CAREFULLY READ ALL OF THE TERMS AND CONDITIONS CONTAINED HEREIN ("T&Cs"). It is the responsibility of the ticket booker to read and understand the T&Cs and any accompanying risks, obligations and responsibilities. By purchasing/using the ticket and /or entering the venue for the concert, the ticket purchaser consents to be bound by the T&Cs.
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.

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