

“Rebate of up to HK\$40” Terms and Conditions

1. The promotion runs from 1st April to 31st December, 2021, both dates inclusive (the “Promotional Period”).
2. This promotion only applies to holders of a valid BEA JCB PLATINUM Card with contactless payment (the “Cardholder”). To enjoy the offer, cardholders are required to activate and use contactless payment for local retail spending during the Promotional Period. The types of contactless payment accepted may vary among merchants. Please contact the relevant merchant for details.
3. Each valid credit card can receive a rebate of HK\$10 for a single purchase of HK\$20 or above, and a maximum rebate of up to HK\$40 during the Promotional Period.
4. All transactions must be conducted during the Promotional Period according to their transaction date.
5. Transactions' eligibility shall be determined according to the merchant codes issued by JCB International Co., Ltd. (“JCB”).
6. A computer system will be used to calculate transactions and entitlement to the rebate. The records of The Bank of East Asia, Limited (“BEA”) shall be final and conclusive.
7. The cardholder's eligible account must be valid during the Promotional Period and at the time the rebate is given.
8. 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.
9. 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.
10. 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.
11. BEA and JCB reserve the sole right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with

“Rebate of up to HK\$600” Terms and Conditions

1. The promotion runs from 1st October to 31st December, 2021, both dates inclusive (the “Promotional Period”).
2. This promotion only applies to holders of a valid BEA JCB PLATINUM Card.
3. All transactions must be conducted during the Promotional Period according to their transaction date.
4. Transactions' eligibility shall be determined according to the merchant codes issued by JCB International Co., Ltd. (“JCB”).
5. A computer system will be used to calculate transactions and entitlement to the rebate. The records of The Bank of East Asia, Limited (“BEA”) shall be final and conclusive.
6. The cardholder's eligible account must be valid during the Promotional Period and at the time the rebate is given.
7. 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.
8. 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.

To borrow or not to borrow? Borrow only if you can repay!

9. 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.
10. BEA and JCB reserve the sole right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA and JCB shall be final and conclusive.

To borrow or not to borrow? Borrow only if you can repay!