

Terms and Conditions for "BEA Credit Card Own Your New Year Rewards: Earn up to HK\$3,640 rewards*"

1. This promotion runs from 2 January 2026 to 28 February 2026, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 from 2 January to 31 January 2026 ("Phase 1"), Phase 2 from 1 February 2026 to 28 February 2026 ("Phase 2").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card ("Eligible Credit Card"), excluding a BEA supplementary card and corporate card, issued by The Bank of East Asia, Limited ("BEA").
3. The promotion is only applicable to the first 10,000 cardholders who log in to the BEA Mall App, successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card. **Cardholders have to indicate the choice of rewards during the registration by inputting designated reward number (Reward "1" – Bonus Points or Reward "2" – Miles), no change is allowed upon successful registration.** After successful registration, BEA will send an email to the Cardholder's 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.
4. During the registration, Cardholders must enter a valid Cathay membership number of an account in the same name as the Cardholder if Cardholders choose to receive Miles rewards. **Rewards will be forfeited if the Cathay membership numbers are found to be invalid.** 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.
5. If Cardholders input non-designated reward number on the Choice of Rewards field during registration, **Cardholders will receive Reward 1 as the rewards by default.**
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 2 January 2026 record), and rewards will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points.
7. 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. Once cardholders have successfully registered their Eligible Credit Card, they can start earning rewards from the phase of the registration. Cardholders registered during Phase 1 of this promotion do not need to register again in Phase 2. If cardholders registered during Phase 2 of this promotion, only their Eligible Spending in Phase 2 will be considered, and no Eligible Spending in Phase 1 will be included in the calculation of the spending 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.

8. Cardholders are required to use their Eligible Credit Card in accumulated Eligible Spending during the Promotional Period to enjoy one of the respective rewards as follows:

Accumulated eligible local & overseas retail spending amount in each phase *	Rewards of your Choice (choose 1 of the following)	
	Reward 1: Bonus Points [#]	Reward 2: Miles [^]
HK\$8,000 –< HK\$18,000	62,500 Bonus Points	1,000 Miles [^]
HK\$18,000 –< HK\$40,000	150,000 Bonus Points	3,600 Miles [^]
HK\$40,000 or above	300,000 Bonus Points	7,000 Miles [^]
Maximum extra rewards each Cardholder can earn per Phase	300,000 Bonus Points	7,000 Miles [^]
Maximum extra rewards each Cardholder can earn during the Promotional Period	600,000 Bonus Points	14,000 Miles [^]

[#]Rewards for sole holders of Cash Rebate Credit Card will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points.

[^]Converted from Bonus Points.

9. Eligible local and overseas retail spending ("Eligible Retail Spending") includes the following (i) and (ii):
- Eligible local retail spending: local retail transactions/ 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.
10. "BEA Bonus Point Reward" and "BEA Mileage Reward" are only applicable to BEA SupremeGold World Mastercard or BEA World Mastercard ("Designated World Mastercard").
11. "BEA Bonus Point Reward" is not applicable to the Cardholders of Designated BEA World Mastercard who have registered for the "BEA Mileage Reward". For cardholders enrolled in "BEA Bonus Point Reward" who successfully register for "Up to 12.5X Bonus Points for Designated World Mastercard" via BEA Mall, Eligible Transactions in designated categories

will be calculated for the extra reward from the calendar month of their successful registration. Each Eligible account is eligible for a monthly cap (per calendar month) of 115,000 Bonus Points of extra reward.

12. Cardholders of Designated BEA World Mastercard enrolled in "BEA Mileage Reward" can change the rewards scheme to "BEA Bonus Point Reward" by registering for "Up to 12.5X Bonus Points for Designated World Mastercard". **Once the "BEA Bonus Point Reward" becomes effective, all Bonus Points under the relevant credit card account (including those Bonus Points earned before the change of the reward scheme) will no longer be applicable for Miles redemption via the "Asia Miles" function in BEA Mall or BEA Online.**
13. Respective Eligible Credit Cardholder can still earn the Basic Reward and Extra Reward from each Reward Eligible Transactions under "BEA Credit Cards – Privilege Services and Spending Reward". For details please visit https://www.hkbea.com/pdf/en/credit-card/master-reward-tnc_en.pdf.
14. Ineligible spending includes 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, **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.
15. 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.

16. To calculate a cardholder's 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 Renmenbi 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.
17. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence and posted to the relevant card account within 14 days after the Promotion Period.
18. Rewards will be credited to the Eligible Card account with the highest eligible spending amount during the Promotional Period (except (i) below) on or before 31 May 2026 and shown in the relevant statement. BEA reserves the final decision on the rewards credit handling if same eligible spending amount are found in more than one Eligible Credit Cards.
19. If Cardholders choose Miles as the rewards, BEA will directly process and convert the Bonus Points rewards into Asia Miles based on the preferential conversion rate of 10 Bonus Points = 1 Mile and credited to the Cardholder's Cathay membership account on or before 31 May 2026, without prior notice. There will be no charge for redemption of Bonus Points in this promotion.
20. All Eligible Card accounts of 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.
21. BEA will determine whether the Cardholder is eligible for the reward based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of a final decision on eligibility for each relevant transaction.
22. The use of Bonus Points are subject to additional terms and conditions, for details please visit <https://www.hkbea.com/pdf/bg-tnc-e.pdf>.
23. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
24. 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 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 Cardholder's Cathay membership account through Asia Miles Limited without prior notice.
25. Cardholders are liable to inform BEA within 1 month after the periods mentioned in Clause 19 (i.e. on or before 30 June 2026) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.

26. 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.
27. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles Limited, BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles Limited 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 Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles Limited. Cardholders should direct any queries or complaints to Asia Miles Limited. Shall there be any further existence of claims or disputes between Cardholders and Asia Miles Limited, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
28. BEA reserves the sole right to vary or cancel the reward and/ or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
29. 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.
30. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

*Calculated based on the preferential redemption rate of designated rewards.

^Converted from Bonus Points.

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