

"BEA Designated Mastercard Spending Rewards – Earn Miles for as low as HK\$4 = 1 Mile with Local and Overseas Spending" - Terms and Conditions

1. The promotion runs in 3 phases, phase 1 runs from 22 July 2024 to 21 August 2024, phase 2 runs from 22 August 2024 to 21 September 2024, and phase 3 runs from 22 September 2024 to 31 October 2024, all dates inclusive (the "Promotional Period").
2. The promotion only applies to cardholders who hold a valid principal BEA World Mastercard®, Platinum or Gold Mastercard ("Eligible Credit Card") issued by the Bank of East Asia, Limited ("BEA") ("Eligible Cardholders"). The promotion is not applicable to other BEA Credit Cards (including Visa Credit Card, UnionPay Credit Card, JCB Credit Card, BEA CENTENNIAL World Elite Mastercard, BEA GOAL Credit Card, i-Titanium Card and all co-branded Visa Card and Mastercard) and BEA Corporate Card. The spending transactions of the supplementary card will be combined with the transactions of the principal card.
3. The promotion is only applicable to the first 5,000 principal cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. During the registration, **Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder.** 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 earn rewards. Once cardholders have successfully registered their Eligible Credit Card, they can start earning rewards from the phase of the registration. Cardholders registered during Phase 1 of this promotion do not need to register again in Phase 2 and 3. 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 Phase 3 registrations.
5. Cardholders are required to use their Eligible Credit Card in Eligible Spending during the Promotional Period to enjoy the following spending rewards.

Reward 1:

Accumulated Eligible Spending per phase	Reward			Maximum reward to be earned per phase
	Local Retail Spending on Online & Mobile Payment	Overseas Spending	Other Local Retail Spending	

HK\$6,000 or above	HK\$4 = 1 Mile ⁺	HK\$4 = 1 Mile ⁺	HK\$6 = 1 Mile ⁺	15,000 Miles ⁺ (= 120,000 Bonus Points ⁶)
Earn up to 45,000 Miles ⁺ which are converted from 360,000 Bonus Points ⁶ during the Promotional Period				

Reward 2: Earn extra 2,000 Miles⁺ which are converted from 16,000 Bonus Points⁶ upon cumulative Eligible Overseas Spending of HK\$10,000 or above. Each Eligible cardholder can enjoy the offer once only.

⁺Converted from Bonus Points.

6. From 5 August 2024 onwards, the Bonus Points conversion rate into Asia Miles will be 10 Bonus Points = 1 Asia Mile. However, **during the entire Promotional Period, this promotion is calculated based on the conversion rate of "HK\$4 = 8 Bonus Points" (applicable to Eligible Local Retail Spending on Online & Mobile Payment and Eligible Oversea Spending) or "HK\$6 = 8 Bonus Points" (applicable to Other Eligible Local Retail Spending) and "8 Bonus Points = 1 Asia Mile" for each Eligible Spending and will be rounded down to the nearest Bonus Point and Mile.** The Bonus Points rewards will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by January 2025, without further notice. The Cardholder cannot select Bonus Points as their reward. There will be no charge for redemption of bonus points in this promotion.
7. By registering for this promotion, Cardholders agree to and authorise the conversion by BEA of earned Bonus Points into Miles as BEA's fulfilment of the promotion's reward.
8. Eligible local and overseas retail spending ("Eligible Spending") includes:
 - (i). Eligible local retail spending on Online and Mobile Payment: (a) local online purchases; (b) mobile payment transactions made via Apple Pay/ Google Pay.
 - (ii) Other Eligible local retail spending: local retail transactions/ online purchases except those in 8(i).
 - (iii) Eligible overseas retail spending: (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars; (b) online transactions posted in any currency other than Hong Kong dollars.
 - (iv) 8(i), 8(ii) or 8(iii) amounts spent must be single transactions of at least HK\$500.
9. Ineligible spending includes 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), digital wallets (including but not limited to spending made via UnionPay App, AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not

limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited), transactions of “BEA Credit Card x Suning Shopping Offer” from 1 July 2024 to 31 August 2024 (please refer to www.hkbea.com/suning/en for relevant spending definition and details), transactions of “Up to 10% cash rebate + extra rewards at selected Green Merchants” from 1 July 2024 to 30 September 2024 (please refer to www.hkbea.com/greenmerchants/en for relevant spending definition and details), transactions at any supermarkets, transactions to government departments, 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.

10. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by Mastercard Asia/ Pacific (Hong Kong) Limited or determined by the respective merchant’s acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit cash rebate before customers conduct their transactions. BEA’s decision as to the definition of Eligible Spending shall be final.
11. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence.
12. Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant reward is credited. Cardholders are required to keep the relevant registration record, original sales receipts can credit card sales slips (if applicable) for inspection.
13. BEA will determine whether the Cardholder is eligible for the reward 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.
14. If the Cardholder cancels or refunds part or all of the transaction related to a credit reward after the Miles are credited to a Cathay membership account, or a transaction proves to be ineligible after the reward is given, BEA reserves the right to charge an amount equal to that credited Miles or reward from the credit card account, or from the Cardholder’s Cathay membership account through Asia Miles Limited without prior notice.
15. **Cardholders are liable to inform BEA within 1 month after the period mentioned in Clause 6 (i.e. on or before 28 February 2025) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.**
16. 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.
17. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles Limited, 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 handling.

18. BEA reserves the sole right to vary or cancel the reward 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.
19. 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.
20. If there is any inconsistency 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!

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