

Terms and Conditions for "BEA Credit Card Digital Wallet Rewards: Earn up to 10,000 Miles"

1. The promotion is from 14 August 2026 to 13 October 2026, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 runs from 14 August 2026 to 13 September 2026 ("Phase 1"), Phase 2 runs from 14 September 2026 to 13 October 2026 ("Phase 2").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card, excluding BEA GOAL Credit Card, BEA i-Titanium Card, BEA JCB PLATINUM Card and corporate card ("Eligible Credit Card"), issued by The Bank of East Asia, Limited ("BEA").
3. The promotion is only applicable to the first 8,000 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 and spend with a valid Eligible Credit Card while meeting the relevant spending requirements in order to start earning rewards from the phase of the registration. Cardholders registered during Phase 1 of this promotion do not need to register again in Phase 2. If cardholders registered during Phase 2 of this promotion, only their Eligible Retail Spending in Phase 2 will be calculated, and no Eligible Retail Spending in Phase 1 will be included in the calculation of the spending rewards. Even if the Cardholders hold more than one Eligible Credit Cards, Eligible Cardholder is only required to register once with any of his/her Eligible Credit Card for the Promotion and all eligible retail spending amounts of any eligible principal cards and supplementary cards under their name will be combined as one account to calculate the rewards during the Promotional Period.
5. During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder. **Rewards will be forfeited if the Cathay membership numbers are found to be invalid.** Neither BEA nor Asia Miles Limited ("Asia Miles") will be liable for Miles not being credited to the Cathay membership account and neither will compensate for losses as a result of either the Cardholder providing incorrect information (including but not limited to a discrepancy between the Cathay membership number and/or membership name and the registered Cardholder name on the designated credit card) or providing incomplete information. By registering for this promotion, Cardholders agree to and authorize the conversion by BEA of earned Bonus Points into Miles as BEA's fulfilment of the promotion's rewards.

6. Cardholders are required to make accumulated Eligible Retail Spending with their Eligible Credit Card during the Promotional Period to enjoy the following offers:

Accumulated Eligible Retail Spending Amount in Each Phase (as defined in Clause 7)	Rewards[^]
Upon Accumulating every HK\$2,000	500 Miles[^] (=5,000 Bonus Points)
Maximum extra rewards each Cardholder can earn per Phase	5,000 Miles[^] (=50,000 Bonus Points)
Maximum extra rewards each Cardholder can earn during the Promotional Period	10,000 Miles[^] (=100,000 Bonus Points)

[^]Converted from Bonus Points.

7. Eligible Retail Spending ("Eligible Spending") includes retail transactions made via designated digital wallets, namely AlipayHK and WeChat Pay HK ("Designated Digital Wallets"), covering local or overseas retail spending and online retail transactions settled in Hong Kong Dollars.
8. Ineligible Retail Spending includes non-retail transactions made via the Designated Digital Wallets (including but not limited to any bill payments, remittances, top up, transactions at government departments in any region, charity donation, credit card repayment, insurance transaction, and any transfer-related transactions), any transactions made via Designated Digital Wallets WeChat Pay HK after switch wallet region to Mainland China region, any transactions made via non-Designated Digital Wallets (including but not limited to Alipay, Weixin Pay, PayMe, Apple Pay, Google Pay, Octopus Wallet, and UnionPay App), purchase and/or recharging of prepaid cards, mail / fax / telephone orders, casino chip purchases, unposted, cancelled, or refunded transactions, and any transactions deemed fraudulent or eventually cancelled/refunded.
9. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by Visa International, Mastercard Asia/Pacific (Hong Kong) Limited, UnionPay International or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for rewards before customers conduct their transactions. If the merchant codes/ transaction types are found to be misclassified with the Merchants' business, BEA will not be responsible for such misclassification nor compensation. BEA's decision as to the definition of Eligible Spending shall be final.
10. Eligible Spending must be conducted during the Promotional Period, and are based on the transaction date according to the records in BEA's computer system and posted to the relevant card account within 14 days after the Promotional Period.
11. Rewards will be converted to Miles by BEA with the conversion rate of 10 Bonus Points equal 1 Mile. Rewards will be transferred to the Cathay membership account of the

cardholder on or before 31 January 2027 without prior notice. Cardholders cannot select Bonus Points as reward. There will be no charge for the conversion of Bonus Points in this promotion.

12. **Cardholders are liable to inform BEA within 1 month after the period mentioned in Clause 11 (i.e. on or before 28 February 2027) if they have not received the Miles**, the Rewards will be deemed forfeited.
13. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles, BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond BEA's control. Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.cathaypacific.com. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Asia Miles Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles. Cardholders should direct any queries or complaints to Asia Miles. Shall there be any further existence of claims or disputes between Cardholders and Asia Miles, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding follow up handling.
14. Cardholders should remain valid and in good standing when the relevant rewards are credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
15. BEA will determine whether the Cardholder is eligible for the rewards 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 a final decision on eligibility for each relevant transaction.
16. The use of Bonus Points is subject to additional terms and conditions, for details please visit https://www.hkbea.com/pdf/bea_rewards_tnc_en.pdf
17. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
18. 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 rewards are given, BEA reserves the right to deduct the amount equivalent to the rewards from the cardholder's eligible account without prior notice.
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 rewards 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 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!