General Terms and Conditions

1. The promotion of Online Bill Payment Programme is from 2 November 2026 to 31 December 2026, both dates inclusive (the "Offer 1 Promotional Period"). The Promotional Period of Early Bird Offer on Online Bill Payment runs from 2 November 2026 to 30 November 2026, both dates inclusive (the "Early Bird Offer Promotional Period"). The promotion of SI Programme is from 2 November 2026 to 31 January 2027, both dates inclusive (the "Offer 2 Promotional Period").
2. The promotion only applies to holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card ("Eligible Credit Card"), excluding corporate card, issued by The Bank of East Asia, Limited ("BEA"). The Exclusive rewards for Visa Credit Cards (including Offer 1b and Early Bird Offer) only apply to the above Eligible Credit Cardholders spending with BEA Visa Signature Card, Visa Platinum Card, Visa Credit Cards or Co-branded/ Affinity Cards ("Eligible Visa Credit Card"). Offer 2 is not applicable to BEA UnionPay Dual Currency Credit Card (Renminbi Account).
3. The promotion is only applicable to Cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Offer 1 and Early Bird Offer Promotional Period, registration with supplementary card is not accepted. After successful registration, BEA will send an email to the Cardholders' email address as provided during registration. Offer 1 and Early Bird Offer are subject to quota of 4,000 and 600 respectively and are available on a first-come, first -served basis. Registration status and quota are determined by the computer records of BEA. **If the Cardholder registered repeatedly, only the first registration record will be considered as valid.** BEA reserves the right to terminate the Early Bird Offer at discretion and will announce the early termination via BEA Mall App.
4. Cardholders must successfully register once during the Offer 1 and Early Bird Offer Promotional Period, make online bill payments using a valid Eligible Credit Card, and meet the relevant spending requirements to earn the relevant rewards ("Rewards"). Even if the Cardholder holds 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 Paid Bills and Eligible Retail Spending amounts of any eligible principal cards and related supplementary cards under their name will be combined as one account to calculate the Reward. Offer 1b and Early Bird Offer rewards will be calculated based on the combined Eligible Paid bills and Eligible Retail Spending made with all Eligible Visa Credit Cards under the cardholder's name.
5. During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder. Sole holders of "Cash Rebate" Credit Card defined in Clause 6 should input "0000000000" on the Cathay membership number field during registration. **Rewards will be forfeited if the Cathay membership numbers are found to be invalid.** Neither BEA nor Asia Miles Limited (the "Merchant") 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 reward.

6. For sole holders of "Cash Rebate" Credit Card including BEA GOAL Credit Card, BEA i-Titanium Credit Card or JCB PLATINUM Card (based on 2 November 2026 record), **the rewards for Offer 1 and Offer 2 will be issued as cash rebate at a rate of HK$1 per 25 Miles (converted from 250 Bonus Points) automatically**.
7. 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.
8. BEA will credit the relevant rewards at once to each Cardholder according to the corresponding accumulated Eligible Transactions in the respective offer Promotional Period. If a Cardholder holds more than one eligible principal card, all Eligible Transaction amounts of the principal Eligible Credit Cards and supplementary cards will be combined to calculate the rebate, and the rebate will be rounded down to the nearest whole number.
9. 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 and credit card sales slips (if applicable) for inspection.
10. Rewards will be automatically credited according to the schedule below and will be shown in the relevant statement. BEA reserves the final decision on the rewards credit handling if same eligible online bill payment amount are found in more than one Eligible Credit Cards.
    - Offer 1 and Early Bird Offer: Rewards will be credited to Eligible Principal Credit Card account with the highest online bill payment amount on or before 31 March 2027.
    - Offer 2: Rewards will be credited to Eligible Principal Credit Card account with the highest online bill payment amount on or before 30 April 2027.
11. All Miles rewards are converted from Bonus Points and are calculated based on the conversion rate of "10 Bonus Points = 1 Asia Mile". Bonus Points will be converted into Asia Miles and credited to the Cardholder's Cathay membership account according to the schedule on Clause 10, without further notice. Cardholders cannot select Bonus Points as the reward. There will be no charge for conversion of Bonus Points in this promotion.
12. Cardholders are liable to **inform BEA within 1 month** after the period mentioned in Clause 10 (i.e. **on or before 30 April 2027 for Offer 1 and Early Bird Offer and/ or 31 May 2027 for Offer 2**) if they have not received the Miles, otherwise the Reward will be deemed forfeited.
13. BEA will determine whether the cardholder is eligible for the Reward based on the online bill payment and retail spending and/ or statement instalment records in the BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of final decision on eligibility for online bill payment and/ or statement instalment.

14. The use of Bonus Points is subject to additional terms and conditions, for details please visit https://www.hkbea.com/pdf/bg-tnc-e.pdf.
15. Any Cash Rebate Reward credited can be used to offset the balance of the relevant card account only. Cash Rebate Rewards earned are not transferrable. Cash Rebate Reward for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
16. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant Reward from the Cardholder's account.
17. If Cardholders cancel or refund part or all of the Eligible Retail Spending and Eligible Paid Bills related to a 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 the Merchant without prior notice.
18. 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.
19. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by the Merchant, BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by the Merchant 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 the Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Merchant. Cardholders should direct any queries or complaints to the Merchant. Shall there be any further existence of claims or disputes between Cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
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 or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

"BEA Credit Card Up to 40,000 Miles^ on Online Tax & Bill Payment (Nov - Dec 2026)" Promotion ("Offer 1 and Early Bird Offer") – Terms and Conditions

1. 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, i.e. Online Balance Transfers)** ("Eligible Paid Bills"). Any instructions of scheduled online bill payments whose execution dates fall outside the Offer 1 and Early Bird Offer Promotional Period are excluded.
2. **Offer 1: Up to 40,000 Miles^ on Online Bill Payment**
   Provided the Cardholders have accumulated designated Eligible Retail Spending during the Promotional Period with designated Eligible Credit Card, Cardholders can receive the Offer 1 for the Eligible Paid Bills. **If Cardholder fulfilled the below Offer 1a and Offer 1b concurrently, only the Offer with the highest rewards under Offer 1 will be awarded. Each Cardholder can receive a maximum of 40,000 Miles^ during the Promotional Period.**

   Offer 1a – for spending with all Eligible Credit Card:

Accumulated Eligible Online Bill Payment Amount	**Accumulated Eligible Retail Spending: HK$3,000 to below HK$20,000**	**Accumulated Eligible Retail Spending: HK$20,000 or above**
	Rewards^	
HK$5,000 to below HK$50,000	400 Miles^ (= 4,000 Bonus Points)	800 Miles^ (= 8,000 Bonus Points)
HK$50,000 to below HK$100,000	2,000 Miles^ (= 20,000 Bonus Points)	4,000 Miles^ (= 40,000 Bonus Points)
HK$100,000 or above	4,000 Miles^ (= 40,000 Bonus Points)	8,000 Miles^ (= 80,000 Bonus Points)

Offer 1b (Visa Credit Card Exclusive) – for spending with Eligible Visa Credit Card:

Accumulated Eligible Online Bill Payment Amount	**Accumulated Eligible Retail Spending: HK$3,000 to below HK$20,000**	**Accumulated Eligible Retail Spending: HK$20,000 or above**
	Rewards^	
HK$200,000 to below 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)

Early Bird Offer (Visa Credit Card Exclusive)

Cardholders must successfully register and accumulate online tax & bill payment of HK$50,000 or above with Eligible Visa Credit Cards during the Early Bird Offer Promotional Period to enjoy HK$400 cash rebate once only. Quotas are available on a first-come, first - served basis. BEA reserves the right to terminate the Early Bird Offer at discretion and will announce the early termination via BEA Mall App.

3. Eligible local and overseas retail spending ("Eligible Retail Spending") include:
   i. Eligible local retail spending: local retail transactions or online purchases.
   ii. 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.
4. 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, Tenpay, WeChat Pay, WeChat Pay HK and Weixin), 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 at any supermarkets**, transactions to government departments (any region), 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.
5. 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 and JCB International Co., Ltd 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. 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 Retail Spending shall be final.

6. To calculate a cardholder's Eligible Retail Spending, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Visa International, Mastercard Asia/Pacific (Hong Kong) Limited, UnionPay International or JCB International Co., Ltd. For Renminbi transactions that are posted in CNY in the credit card under the RMB sub-account of the Eligible Credit Card, every CNY1 is considered as HK$1.
7. 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. The maximum payment limit varies depending on the individual merchant. For details, please refer to the settings via BEA Online or BEA Mobile.

"Up to 3,000 Miles^ on 'Cash in Hand' Statement Instalment" (the "SI Programme" or "Offer 2") – Terms and Conditions:

1. The SI Programme is only available to Eligible Cardholders who satisfy all requirements set out in the Credit Card Programme above.
2. To qualify for the SI Programme, Cardholders must fulfill either Offer 1 or Early Bird Offer set out in Clause 2 of the Online Tax & Bill Payment Programme above and Cardholders must also apply for a Statement Instalment (min. HK$30,000) via BEA Mobile during the Offer 2 Promotional Period.
3. **Offer 2: Up to 3,000 Miles^ on Statement Instalment:** Each Eligible Cardholders can get following rewards who successfully apply for the SI Programme with a qualifying instalment amount during the Offer 2 Promotional Period (refer to below table).

Accumulated Statement Instalment amount for eligible transaction (HK$)	Rewards
$30,000 to below 60,000	1,000 Miles^ (= 10,000 Bonus Points)
$60,000 to below 90,000	2,000 Miles^ (= 20,000 Bonus Points)
$90,000 or above	3,000 Miles^ (= 30,000 Bonus Points)

4. The monthly flat rate of 0.15% is equivalent to an annualised percentage rate ("APR") of 3.50%, calculated on the basis of an instalment amount of HK$500,000 and a repayment period of 60 months. The APR is calculated according to the standard method set out in the Code of Banking Practice and is rounded up or down to the nearest 2 decimal places. Please note that the actual APR may differ.
5. The minimum eligible Statement Instalment transaction amount in the SI Programme is HK$200, which must be the same as the actual transaction amount (adjusted to the nearest dollar).
6. To promote responsible borrowing and reduce the risk of impulsive and excessive borrowing, our bank provide the cooling-off period to this loan product. Please refer to the **notice** for details.

^ All Miles rewards are converted from Bonus Points.

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