

"BEA JCB PLATINUM Card - Enjoy a 10% rebate for local spending in Japan" - Terms and Conditions:

1. This promotion runs from 1 February 2026 to 30 April 2026, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the principal and supplementary cardholders (the "Cardholders"), who hold BEA JCB PLATINUM Card.
3. Eligible Japan retail spending ("Eligible Spending") means the retail spending at in-person purchases in Japan posted in Yen ("JPY").
4. During the Promotional Period, Cardholders are required to make accumulated Eligible Spending over JPY100,000 at in-person purchases in Japan to enjoy the following spending reward:

Accumulated Eligible Spending during Promotional Period	Spending Reward	Maximum rebate during Promotional Period
Over JPY100,000	10% rebate onwards upon cumulative Eligible Spending	JPY10,000

5. Ineligible spending for this promotion includes retail purchases at non-Japan physical stores settled in Japanese Yen (including purchases in other non-Japanese regions and online purchases), and retail purchases at Japan physical stores settled in non-Japanese Yen, interest-free instalment for retail purchase, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, transactions to government departments (any region), mail / fax / telephone orders, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.
6. 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.

7. The rebate will be credited to the Eligible Card account on or before 31 August 2026 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.
8. 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.
9. 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.
10. The exchange rate at the time of the cardholder's transaction may differ from the exchange rate at the time of receiving the rebate. The exchange rate at the time of the rebate shall prevail. 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.
11. 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.
12. 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.
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 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 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.

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