

"Offer 2: Octopus Automatic Add Value Service ("AAVS") Reward – HK\$100 Cash Rebate" – Terms and Conditions

1. This promotion runs from 3rd October, 2023 to 30th September, 2024, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the principal/supplementary cardholders (the "Cardholders"), who hold BEA JCB PLATINUM Cards ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period.
3. Cardholders are required to complete one Octopus auto-reload transaction with their Eligible Credit Cards to enjoy the reward. Each principal card and any related supplementary cards will be treated as separate accounts when calculating rewards. Each account will be entitled to a maximum rebate of HK\$100 across the entire Promotional Period.
4. The promotion only applies to Eligible Credit Cards with **no** Octopus auto-reload transaction performed during the following designated periods:

Promotional Period	The period in which <u>no</u> Octopus auto-reload transactions have been performed with Eligible Credit Cards (both dates inclusive)
Phase 1	1 st October, 2022 to 2 nd October, 2023
Phase 2	1 st February 2023 to 31 st January, 2024
Phase 3	1 st June 2023 to 31 st May, 2024

5. If no prior application for Octopus AAVS has been made, Cardholders may apply from www.hkbea.com/aavs, mail the completed application form to BEA or submit it at any branch. Application processing will normally be completed within 8 working days upon receipt of all required information, but the actual time required will depend on BEA. BEA will send a notification letter to Cardholders confirming the application has been successful. Octopus Cards Limited reserves the right to reject any application for the AAVS at its sole and absolute discretion.
6. There is no application fee for first-time applicants for AAVS. However, for a request where an Octopus card already has, or used to have, AAVS linked to it, Octopus Cards Limited may consider such request to be a change of financial institution or a reapplication to activate AAVS and consequently charge a HK\$20 non-refundable handling fee. Such fee(s) will be charged to the AAVS Account.
7. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by JCB International Co., Ltd. or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for the reward offer before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.



8. The cash rebate will be credited to the Eligible Card account by April 2024 (Phase 1), August 2024 (Phase 2) and December 2024 (Phase 3) 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 and credit card sales slips (if applicable) for verification.
9. If such Octopus AAVS linked with Eligible Credit Card is cancelled, suspended or invalidated for any reason before the rebate is credited, BEA reserves the right to forfeit the reward without prior notice.
10. BEA will determine whether Cardholders are 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.
11. 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.
12. Any 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.
13. 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 Cardholders' account.
14. No person other than the Cardholders 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.
15. 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 shall be final and conclusive.
16. 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.
17. 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!