

“BEA Credit Card – KeyChain Pay Rental Payment Offer” - Terms and Conditions

1. The promotion runs from 4th October, 2023 to 31st August, 2024, both dates inclusive (the “Promotional Period”).
2. The promotion only applies to the principal and supplementary cardholders (the “Cardholders”), who hold BEA MasterCard or MasterCard Co-branded Cards, excluding BEA Corporate Card (“Eligible Credit Cards”), issued by The Bank of East Asia, Limited (“BEA”), during the Promotional Period.
3. Cardholders must use a valid BEA credit card to pay the rental fee at KeyChain Pay (“Merchant”) during the Promotional Period in order to enjoy the Offer.
Offer 1: Transaction Fee Offer
28% off transaction fee for individual landlords or tenants
10% off transaction fee for co-working spaces, co-living spaces or commercial units
Offer 2: Welcome Offer - Enjoy the 3rd month transaction fee waiver upon paying at least 6 months of rental fee
New users who set up a Smart Contract 6 months or above with KeyChain Pay can enjoy the transaction fee waiver for the 3rd month by redeeming the Promo Code “BEA3”. The rent amount on the Smart Contract must be set at HK\$10,000 or above, and the waived transaction fee will be capped at HK\$300.
4. To enjoy Offer 2, the Cardholder should fulfill the following requirement.
Open a new account with KeyChain Pay during the Promotion Period. The new account requires using an email address and a contact number which have not been used in KeyChain Pay; and, set up a 6-month-or-above Smart Contract in KeyChain Pay APP or Web Portal. The Smart Contract requires a legitimate and stamped tenancy agreement that has not been used in KeyChain Pay to set up; and, set monthly rent on the Smart Contract at HK\$10,000 or above.
5. If no information is found in the field of Promo Code, such account will not be recognised as Eligible Clients without any notice.
6. Each KeyChain Pay account can enjoy the Offer 2 once.
7. Offer 2 cannot be used in conjunction with other promotional offers.
8. Offer 2 is for redemption on or before 31st October 2024, and it shall be invalid after the expiry date.
9. The Offer is not transferable, redeemed or exchanged for cash/other products.
10. **If Cardholder terminates the Smart Contract, changes to other ineligible Credit Cards or fail to pay his/her full rent including deposit or disbursement fees, if any, in any month after taking the waiver, the 3rd Month Transaction Fee Waiver will be terminated and charged back at any reasonable time by KeyChain Pay.**
11. General terms and conditions apply. Please refer to KeyChain Pay website.
12. The Offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
13. All information and photos shown are for reference only.
14. No person other than the Cardholder, The Bank of East Asia, Limited (“BEA”), or Merchant 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 makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Merchant. Cardholders should direct any queries to Merchant. Shall there be any further existence of claims or disputes between cardholders and Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
16. BEA and Merchant reserve 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 and Merchant shall be final and conclusive.
17. 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.
18. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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