# Terms and Conditions for BEA Credit Card X JD Mall HK "Spend and Turn Points to Miles" get up to 15,000 miles^"

1. The promotion is from 4 November 2026 to 31 December 2026, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card, excluding BEA GOAL Credit Card, BEA i-Titanium Card, BEA JCB PLATINUM Card and corporate 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 and successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card. 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 a valid Eligible Credit Card while meeting the relevant spending requirements in order to start earning rewards. Even if the Cardholders hold more than one Eligible Credit Cards, Eligible Cardholder is only required to register once with any of his/her Eligible Credit Card for the Promotion and all eligible retail spending amounts of any eligible principal cards and supplementary cards under their name will be combined as one account to calculate the rewards during the Promotional Period.
5. During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder. **Rewards will be forfeited if the Cathay membership numbers are found to be invalid.** Neither BEA nor Asia Miles Limited ("Asia Miles Limited") will be liable for Miles not being credited to the Cathay membership account and neither will compensate for losses as a result of either the Cardholder providing incorrect information (including but not limited to a discrepancy between the Cathay membership number and/or membership name and the registered Cardholder name on the designated credit card) or providing incomplete information. By registering for this promotion, Cardholders agree to and authorize the conversion by BEA of earned Bonus Points into Miles as BEA's fulfilment of the promotion's rewards.
6. **Offer 1: Hong Kong JD MALL Shopping Rewards ("Offer 1")**
   **Spend a designated net amount on eligible credit cards to earn reward points and redeem the following rewards^.**

| Accumulated Eligible Retail Spending Net Amount | Rewards^ |
|---|---|
| HK$3,000 – <HK$6,000 | 500 Miles^ (=5,000 Bonus Points) |
| HK$6,000 – <HK$15,000 | 2,000 Miles^ (=20,000 Bonus Points) |

| | |
|---|---|
| HK$15,000 – < HK$45,000 | 5,000 Miles ^ (=50,000 Bonus Points) |
| HK$45,000 or above | 15,000 Miles ^ (=150,000 Bonus Points) |

^Converted from Bonus Points directly. This promotion doesn't apply to cash rebate credit cards. Cardholders cannot select Bonus Points as reward.

7. **Offer 2: Enjoy an extra HK$100 off on a single transaction of HK$2,000 or more ("Offer 2")**
   **Extra discounts do not apply to Apple products, gaming consoles, lenses, and camera products. Product supply is limited, available only while stocks last.**
8. **Offer 1 and Offer 2 can be used in conjunction.**
9. **Ineligible transactions include: Monthly instalments for retail purchases, Cash Coupon purchases, Digital Wallet transactions (included but not limited to AlipayHK, Alipay, PayMe, Tenpay, WeChat Pay HK, WeChat Pay and Weixin), unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. BEA reserves the right to claw back the reward from the cardholder if the transaction is refunded or confirmed as ineligible after the reward has been granted without prior notice.**
10. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by Visa International, Mastercard Asia/Pacific (Hong Kong) Limited, UnionPay International or determined by the respective merchant's 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 Spending shall be final.
11. Eligible Spending must be conducted during the Promotional Period, and are based on the transaction date according to the records in BEA's computer system and posted to the relevant card account within 14 days after the Promotional Period.
12. Rewards will be converted to Miles by BEA with the conversion rate of 10 Bonus Points equal 1 Mile. Rewards will be transferred to the Cathay membership account of the cardholder on or before 31 March 2027 without prior notice. **Cardholders cannot select Bonus Points as reward.** There will be no charge for the conversion of Bonus Points in this promotion.
13. **Cardholders are liable to inform BEA within 1 month after the period mentioned in Clause 12 (i.e. on or before 30 April 2027)** if they have not received the Miles, the Rewards will be deemed forfeited.
14. Cardholders acknowledge that the BEA Bonus Points earned under this Promotion will be converted into Miles by BEA, and the resulting Miles will be credited by Asia Miles Limited to the Cardholder's Cathay membership account. BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles

Limited and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond BEA's control. Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.cathaypacific.com BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Asia Miles Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles Limited. Cardholders should direct any queries or complaints to Asia Miles Limited. Shall there be any further existence of claims or disputes between Cardholders and Asia Miles Limited, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding follow up handling.

15. Cardholders should remain valid and in good standing when the relevant rewards are credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
16. BEA will determine whether the Cardholder is eligible for the rewards based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of a final decision on eligibility for each relevant transaction.
17. The use of Bonus Points is subject to additional terms and conditions, for details please visit https://www.hkbea.com/pdf/bea_rewards_tnc_en.pdf
18. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
19. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
20. 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.
21. BEA reserves the sole right to vary or cancel the rewards 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.
22. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. 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.
23. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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