

"BEA Credit Card – DCH Living Up to HK\$180 Instant Discount" - Terms and Conditions

1. This promotion runs from 4 February 2025 to 3 May 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded Cards, excluding BEA UnionPay Dual Currency Credit Card, BEA JCB PLATINUM Card and Corporate Card ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA").
3. Cardholders can enjoy the offer when making designated spending at DCH Living (the "Merchant") official website (www.dchliving.com/en) and/ or mobile application (collectively "DCH Living Online Shopping Platform"), fulfilling the related spending requirement and settling the payment in full with valid Eligible Credit Cards during the Promotional Period. Offers are not applicable to the following types of transactions: cancel/ refund or transactions at dispute; payment transactions made via digital wallets or third party payment app (including but not limited to Apple Pay, Google Pay, AlipayHK, PayMe, WeChat Pay HK and UnionPay App).
4. Cardholder who makes a designated single net transaction amount at DCH Living Online Shopping Platform by entering the designated promo code **"BEADCH"** ("Promo Code") during checkout ("Eligible Transaction") to enjoy the following instant discount (the "Offer"). Each cardholder can enjoy this Offer more than once during the Promotional Period. Unless otherwise specified, only HKD transactions will be eligible for the Offer.
5. Offer: Up to HK\$180 Instant Discount

Single Net Transaction Amount	Instant Discount
HK\$500 – less than HK\$1,000	HK\$30
HK\$1,000 – less than HK\$2,500	HK\$80
HK\$2,500 or above	HK\$180

6. A "Single Net Transaction" refers to the final amount of a single transaction after deduction of delivery fees, all applicable discounts, reductions and vouchers. The Offer does not apply to other transactions, including but not limited to purchases of cash vouchers/gift cards.
7. Cardholders must become a member at DCH Living Online Shopping Platform and log in successfully in order to enjoy the Offer when making purchases at DCH Living Online Shopping Platform.
8. The Offer is not applicable to ahaa online platform and DCH FOODS Eshop.
9. The Offers cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promo code/promotional offers.
10. Promo code cannot be used for any submitted orders, and will not be reissued if the transaction is cancelled for any reason.
11. All products are limited while stocks last.
12. The Offer is subject to a quota and is available on a first-come, first-served basis.
13. All information and photos shown are for reference only.



14. Extra rewards for BEA GOAL Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-goal-credit-card.html> for details.
15. The delivery charges and free shipping amounts may vary among different stores, please visit <https://www.dchliving.com/en/campaign/Delivery-Service/6280043833807863808> for details.
16. Other terms and conditions apply, please visit <https://www.dchliving.com/en/campaign/Terms-and-Conditions/6280043112253358080> for details.
17. No person other than the Cardholder, BEA and 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.
18. 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 make corresponding handling.
19. BEA and The Merchant reserve 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.
20. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. 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.
21. 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!