

General Terms and Conditions

1. The promotion of Credit Card Programme is from 20 August 2026 to 30 September 2026, both dates inclusive (the "Offer 1 and Offer 2 Promotional Period"). The Offer 1 and Offer 2 Promotional Period is separated into 2 phases: Phase 1 spending period runs from 20 August 2026 to 31 August 2026 ("Phase 1"), Phase 2 spending period runs from 1 September 2026 to 30 September 2026 ("Phase 2"). The promotion of SI Programme is from 20 August 2026 to 31 October 2026, both dates inclusive (the "Offer 3 Promotional Period").
2. The promotion only applies to holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card, excluding corporate card ("Eligible Credit Card"), issued by The Bank of East Asia, Limited ("BEA"). Offer 3 is not applicable to BEA UnionPay Dual Currency Credit Card (Renminbi Account).
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 Offer 1 and Offer 2 Promotional Period, registration with supplementary card is not accepted. Quota applies on a first-come-first-served basis. 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 BEA computer records shall be used to determine when the quota has been reached.
4. Cardholders only need to successfully register once during the Offer 1 and Offer 2 Promotional Period and spend with a valid Eligible Credit Card while meeting the relevant spending requirements in order to earn rewards ("Rewards"). Even if the Cardholder hold 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 spending amounts of any eligible principal cards and supplementary cards under their name will be combined as one account to calculate the Reward.
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 ("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. 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. **Cardholders will receive cash rebate as the rewards by default** for sole holders of "Cash Rebate" Credit Card including BEA GOAL Credit Card, BEA i-Titanium Credit Card or JCB PLATINUM Card (based on 20 Aug 2026 record), and rewards will be **credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points** and will be shown in the relevant statement. Such Eligible Credit Card accounts of Cardholders should remain valid and in good standing when the relevant rebate is credited.
7. All eligible transactions must be conducted during the corresponding Promotional Period and are 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 is rounded down to the nearest whole number.
9. Rewards will be credited according to the schedule below and will be shown in the relevant statement. Cardholders should remain valid and in good standing when the relevant rebate is credited.
 - Offer 1 and 2: Rewards will be credited to Eligible Principal Credit Card account with the highest online balance transfer/online bill payment amount on or before 31 December 2026.
 - Offer 3: Rewards will be credited to Eligible Principal Credit Card account with the highest online balance transfer/online bill payment amount on or before 31 January 2027.
10. All Miles rewards are converted from Bonus Points and all rewards 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 9, without further notice. Cardholders cannot select Bonus Points as the reward. There will be no charge for conversion of Bonus Points in this promotion.
11. Cardholders are liable to **inform BEA within 1 month** after the period mentioned in Clause 9 (i.e. **on or before 31 Jan 2027 for Offer 1 and 2 and/ or 28 Feb 2027 for Offer 3**) if they have not received the Miles, the Reward will be deemed forfeited.
12. BEA will determine whether the cardholder is eligible for the Reward based on the online balance transfer and/ or online bill payment 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 balance transfer and/ or online bill payment and/ or statement instalment.
13. 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>.

14. Any Reward credited can be used to offset the balance of the relevant card account only. Rebates earned are not transferrable. Reward for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
15. 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.
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, BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles 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. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles. Cardholders should direct any queries or complaints to Asia Miles. Shall there be any further existence of claims or disputes between Cardholders and Asia Miles, 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 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.
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 or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

"BEA Credit Card: 5% Handling Fee Rebate on Online Balance Transfer and up to 12,000 Miles^ on Online Bill Payment" (the "Credit Card Programme" or "Offer 1 and Offer 2") - Terms and Conditions

1. Eligible Online Balance Transfer transactions include **online bill payments successfully made through the "Banking & Credit Card Services" or "Credit/Financial Services" categories under the "Payments - Bills" function using BEA Online or BEA Mobile to settle the outstanding balances of non-BEA credit card, personal loan, or revolving loan accounts by Eligible Credit Card account** ("Eligible Online Balance Transfer Transactions"). All instructions of scheduled payments whose execution dates do not take place during the Offer 1 and Offer 2 Promotional Period and other online bill payments are excluded.
2. 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 Offer 2 Promotional Period are excluded.
3. **Offer 1: Up to 5% Handling Fee Rebate & up to 2,000 Miles^**: Each Eligible Cardholder can get the following offers when accumulated to the designated amounts of Eligible Online Balance Transfer Transactions during the Offer 1 and Offer 2 Promotional Period (refer to below table). The handling fee of each Eligible Transaction will be charged first to the Eligible Credit Card account once the transaction is confirmed.

Accumulated Eligible Online Balance Transfer Transaction amount per Phase (HK\$) (as defined in Clause 1)	Rewards per Phase	
\$30,000 -< \$200,000	5% Handling Fee Rebate	---
\$200,000 or above		1,000 Miles^ (= 10,000 Bonus Points)
Each cardholder can enjoy maximum 2,000 Miles^ (= 20,000 Bonus Points) during the Offer 1 and Offer 2 Promotional Period.		

Remark: Handling fee is calculated based on 5% of the Eligible Transaction amount and each transaction will be subject to a minimum handling fee of HK\$100.

Offer 2: Up to 10,000 Miles^ on Online Bill Payment: Each Eligible Cardholder can get the following offers when accumulated to the designated amounts of Eligible Online Bill Payment Transactions during the Offer 1 and Offer 2 Promotional Period (refer to below table).

Accumulated Eligible Online Bill Payment Transaction amount per Phase (as defined in Clause 2)	Rewards per Phase
Upon accumulating every HK\$1,000	300 Miles^ (= 3,000 Bonus Points), maximum 3,000 Miles^ (= 30,000 Bonus Points)
Upon accumulating a total of HK\$10,000 or above	+extra 2,000 Miles^ (= 20,000 Bonus Points)
Maximum rewards per Phase	5,000 Miles^ (= 50,000 Bonus Points)
Each cardholder can enjoy maximum 10,000 Miles^ (= 100,000 Bonus Points) during the Offer 1 and Offer 2 Promotional Period.	

- The interest-free repayment period only applies to Eligible Credit Card accounts that have paid in full on or before the payment due date of the statement.
- 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 3") – Terms and Conditions:

- The SI Programme is only available to Eligible Cardholders who satisfy all requirements set out in the Credit Card Programme above.
- To qualify for the SI Programme, Cardholders must fulfill either Offer 1 or Offer 2 set out in Clause 3 of the Credit Card Programme above and Cardholders must also apply for a Statement Instalment (min. HK\$30,000) via BEA Mobile during the Offer 3 Promotional Period.
- Offer 3: 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 3 Promotional Period (refer to below table).

Accumulated Statement Instalment amount for eligible transaction (HK\$)	Rewards
\$30,000 - < 60,000	1,000 Miles [^] (= 10,000 Bonus Points)
\$60,000 - < 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.

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