

**"Offer 1: Spending Rewards – Up to a rebate of 15%" - Terms and Conditions**

1. This promotion runs from 3<sup>rd</sup> October, 2023 to 30<sup>th</sup> September, 2024, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the principal cardholders (the "Cardholders"), who hold BEA JCB PLATINUM Contactless Cards ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period.
3. The promotion is only applicable to the first 5,000 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 cards. 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 valid Eligible Credit Cards in order to earn rewards. Once cardholders have successfully registered their eligible credit card, they can start earning rewards from the month of registration onwards. 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 spending in Phase 2 and 3 will be considered, and no eligible spending in Phase 1 will be included in the calculation of the spending rewards. Likewise for cardholders registered in other phases. All eligible spending amounts of their eligible principal/supplementary cards will be treated as separate accounts to calculate the spending rewards. Each account will be entitled to a maximum rebate of HK\$1,200 across the entire Promotional Period.
5. Eligible local and Macau retail spending ("Eligible Spending") includes:
  - i. Eligible local retail spending: Retail spending at local merchants with physical premises with contactless payments posted in Hong Kong Dollars and new single interest-free instalment plans (total amount).
  - ii. Eligible Macau retail spending: Retail spending at merchants with physical premises in Macau physical with contactless payments posted in Macau pataca ("MOP").
6. Cardholders are required to make Eligible Spending with Eligible Credit Cards during the Promotional Period to enjoy the following spending rewards.



## Promotional and Registration Period:

Phase 1:	3/10/2023 – 31/1/2024
Phase 2:	1/2 – 31/5/2024
Phase 3:	1/6 – 30/9/2024

## Spending Rewards:

Promotional Period	Spending reward for local and Macau (Contactless transactions) in HKD and MOP	Maximum rebate per calendar month	Maximum rebate during each promotional period
Phase 1	15% rebate	HK\$100	HK\$400
Phase 2		HK\$100	HK\$400
Phase 3		HK\$100	HK\$400
Earn up to HK\$1,200 rebate across the entire promotional period			

- Ineligible spending includes: online purchases, non-contactless transactions, monthly instalments for retail purchases, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus automatic add value service transactions (including online, through mobile, or by any other means), digital wallets, fund transfers, purchase and/or recharging of prepaid cards, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, insurance premiums, designated local ticket agents, mail/fax/telephone orders, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.
- 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 a credit rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
- The 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, original sales receipts and credit card sales slips (if applicable) for verification.

10. 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.
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 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.
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 cardholder's account.
14. 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.
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!