

"BEA Visa Credit Card: Swipe or Tab to earn HK\$200 Cash Rebate on Insurance Premium Payment" - Term and Conditions

1. This promotion runs from 1 December 2025 to 31 December 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a Visa Credit Card or co-branded card ("Eligible Credit Card") issued by The Bank of East Asia, Limited ("BEA").
3. The promotion is only applicable to the first 3,000 cardholders who log in to the BEA Mall App 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.
4. Cardholders who successfully made direct payment (swipe card or through mobile payment) on insurance premium with an Eligible Credit Card with the amount meeting the below designated requirements during the Promotional Period can enjoy the below Reward (the "Reward"):

Single Eligible Insurance Premium Payment through an Eligible Credit Card	Reward
Payment Amount of HK\$5,000 or above	HK\$200 cash rebate
Each Eligible Cardholder can only enjoy the offer once during the Promotional Period	

5. Eligible Insurance Premium Transaction refers to the following merchant codes/ transaction types as defined by Visa Worldwide Pte. Limited or determined by the respective merchant's acquiring bank:
 - MCC 6300 (Insurance sales underwriting and premiums)
 - MCC 5960 (Direct marketing-insurance services)

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.

6. **Ineligible Insurance Premium Transaction includes autopay, recurring transactions, insurance transaction spending made through online bill payments made using the "Payments – Bills" function in BEA online or BEA Mobile and Bill Payment services through Automated Teller Machines, transactions made via e-wallets (including but not limited to Alipay, Alipay HK, PayMe, WeChat Pay and WeChat Pay HK) or CTF Life insurance transactions made by CTF Life Credit Card.** Transaction eligibility shall be determined by BEA according to the merchant codes/ merchant names/ transaction types as defined by Visa Worldwide Pte. Limited or determined by the respective 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 Insurance Spending shall be final.
7. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence and posted to the relevant card account 14 days after the Promotional Period.
 8. The Reward will be credited to the Eligible Card account with the highest Eligible Insurance Premium Transaction amount during the Promotional Period on or before 31 March 2026 and shown in the relevant statement. If the Eligible Insurance Premium Transaction amount on more than one Eligible Credit Card is the same, BEA reserves the right to make the final decision on reward credit account. Eligible Card accounts of Cardholders should remain valid and in good standing during the Promotional Period and when the relevant rewards is credited. Cardholders are required to keep the relevant original sales receipts and credit card sales slips (if applicable) for inspection.
 9. BEA will determine whether the Cardholder is eligible for the Reward based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserve the right of a final decision on eligibility for each relevant transaction.
 10. Cash rebate credited can be used to offset the balance of the relevant card account only. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
 11. If the cardholder cancels or refunds part of the transaction related to the rewards after the reward 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.
 12. No person other than the Cardholder and 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.
 13. BEA reserves 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 the law of Hong Kong. You agree to submit to the exclusive jurisdiction of the Hong Kong courts.
 15. 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!