

"Up to 10% cash rebate + extra rewards at selected Green Merchants" Terms and Conditions

1. This promotion runs from 15 January 2025 to 30 June 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 the BEA JCB PLATINUM Card and Corporate Card ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. Cardholders must use a valid BEA credit card to pay in full at selected Green Merchants (the "Merchant") during the Promotional Period in order to enjoy the following offer.
3. a) Up to 10% cash rebate:
 - i. Only applicable to the first 3,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. 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. If the Cardholder holds more than one eligible cards, the Cardholder only needs to register this promotion with one of the eligible principal cards, all eligible spending amounts of their eligible principal cards will be combined as one account to calculate Reward.
 - ii. Only applicable for spending at the physical outlets through Apple Pay / Google Pay or online spending at the selected Green Merchants: CATALO, FAIRTAKE, German Pool, GP, Green Price, GreenSTORE, Veda at Ovolo Central Hong Kong, Be With Years (Hung Hom Whampoa Shop) and WANAKA. Spending made via AlipayHK, PayMe, WeChat Pay HK and UnionPay App payment are ineligible.
 - iii. Each cardholder can enjoy a maximum of HK\$80 rebate per month during the Promotional Period. BEA will credit the relevant rebate to each Cardholder according to the corresponding accumulated Eligible Transactions, and the rebate is rounded down to the nearest whole number (less than HK\$1 of rebate amount will not be calculated).
 - iv. Cardholders only need to successfully register once during the Promotional Period and spend with valid Eligible Credit Card in order to earn cash rebate since the month registered.
- b) Up to 43% off product redemption rate and select privileges
(For more details, please refer to www.hkbea.com/greenmerchants).
4. The Offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
5. All information and photos shown are for reference only.
6. The rebate will be credited to the Eligible Card account by September 2025 shown in the relevant statement. Such Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for verification.
7. BEA will determine whether the cardholder is eligible for the rebate based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records shall be final and conclusive. BEA reserves the right of final decision on eligibility for each relevant transaction.

8. If Cardholders cancel or refund part or all of the transaction related to a credit rebate after the 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.
9. Any rebate credited can be used to offset the balance of the relevant card account only and will be rounded down to the nearest Hong Kong Dollar. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
10. 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 rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder's account.
11. No person other than the Cardholder, The Bank of East Asia, Limited ("BEA"), or 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.
12. 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 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.
13. 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 and the Merchant shall be final and conclusive.
14. 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.
15. 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!