

Page 1 of 34



Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: Telford Plaza

	_			-
199	le pe	m		Is
-	u		u	13

	Merchant	Offer	Re	emarks
1	Aquarius Beauty	Free Swiss Le Belier 100% NMF Filler x3 bottles (valued at HK\$600) for any treatment trial by new guest with BEA Credit Card.	-	Treatment trial promotion is only available to new guests.
			-	In case of any dispute, Aquarius Beauty reserves the right of final decision.
2	balabala	Enjoy 12% off on regular-priced items with BEA Credit Card.	-	This offer cannot be used in conjunction with other promotions.
			-	In case of any disputes, balabala reserves the rights for final decision.
3	Beijing Tong Ren Tang	Enjoy 20% off on the designated items with BEA Credit Card: 1) Ultra Fine Pearl Powder; 2) Collagen Marine Peptide; 3) Ginseng-Antrodia Campharata Capsule; 4) Schisanda-Antrodia Campharata Capsule;	-	The offers are on an original priced basis. The offer cannot be used in conjunction with other promotional offers.
		5) Reviving Prebiotics; 6) Cranberry Collagen	-	The offers are available for designated outlets only.
		Prebiotics; 7) Rhodiola Rosea Capsules; 8) Blueberry Rhodiola Capsules	-	Beijing Tong Ren Tang Chinese Medicine Company Ltd. reserves the rights to alternate or cancel the offer at any time without prior notice. In case of any dispute, Beijing Tong Ren Tang Chinese Medicine Company Ltd. shall have the right of final decision.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司刊發

(11/2025)



Page 2 of 34

4	Benefit Cosmetics	1. Enjoy complimentary foundation sample and beauty sponge & spatula set upon any service purchase and become new Benefit member with BEA Credit Card. 2. Enjoy 10% off on regular-priced product upon purchase of HK\$800 or more with BEA Credit Card.	Liı	mited quantity, first come, first served.
5	bossini	Enjoy HK\$80 discount upon purchase of HK\$600 or more of selected product with BEA Credit Card.	-	The coupon cannot be used in conjunction with premium offer and other promotions.
			-	Bossini reserves the right to alter or terminate the offer at any time without notice.
6	CANVAS	Spend with BEA Credit Card to receive a complimentary travel size bottle of a designated skincare product 10ml (valued up to HK\$180) upon	-	This offer will be distributed randomly, with no selection available.
		net purchase of HK\$800 or above on regular-priced	-	This offer can be used once only.
		items.	-	This offer cannot be exchanged for cash or other discounts.
			-	This offer is available while stocks last, first-come, first-served.
			_	CANVAS Beauty International Ltd. reserves the right to amend the above terms without prior notice. CANVAS Beauty International Ltd. reserves the right of all final decisions in case of any dispute.



Page 3 of 34

7	CATALO	Purchase HK\$1,500 (net amount) or above with BEA Credit Card to received HK\$100 coupon for next transaction usage (HK\$100 coupon exclusive for CATALO health supplement only).	 HK\$100 coupon valid for 30 days from the date of issue, please ensure the coupon used within the validity period stated on the coupon. HK\$100 coupon valid for THE SOUTHSIDE, The LOHAS and Telford Plaza CATALO store usage only.
8	CHEVIGNON	Enjoy 10% off regular-priced items or extra 10% off on discounted items with BEA Credit Card.	Offer cannot be used in conjunction with other promotion or VIP offer.
9	Chow Sang Sang	Enjoy 5% off on regular-priced gem set jewellery, 18K gold jewellery and 20% off labour charge on gold jewellery with BEA Credit Card.	- Only registered as Chow Sang Sang Star Shopper is eligible for the offer.
	Jewellery with BEA Credit Card.	 Only applicable on regular-priced gem set jewellery, 18K gold jewellery and labour charge for gold jewellery. 	
			- Not applicable on selected styles, collections and brands, please refer to shop staff for details.
			- Cannot be used in conjunction with other promotional offers.
			- Not applicable on trade-in items.
			- Personalized jewellery order must be made and completed within promotion period.
			- Chow Sang Sang Jewellery Co., Ltd reserves the right to make the final and binding decision.

Page 4 of 34

	T = . = . = .		1	Paye 4 01 34
10	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card.	-	This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
			-	This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			-	This offer is not applicable to the purchase of pure gold nuggets.
			-	Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.
11	Chung Yuen	HK\$100 discount upon purchase of HK\$2,000 on	No	t applicable to designated models, Apple products,
	Electrical	single regular-priced products.	fixe	ed-priced and discounted products.
12	Colourmix	 Purchase Fresh Nation B5 Hydropower Body Emulsion EX 300ML (Original: HK\$185) at HK\$90 with BEA Credit Card. Purchase Miseu Ku Youthful Rejuvenation Defining Cleanser (Original: HK\$200) at HK\$80 with BEA Credit Card. 	Ter	rms and Conditions apply.



Page 5 of 34

			Page 5 01 54
13	Crocs	An additional 10% discount is available on marked-down products for holders of a BEA Credit Card.	Terms and Conditions apply.
14	Dior Beauty	Receive a Dior Beauty Iconic Gift Set upon purchase of HK\$1,250 or more with BEA Credit Card.	- The redemption is only valid during the campaign period.
			- Only one redemption per customer.
			 Quota & stock are available on first-come-first- served basis while stock lasts.
			 In case of disputes, the decision of Parfums Christian Dior Hong Kong Limited shall be final.
15	Her own words	5% off upon regular-priced items with BEA Credit Card.	- This promotion is only applicable to regular-priced items.
			 This promotion does not apply to public-priced items, and discounted items.
			- This promotion cannot be used in conjunction with other promotions.
16	I-PRIMO	During your first consultation and at checkout, to enjoy 10% off on regular priced item, and an additional 5% discount on purchases over \$20,000 with BEA	 Cannot be used in conjunction with other promotions.
		Credit Card	- Only applicable to loose diamond on engagement ring.
			- Processing fee is not eligible.



Page 6 of 34

			Page 6 01 34
17	Italian Tomato	Enjoy 5% off on ordering or purchasing the whole cake (Petit/15cm/21cm) (Applicable to festive and promotional cake) with BEA Credit Card.	- Each person is limited to using the promotion once per transaction.
		promotional date, with BEA Cordat dara.	 Cannot be used in conjunction with member discounts, member points redemption for discount, coupons, cash coupons, gift vouchers or other promotion offers.
18	JACK & JONES	Enjoy HK\$88 discount upon purchase of HK\$1,000 with BEA Credit Card.	Terms and Conditions apply.
19	Kate	Enjoy 30% off on selected items with BEA Credit Card.	Offers are subject to terms and conditions. For details, please contact in-store staff.
20	King's Wine Cellar	Enjoy 15% off upon purchase of HK\$5,000 or more with BEA Credit Card.	This offer cannot be used in conjunction with any other promotions or discounts. King's Wine Cellar reserves the right of final decision.
21	LEONA	Enjoy 10% off on LEONA regular-priced items with BEA Credit Card.	This offer cannot be conjunction with any other promotions.
22	LUKFOOK JEWELLERY	 5% upon purchase any 999.9 gold jewellery item priced at 3 maces or above (per item) with BEA Credit Card. Free labour charge of any Dragon and Phoenix bangle priced weighted at 8 maces or above (per item) with BEA Credit Card. 	Gold ingots, gold bars, gold medals, Gold Red Packet, platinum, gold rattan items, electroforming ornaments are excluded.
23	Luxe Garden Chinese Cuisine	Enjoy a 10% discount when you spend a minimum of HK\$200 with BEA Credit Card.	This offer is not applicable to banquet and events/ discounted dishes and set menus/ retail products; discounts cannot be used in conjunction with other promotions. The offer is invalid on the Winter Solstice



Page 7 of 34

			(Dongzhi Festival) . The restaurant reserves the final right to determine whether to grant the discount.
24	PUMA	Enjoy a special offer on selected items with BEA Credit Card.	- Offer is applicable to selected shops only while stocks last
			- Exchange and refund are not applicable to promotion items
			- This offer cannot be used in conjunction with other promotional offers
			- In case of any disputes, decision of Wan Kee Group shall be final
25	RABEANCO	Enjoy 15 % off on regular-priced items / selected items with BEA Credit Card.	This offer only can be used on regular-priced items.
26	Rituals	Enjoy 10% off on regular-priced items upon purchase of HK\$500 or more with BEA Credit Card. (exclude Advent Calendar and Gift Card)	Excluded Advent Calendar and Gift Card.
27	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	- This offer is not applicable on discounted items, socks and shoe care products.
			- This offer cannot be used in conjunction with other promotions and coupons.
			- In case of any disputes, SKECHERS reserves the right of final decision.



Page 8 of 34

28	Suzuran Bed	1. Spend HK\$2,000 or more with a BEA Credit Card to receive a complimentary Magic Pillow (valued at HK\$998).	This offer cannot be used in conjunction with other promotions.
		2. Enjoy a 5% discount when purchasing regular- priced or designated items with a BEA Credit Card.	
29	The Korner	 Enjoy 15% off on regular-priced items with BEA Credit Card. Enjoy extra 5% off on discount-priced items with 	Terms and conditions apply.This offer cannot be used in conjunction with other promotions.
		BEA Credit Card.	All products cannot be returned or exchanged.In case of any dispute, The Korner reserves the right of final decision.
30	VIVAIA	Purchase any three or more full-price shoes/bags with BEA Credit Card, and you will receive a free crossbody bag.	 Each person is limited to one gift on a first-come, first-served basis, while stocks last. The merchant's offer cannot be used in conjunction with any other offers, membership discounts, coupons, or special-priced items.
			- In case of any dispute, Vivalife Hongkong Limited reserves the right of final decision.
31	Wai Yuen Tong	Enjoy HK\$50 off with a net purchase of HK\$500 or more on proprietary Chinese medicine (Offer not applicable to Angong Niuhuang Wan).	- Enjoy HK\$50 off with a net purchase of HK\$500 or more on proprietary Chinese medicine when spending with BEA Credit Card at Wai Yuen Tong



Page 9 of 34

				branches in Telford Plaza and Maritime Square. (Offer not applicable to Angong Niuhuang Wan)
			-	Promotion Offer is not applicable to Chinese medicine diagnosis, medicine dispensing and treatment services.
			-	Promotion Offer cannot be used with any other cash coupon.
			-	In the event of disputes, Wai Yuen Tong Medicine Company Limited reserve the right of final decision.
32	Zoff	Customer is entitled to enjoy 10% off on a single transaction upon spending on regular-priced glasses (frame with standard lenses) HK\$998 or above with	-	This offer does not apply to PC lens packages, discounted products and MiYOSMART products.
		BEA Credit Card	-	This offer can be only used in a single transaction.
			-	This offer cannot be used in conjunction with other promotions.





Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: Maritime Square

	Merchant	Offer	Remarks
1	balabala	Enjoy 12% off on regular-priced items with BEA Credit Card.	- This offer cannot be used in conjunction with other promotions.
			- In case of any disputes, balabala reserves the rights for final decision.
2	Cyber Telecom	 Enjoy HK\$50 discount upon purchase of HK\$1,500 or more with BEA Credit Card. Purchase APPLE WATCH SE 3 (Original: HK\$1,999) at HK\$1,880 with BEA Credit Card. 	- The offers cannot be used in conjunction with any other discounts, coupons or promotional offers, unless otherwise specified.
		3. Enjoy 10 % off on regular-priced items / selected items with BEA Credit Card.	- The offers is not applicable to Apple products.
3	bossini	Enjoy HK\$80 discount upon purchase of HK\$600 or more of selected product with BEA Credit Card.	- The coupon cannot be used in conjunction with premium offer and other promotions.
			- Bossini reserves the right to alter or terminate the offer at any time without notice
4	Chow Sang Sang	Enjoy 5% off on regular-priced gem set jewellery, 18K gold jewellery and 20% off labour charge on gold jewellery with BEA Credit Card.	- Only registered as Chow Sang Sang Star Shopper is eligible for the offer.

Page 11 of 34

			1	Page 11 of 34
			-	Only applicable on regular-priced gem set jewellery, 18K gold jewellery and labour charge for gold jewellery.
			-	Not applicable on selected styles, collections and brands, please refer to shop staff for details.
			-	Cannot be used in conjunction with other promotional offers.
			-	Not applicable on trade-in items.
			-	Personalized jewellery order must be made and completed within promotion period.
			-	Chow Sang Sang Jewellery Co., Ltd reserves the right to make the final and binding decision.
5	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card.	-	This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
			-	This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			-	This offer is not applicable to the purchase of pure gold nuggets.
			-	Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and



Page 12 of 34

			Page 12 01 34
			conditions and any related promotions at any time
			without further notice. In case of any dispute
			hereunder, the decision of Chow Tai Fook Jewellery
			Co. Ltd. shall be final and binding.
6	SATAMI	Enjoy 10% off upon purchase of HK\$800 or more with BEA Credit Card.	In case of any disputes, the decision of SATAMI shall be final.
7	Italian Tomato	Enjoy 5% off on ordering or purchasing the whole cake (Petit/15cm/21cm) (Applicable to festive and promotional cake) with BEA Credit Card.	- Each person is limited to using the promotion once per transaction.
		promotional callo, with BER Great Cara.	 Cannot be used in conjunction with member discounts, member points redemption for discount, coupons, cash coupons, gift vouchers or other promotion offers.
8	JACK & JONES	Enjoy HK\$88 discount upon purchase of HK\$1,000 with BEA Credit Card.	Terms and Conditions apply.
9	Kate	Enjoy 30% off selected items with BEA Credit Card.	- Offers are subject to terms and conditions.
			- For details, please contact in-store staff.
10	Jumpin Gym	Buy 250 tokens at HK\$500 to get 190 tokens at HK\$380 for free with BEA Credit Card.	- This offer may not be used in conjunction with any other promotional offers, including but not limited to gift promotions and game card promotions.
			- The above offer is calculated at the standard price of HK\$2 per token.
			- Tokens are not applicable to certain games; please refer to in-store announcements for details.



Page 13 of 34

		T	1 age 10 01 04
			- In the event of any dispute, the decision of Jumpn Gym shall be final.
11	UURO	Enjoy 10% off upon purchase of HK\$600 or more with BEA Credit Card.	- The offer is valid for dine-in and takeaway.
		BLA Credit Card.	- The offer cannot be used in conjunction with other promotions.
			- In the event of any disputes, UURO reserves the right of final decision regarding this offer.
12	LUKFOOK JEWELLERY	 1. 5% upon purchase any 999.9 gold jewellery item priced at 3 maces or above (per item) with BEA Credit Card. 2. Free labour charge of any Dragon and Phoenix bangle priced weighted at 8 maces or above (per item) with BEA Credit Card. 	Gold ingots, gold bars, gold medals, Gold Red Packet, platinum, gold rattan items, electroforming ornaments are excluded.
13	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	- This offer is not applicable on discounted items, socks and shoe care products.
			- This offer cannot be used in conjunction with other promotions and coupons.
			- In case of any disputes, SKECHERS reserves the right of final decision.
14	Wai Yuen Tong	Enjoy HK\$50 off with a net purchase of HK\$500 or more on proprietary Chinese medicine. (Offer is not applicable to Angong Niuhuang Wan)	- Enjoy HK\$50 off with a net purchase of HK\$500 or more on proprietary Chinese medicine when spending with BEA Credit Card at Wai Yuen Tong



Page 14 of 34

				branches in Telford Plaza and Maritime Square. (Offer is not applicable to Angong Niuhuang Wan)
			-	Promotion Offer is not applicable to Chinese medicine diagnosis, medicine dispensing and treatment services.
			-	Promotion Offer cannot be used with any other cash coupon.
			-	In the event of disputes, Wai Yuen Tong Medicine Company Limited reserve the right of final decision.
15	Zoff	Customer is entitled to enjoy 10% off on a single transaction upon spending on regular-priced glasses (frame with standard lenses) HK\$998 or above with	-	This offer does not apply to PC lens packages, discounted products and MiYOSMART products.
	BEA Credit Card.	, , ,	-	This offer can be only used in a single transaction.
			-	This offer cannot be used in conjunction with other promotions.





Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: PopCorn

	Merchant	Offer	Remarks
1	CHEVIGNON	Enjoy 10% off regular-priced items or extra 10% off on discounted items with BEA Credit Card.	Offer cannot be used in conjunction with other promotion or VIP offer.
2	Chow Sang Sang	Enjoy 5% off on regular-priced gem set jewellery, 18K gold jewellery and 20% off labour charge on gold jewellery with BEA Credit Card.	Only registered as Chow Sang Sang Star Shopper is eligible for the offer.Only applicable on regular-priced gem set jewellery,
			18K gold jewellery and labour charge for gold jewellery.
			- Not applicable on selected styles, collections and brands, please refer to shop staff for details.
			- Cannot be used in conjunction with other promotional offers.
			- Not applicable on trade-in items.
			- Personalized jewellery order must be made and completed within promotion period.
			- Chow Sang Sang Jewellery Co., Ltd reserves the right to make the final and binding decision.
3	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card.	- This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).

Page 16 of 34

	Т	1		Page 16 of 34
			-	This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			-	This offer is not applicable to the purchase of pure gold nuggets.
			-	Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.
4	Emperor Jewellery	12% off regular-priced GIA certified diamond jewellery, karat gold, jewellery products, fixed-price fine gold	-	This offer excludes priced PT999 platinum, fine gold products, collection products, custom-made
		and fixed-price platinum with BEA Credit Card.		products, collection products, custom made products, and cannot be used as repair fees or deposits.
		and fixed-price platinum with BEA Credit Card.	_	products, and cannot be used as repair fees or
		and fixed-price platinum with BEA Credit Card.	-	products, and cannot be used as repair fees or deposits. This offer cannot be used in conjunction with other
5	Crocs	and fixed-price platinum with BEA Credit Card. An additional 10% discount is available on marked-	- Te	products, and cannot be used as repair fees or deposits. This offer cannot be used in conjunction with other promotions. In case of any disputes, the decision of Emperor Watch & Jewellery (HK) Company Limited shall be

Page 17 of 34

6	Dior Beauty	Receive a Dior Beauty Iconic Gift Set upon purchase of HK\$1,250 or more with BEA Credit Card.	 The redemption is only valid during the campaign period. Only one redemption per customer. Quota & stock are available on first-come-first-
			served basis while stock lasts. - In case of disputes, the decision of Parfums Christian Dior Hong Kong Limited shall be final.
7	JACK & JONES	Enjoy HK\$88 discount upon purchase of HK\$1,000 with BEA Credit Card.	Terms and Conditions apply.
8	King's Wine Cellar	Enjoy 15% off upon purchase of HK\$5,000 or more with BEA Credit Card.	This offer cannot be used in conjunction with any other promotions or discounts. King's Wine Cellar reserves the right of final decision.
9	Samsung Experience Store	HK\$100 discount upon purchase of HK\$2,000 on single regular-priced products.	Not applicable to designated models, fixed-priced and discounted products.
10	INITIAL	Enjoy 10% off on regular-priced items with BEA Credit Card.	Selected items with terms and conditions apply.
11	LUKFOOK JEWELLERY	 5% upon purchase any 999.9 gold jewellery item priced at 3 maces or above (per item) with BEA Credit Card. Free labour charge of any Dragon and Phoenix bangle priced weighted at 8 maces or above (per item) with BEA Credit Card. 	Gold ingots, gold bars, gold medals, Gold Red Packet, platinum, gold rattan items, electroforming ornaments are excluded.
12	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	- This offer is not applicable on discounted items, socks and shoe care products.



Page 18 of 34

				Ü
			-	This offer cannot be used in conjunction with other promotions and coupons.
			-	In case of any disputes, SKECHERS reserves the right of final decision.
13	The Korner	 Enjoy 15% off on regular-priced items with BEA Credit Card. Enjoy extra 5% off on discount-priced items with BEA Credit Card. 	-	Terms and conditions apply. This offer cannot be used in conjunction with other promotions.
		BEA Great Gard.	-	All products cannot be returned or exchanged.
			-	In case of any dispute, The Korner reserves the right of final decision.
14	Zoff	Customer is entitled to enjoy 10% off on a single transaction upon spending on regular-priced glasses (frame with standard lenses) HK\$998 or above with	-	This offer does not apply to PC lens packages, discounted products and MiYOSMART products.
		BEA Credit Card.	-	This offer can be only used in a single transaction.
			-	This offer cannot be used in conjunction with other promotions.





Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: The LOHAS

	Merchant	Offer	Remarks
1	balabala	Enjoy 12% off on regular-priced items with BEA Credit Card.	- This offer cannot be used in conjunction with other promotions.
			 In case of any disputes, balabala reserves the rights for final decision.
2	CATALO	Purchase HK\$1,500 (net amount) or above with BEA Credit Card to received HK\$100 coupon for next transaction usage (HK\$100 coupon exclusive for CATALO health supplement only).	 HK\$100 coupon valid for 30 days from the date of issue, please ensure the coupon used within the validity period stated on the coupon.
		OATALO Health Supplement of my).	- HK\$100 coupon valid for THE SOUTHSIDE \ The LOHAS and Telford Plaza CATALO store usage only.
3	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card.	 This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
			 This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			- This offer is not applicable to the purchase of pure gold nuggets.



Page 20 of 34

		T	1 age 20 01 0-1
			- Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.
4	SATAMI	Enjoy 10% off upon purchase of HK\$800 or more with BEA Credit Card.	In case of any disputes, the decision of SATAMI shall be final.
5	Italian Tomato	Enjoy 5% off on ordering or purchasing the whole cake (Petit/15cm/21cm) (Applicable to festive and promotional cake) with BEA Credit Card.	 Each person is limited to using the promotion once per transaction. Cannot be used in conjunction with member discounts, member points redemption for discount, coupons, cash coupons, gift vouchers or other promotion offers.
6	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	 This offer is not applicable on discounted items, socks and shoe care products. This offer cannot be used in conjunction with other promotions and coupons. In case of any disputes, SKECHERS reserves the right of final decision.





Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: The Wai

	Merchant	Offer	Remarks
1	Aburi-EN	From Monday to Friday, enjoy a FREE okinawa pork dumplings 2 pcs (Valued \$22) upon any main dish for dine-in with BEA Credit Card.	Daily limit of 30 portions. This offer cannot be combined with other promotions.
2	adidas	Enjoy a special offer on selected items with BEA Credit Card.	 Offer is applicable to selected shops only while stocks last. Exchange and refund are not applicable to promotion items. This offer cannot be used in conjunction with other promotional offers. In case of any disputes, decision of Wan Kee Group shall be final.
3	bread n butter	Enjoy 10% off upon purchase of HK\$1,500 on regular- priced items with BEA Credit Card.	Terms and Conditions apply.
4	Chatterbox Café	Enjoy a Coconut Ice Cream Sundae (Original: HK\$72) for free upon purchase of HK\$500 or more (before 10% service charge applies) with BEA Credit Card from Monday to Thursday.	 This offer is applicable from Monday to Thursday (except Public Holidays). Please present this BEA Credit Card offer to staff when ordering.

Page 22 of 34

				Page 22 01 34
			-	This offer is applicable to dine-in only. 10% service charges applies to dine-in.
			-	This offer cannot be used in conjunction with any other discounts and promotion offers.
			-	Offer valid while stock lasts.
			-	In case of any dispute, the decision of Cuisine Continental (HK) Ltd. shall be final.
5	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card	-	This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
			-	This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			-	This offer is not applicable to the purchase of pure gold nuggets.
			-	Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.

Page 23 of 34

6	Chung Yuen Electrical	HK\$100 discount upon purchase of HK\$2,000 on single regular-priced products.	-	Not applicable to designated models, Apple products, fixed-priced and discounted products.
7	Converse	Enjoy a special offer on selected items with BEA Credit Card.	-	Offer is applicable to selected shops only while stocks last.
			-	Exchange and refund are not applicable to promotion items.
			-	This offer cannot be used in conjunction with other promotional offers.
			-	In case of any disputes, decision of Wan Kee Group shall be final.
8	Emperor Jewellery	12% off regular-priced GIA certified diamond jewellery, karat gold, jewellery products, fixed-price fine gold and fixed-price platinum with BEA Credit Card.	-	This offer excludes priced PT999 platinum, fine gold products, collection products, custom-made products, and cannot be used as repair fees or deposits.
			-	This offer cannot be used in conjunction with other promotions.
			-	In case of any disputes, the decision of Emperor Watch & Jewellery (HK) Company Limited shall be final.
9	Her own words	5% off upon regular-priced items with BEA Credit Card.	-	This promotion is only applicable to regular-priced items.

Page 24 of 34

		·	1 age 24 01 04
			- This promotion does not apply to public-priced items, and discounted items.
			- This promotion cannot be used in conjunction with other promotions.
10	Italian Tomato	Enjoy 5% off on ordering or purchasing the whole cake (Petit/15cm/21cm) (Applicable to festive and promotional cake) with BEA Credit Card.	- Each person is limited to using the promotion once per transaction.
		promotional cake) with BEA Credit Card.	- Cannot be used in conjunction with member discounts, member points redemption for discount, coupons, cash coupons, gift vouchers or other promotion offers.
11	JACK & JONES	Enjoy HK\$88 discount upon purchase of HK\$1,000 with BEA Credit Card.	Terms and Conditions apply.
12	King's Wine Cellar	Enjoy 15% off upon purchase of HK\$5,000 or more with BEA Credit Card.	This offer cannot be used in conjunction with any other promotions or discounts. King's Wine Cellar reserves the right of final decision.
13	LOJEL	Receive a complimentary HK\$300 voucher with every purchase of HK\$2,000 with BEA Credit Card.	- Cannot be combined with other offers or promotions.
			- Non-refundable, and not redeemable for cash.
			- The offers are offered on a first-come-first-served basis while stocks last.
			- In case of disputes, LOJEL HK Limited reserves the right of final interpretation.



Page 25 of 34

14	LUKFOOK JEWELLERY	 5% upon purchase any 999.9 gold jewellery item priced at 3 maces or above (per item) with BEA Credit Card. Free labour charge of any Dragon and Phoenix bangle priced weighted at 8 maces or above (per item) with BEA Credit Card. 	Gold ingots, gold bars, gold medals, Gold Red Packet, platinum, gold rattan items, electroforming ornaments are excluded.
15	PanaShop	Enjoy 15% off on Panasonic Alkaline Ionizer Cartridge or Water Purifier Cartridge with BEA Credit Card.	Offer valid while stock last.This offers cannot be used in conjunction with other offers.
			 This offer is only available at The Wai PanaShop. Should any dispute arise, the decision of PanaShop shall be final and conclusive.
16	PUMA	Enjoy a special offer on selected items with BEA Credit Card.	 Offer is applicable to selected shops only while stocks last. Exchange and refund are not applicable to promotion items.
			- This offer cannot be used in conjunction with other promotional offers.
			- In case of any disputes, decision of Wan Kee Group shall be final.
17	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	- This offer is not applicable on discounted items, socks and shoe care products.



Page 26 of 34

			Page 20 01 34
			- This offer cannot be used in conjunction with other promotions and coupons.
			- In case of any disputes, SKECHERS reserves the right of final decision.
18	The Korner	 Enjoy 15% off on regular-priced items with BEA Credit Card. Enjoy extra 5% off on discount-priced items with BEA Credit Card. 	Terms and conditions apply.This offer cannot be used in conjunction with other promotions.
			- All products cannot be returned or exchanged. In case of any dispute, The Korner reserves the right of final decision.
19	The One Thing	Enjoy 30% off on selected items with BEA Credit Card.	- Offers are subject to terms and conditions. For details, please contact in-store staff.
20	VIVAIA	Purchase any three or more full-price shoes/bags with BEA Credit Card, and you will receive a free crossbody bag.	- Each person is limited to one gift on a first-come, first-served basis, while stocks last.
		aug.	- The merchant's offer cannot be used in conjunction with any other offers, membership discounts, coupons, or special-priced items.
			- In case of any dispute, Vivalife Hongkong Limited reserves the right of final decision.

Page 27 of 34

21	Yamamotoya	Receive Fried Seaweed Chicken (5 pcs) upon purchase of HK\$450 or more with BEA Credit Card.	-	The offer is available for Monday to Sunday excluding Public Holidays and New Year's eve.
			-	The offer is available for dine-in only.
			-	The offer is subject to 10% service charge, tea and condiment charges based on original price.
			-	The offer is not applicable to any banquets nor private events.
			-	This offer is limited to one use per bill or per transaction.
			-	Special requests or designated seats are subject to availability.
			-	The offer cannot be used in conjunction with any other promotional offers, redeemed for cash. It is non-exchangeable and non-refundable.
			-	The photos and corresponding value provided (if any) are for reference only, and may vary from the actual goods and/or services redeemed.
			-	The restaurant reserves the right of final decisions in case of any disputes.
22	You Medical Beauty	1. Enjoy 5% off on regular-priced items / selected items with BEA Credit Card.	_	The offer is only valid for customers aged 18 or above.
			-	Offers cannot be used at the same time.



Page 28 of 34

		2. Enjoy Al Skin Analysis for free with BEA Credit Card.	-	The company reserves the right to change the terms and conditions of the offer at any time without prior notice.
			-	In case of any dispute, the company will reserve the right to make the final decision.
23	Zoff	Customer is entitled to enjoy 10% off on a single transaction upon spending on regular-priced glasses (frame with standard lenses) HK\$998 or above with	-	This offer does not apply to PC lens packages, discounted products and MiYOSMART products.
		BEA Credit Card.	-	This offer can be only used in a single transaction.
			-	This offer cannot be used in conjunction with other
				promotions.





Selected merchant offers at designated MTR Malls for BEA Credit Cardholders: THE SOUTHSIDE

	Merchant	Offer	Remarks
1	bossini.X	Enjoy HK\$80 discount upon purchase of HK\$600 or more of selected product with BEA Credit Card.	- The coupon cannot be used in conjunction with premium offer and other promotions.
		Card.	- Bossini reserves the right to alter or terminate the offer at any time without notice.
2	CATALO	Purchase HK\$1,500 (net amount) or above with BEA Credit Card to received HK\$100 coupon for next transaction usage (HK\$100 coupon exclusive for CATALO health supplement only)	- HK\$100 coupon valid for 30 days from the date of issue, please ensure the coupon used within the validity period stated on the coupon.
		Tor OATALO Health supplement only)	- HK\$100 coupon valid for THE SOUTHSIDE \ The LOHAS and Telford Plaza CATALO store usage only.
3	Chow Sang Sang	now Sang Sang Enjoy 5% off on regular-priced gem set jewellery, 18K gold jewellery and 20% off labour charge on gold jewellery with BEA Credit Card.	- Only registered as Chow Sang Sang Star Shopper is eligible for the offer.
	gold		- Only applicable on regular-priced gem set jewellery, 18K gold jewellery and labour charge for gold jewellery.
			 Not applicable on selected styles, collections and brands, please refer to shop staff for details.
			- Cannot be used in conjunction with other promotional offers.

Page 30 of 34

			- ingress in
			Not applicable on trade-in items.Personalized jewellery order must be made and
			completed within promotion period.
			- Chow Sang Sang Jewellery Co., Ltd reserves the right to make the final and binding decision.
4	Chow Tai Fook	Enjoy 50% off on Craftsmanship & Design fee of Pure Gold products with BEA Credit Card.	- This offer cannot be used in conjunction with other promotion offers (including any offer, Gold Club/Jewellery Club redemptions and CTF Points).
			- This offer cannot be used in connection with the purchase of corporate gifts orders and other customer orders.
			- This offer is not applicable to the purchase of pure gold nuggets.
			- Chow Tai Fook Jewellery Co. Ltd. reserves the right to amend and cancel any of these terms and conditions and any related promotions at any time without further notice. In case of any dispute hereunder, the decision of Chow Tai Fook Jewellery Co. Ltd. shall be final and binding.
5	Jumpin Gym	Buy 250 tokens at HK\$500 to get 190 tokens at HK\$380 for free with BEA Credit Card.	- This offer may not be used in conjunction with any other promotional offers, including but not limited to gift promotions and game card promotions.



Page 31 of 34

		·	1 age 5101 54
			- The above offer is calculated at the standard price of HK\$2 per token.
			- Tokens are not applicable to certain games; please refer to in-store announcements for details.
			- In the event of any dispute, the decision of Jumpn Gym shall be final.
6	MIRO Bra	Enjoy HK\$188 discount upon purchase of HK\$500 or more with BEA Credit Card.	- With this card, you can redeem the product once; photocopies are not accepted.
			- With this card, the redeemed product cannot be resold.
			- With this card, it cannot be exchanged for cash, refunds, or other products.
			- With this card, an in-store fitting is required to ensure the best fit for the product.
			- MIRO reserves the right of final decision in case of any disputes.
7	MUNENO by	Enjoy HK\$500 discount upon purchase of	
	MIRO	HK\$5,000 or more with BEA Credit Card.	 Present this card to redeem the product once. Available for females aged 20 or above.
			- Non-refundable, not exchangeable for cash or other products.



Page 32 of 34

	1		1 1 3 1 1 1 1
			- MUNENO reserves the right of final decision in case of any disputes.
8	SKECHERS	Enjoy 10% off on regular-priced footwear items with BEA Credit Card.	- This offer is not applicable on discounted items, socks and shoe care products.
			- This offer cannot be used in conjunction with other promotions and coupons.
			- In case of any disputes, SKECHERS reserves the right of final decision.
9	NIKE	Enjoy HK\$150 discount upon purchase of HK\$1,000 or more on regular-price items with	- This offer is only applicable to regular-priced items.
		BEA Credit Card.	- Hot items are excluded from this offer.
			- Exchange and refund are not applicable to promotion items.
			- This offer cannot be used in conjunction with other promotional offers.
			- In case of any disputes, decision of Wan Kee Group shall be final.
10	Minca Hair & Beaute by IL COLPO	Enjoy HK\$50 discount for every HK\$1,000 spent with BEA Credit Card. Spend more, save more!	- Advance booking is required; the holder must indicate possession of a BEA Credit Card to qualify for this offer.
	COLPO		- The promotional period is effective from 1 Nov 2025 to 4 Jan 2026.

Page 33 of 34

		T	
			 Enjoy a HK\$50 discount on hairdressing services with a minimum spend of HK\$1,000, a HK\$100 discount with a minimum spend of HK\$2,000, or a HK\$150 discount with a minimum spend of HK\$3,000 with your BEA Credit Card. For every additional HK\$1,000 spent, receive an extra HK\$50 off. The discounted amount will still qualify for this offer.
			- It is not applicable for the purchase of hair products.
			- This offer is not applicable to Minca Beaute beauty services.
			- In any case of dispute, the decision of IL COLPO GROUP shall be final.
11	Ombra	nbra 1. Enjoy 10% off dine-in. 2. Enjoy 20% off dine-in dinner period from Monday to Thursday.	- Only electronic payment is accepted.
			- This offer cannot be used in conjunction with other promotions or discounts.
			- The offer is not applicable on 24–26 December and 31 December 2025.
			- A 10% service charge applies based on the original price.
			- The offer is only applicable to cardholders who settle the full payment with a valid BEA Credit Card.



12	Zoff 10% off on a single transaction upon spending on regular-priced glasses (frame with standard lenses) HK\$998 or above with BEA Credit Card.	 This offer does not apply to PC lens packages, discounted products and MiYOSMART products. This offer can be only used in a single transaction. This offer cannot be used in conjunction with other promotions.
----	---	---

General Terms and Conditions:

- 1. Unless otherwise specified, the validity period of these merchant offers would be from 1 November 2025 to 4 January 2026.
- 2. Eligible Transactions are purchases made with Eligible BEA Credit Card(s).
- 3. These merchant offers only valid in the branches in designated MTR Malls.
- 4. Cardholders must state their intention to use their BEA Credit Card before making payment to enjoy the above merchant offer.
- 5. The offers may have quota per user, please check with the participating merchants for details.
- 6. The offers carry no cash value and cannot be exchanged for cash, other goods or services, and no cash redemption.
- 7. Unless otherwise specified, the offers cannot be used in conjunction, discounts, gift vouchers, discounted items and fixed-priced items"
- 8. The offers may end early or be extended without prior notice.
- 9. The offer/gift is only available while stocks last. Participating merchants reserve the right to change the gift item at the same value.
- 10. BEA and MTR Malls are neither vendor nor service provider, therefore will not take any responsibility to the quality of the products and services provided by the relevant merchants.
- 11. Participating merchants reserve the right to change the Terms and Conditions without prior notice.
- 12. In case of dispute, BEA, MTR Malls and participating merchants reserves the right to make the final decision.
- 13. 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!

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

(11/2025)