

"BEA Visa Credit Card Up to 40,000 Miles on Online Tax & Bill Payment (Jan - Feb 2026)"**Promotion - Terms and Conditions**

1. The promotion runs from 2 January 2026 to 28 February 2026, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Visa Signature Card, Visa Platinum Card, Visa Credit Cards or Co-branded/ Affinity Cards ("Eligible Credit Card"), excluding supplementary cards, issued by The Bank of East Asia, Limited ("BEA").
3. The promotion is only applicable to the first 4,000 Cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the respective Promotional Period, whichever is earlier subject to registration quota consumption. **During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder and a valid email address.** After successful registration, BEA will send an email to the Cardholders' 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. The BEA computer records shall be used to determine when the quota has been reached.
4. Cardholders must successfully register only once during the Promotional Period, make online bill payments using a valid Eligible Credit Card, and meet the relevant transaction requirements to earn the relevant reward ("Reward"). If Cardholders hold more than one Eligible Credit Card, they only need to register a single principal Eligible Credit Card for the promotion. All Eligible Paid Bills and Eligible Retail Spending amounts of any principal Eligible Credit Card and supplementary cards under their names will be combined to calculate the Reward.
5. Cardholders who fail to successfully register during the Promotional Period or fail to provide a valid Cathay membership number will be deemed to have forfeited the Reward and will be ineligible to get any reward. Neither BEA nor Asia Miles Limited ("Asia Miles") 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.
6. Eligible Paid Bills of online bill payment include online bill payments successfully made using the "Payments - Bills" function in BEA Online or BEA Mobile (except settling the outstanding balances of non-BEA credit cards, of personal loan, or of revolving loan accounts) ("Eligible Paid Bills"). Any instructions of scheduled online bill payments whose execution dates fall outside the Promotional Period are excluded.

7. Up to 40,000 Miles on Online Bill Payment: Provided the Cardholders have accumulated designated Eligible Retail Spending during the Promotional Period with an Eligible Credit Card, Cardholders can receive a reward for the following Eligible Paid Bills:

Accumulated Eligible Online Bill Payment Amount	Accumulated Eligible Retail Amount: HK\$3,000 - <HK\$20,000	Accumulated Eligible Retail Amount: HK\$20,000 or above
	Rewards^	
HK\$5,000 - <HK\$50,000	400 Miles^ (= 4,000 Bonus Points)	800 Miles^ (= 8,000 Bonus Points)
HK\$50,000 - <HK\$100,000	2,000 Miles^ (= 20,000 Bonus Points)	4,000 Miles^ (= 40,000 Bonus Points)
HK\$100,000 - <HK\$200,000	4,000 Miles^ (= 40,000 Bonus Points)	8,000 Miles^ (= 80,000 Bonus Points)
HK\$200,000 - <HK\$500,000	12,000 Miles^ (= 120,000 Bonus Points)	16,000 Miles^ (= 160,000 Bonus Points)
HK\$500,000 or above	24,000 Miles^ (= 240,000 Bonus Points)	40,000 Miles^ (= 400,000 Bonus Points)

[^]All Miles rewards are converted from Bonus Points.

8. This promotion is calculated based on the conversion rate of "10 Bonus Points = 1 Asia Mile" and will be rounded down to the nearest mile. **Bonus Points will be converted into Asia Miles and credited to the Cardholder's Cathay membership account on or before 31 May 2026, without further notice. Cardholders cannot select Bonus Points as the spending reward. Each Cardholder can receive a maximum of 40,000 Miles during the Promotional Period. There will be no charge for redemption of bonus points in this promotion.**

9. **By successfully registering for this promotion, Cardholders accept and agree to the conversion by BEA of earned Bonus Points into Asia Miles as this promotion's spending reward.**

10. **Cardholders are liable to inform BEA within 1 month** after the period mentioned in Clause 8 (i.e. on or before 30 June 2026) if they have not received the miles, the Reward will be deemed forfeited.

11. Eligible local and overseas retail spending ("Eligible Retail Spending") include:

- Eligible local retail spending: local retail transactions or online purchases.
- Eligible overseas retail spending: (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars, (b) transactions settled in

Hong Kong dollars under Dynamic Currency Conversion, and (c) online transactions posted in any currency other than Hong Kong dollars.

12. Eligible Retail Spending excludes 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 Alipay, AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, transactions at any supermarkets, transactions to government departments (any region), mail / fax / telephone orders, Card-present transactions made at any merchant with physical premises, address of the fixed place of business or business license in the United Kingdom and any country participating in the European Economic Area or joining European Economic Area after 19 October 2019, including, without limitation, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway, "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.
13. Retail Spending eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit reward before customers conduct their transactions. BEA's decision as to the definition of Eligible Retail Spending shall be final.
14. BEA will calculate the Reward on the basis of the total in Eligible Paid Bills and Eligible Retail Spending that Cardholders have accumulated and will credit the relevant Reward in one go. If Cardholders hold more than one eligible principal card, all Eligible Paid Bill and Eligible Retail Spending amounts of the principal Eligible Credit Card and supplementary cards will be combined to calculate the reward.
15. All Eligible Paid Bills and Eligible Retail Spending must be conducted during the Promotional Period, based on the transaction date according to the records in BEA's computer system.
16. The online bill payment amount is subject to the available credit limit of the related Eligible Credit Card account at the time the Cardholder makes the transaction. The daily limit for online bill payments depends on the account settings but is maximum HK\$100,000 per account.
17. BEA will determine whether the cardholder is eligible for the reward based on the online bill payment and retail spending 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 a final decision regarding the eligibility of an online bill payment and retail spending.

18. If Cardholders cancel or refund part or all of the Eligible Retail Spending and Eligible Paid Bills related to a credit reward after the miles are credited to a Cathay membership account, or a transaction is proven 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 Cardholders' Cathay membership account through Asia Miles Limited without prior notice.
19. 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.
20. BEA reserves the sole right to vary or cancel this Programme and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
21. 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.
22. 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!