

**"Earn 5% Handling Fee Rebate for Online Balance Transfer with BEA Credit Card" - Terms and Conditions**

1. The promotion is from 2 March 2026 to 31 March 2026, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card, excluding corporate card and supplementary card ("Eligible Credit Card"), 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 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 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 Cardholders 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 during the Promotional Period.
5. Eligible transactions for online balance transfers 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 Card account ("Eligible Transactions"). All instructions of scheduled payments whose execution dates do not take place during the Promotional Period and other online bill payments are excluded.
6. **5% Handling Fee Rebate:** Each Eligible Cardholder can get a 5% handling fee rebate when accumulated to the designated amounts of Eligible Retail Spending and Eligible Online Balance Transfer Transactions during the Promotional Period (refer to below table). The handling fee of each Eligible Transaction will be charged first to the Eligible Card account once the transaction is confirmed.

Accumulated Eligible Retail Spending	Accumulated Eligible Online Balance Transfer	Reward
HK\$4,000 or above	HK\$30,000 or above	5% Handling Fee Rebate*

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

7. Eligible local and overseas retail spending ("Eligible Retail Spending") includes:
  - i. Eligible local retail spending: local retail transactions/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.
8. 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, Alipay HK, PayMe, WeChat Pay 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 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.
9. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International, 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.
10. To calculate a cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars (including transactions made in Renminbi using the BEA UnionPay Dual Currency Credit Card) 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 and 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.
11. The interest-free repayment period only applies to Eligible Card accounts that have paid in full on or before the payment due date of the statement.

12. BEA will credit the relevant rebate at once to each Cardholder according to the corresponding accumulated Eligible Transactions in the Promotional Period. If a Cardholder holds more than one eligible principal card, all Eligible Transaction amounts of the principal Eligible Cards and supplementary cards will be combined to calculate the rebate, and the rebate is rounded down to the nearest whole number.
13. All eligible transactions must be conducted during the Promotional Period and are based on the transaction date according to the records in BEA's computer system.
14. The handling fee rebate (the "Reward") will be credited in the form of a cash rebate to the Eligible Credit Card principal card account with the highest online balance transfer amount during the Promotional Period and will be shown in the relevant statement on or before 30 June 2026. Such Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant rebate is credited.
15. BEA will determine whether the cardholder is eligible for the Reward based on the online balance transfer 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.
16. 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.
17. 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.
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. 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.
20. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You are subject to the non-exclusive jurisdiction of the Hong Kong courts.
21. 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!**