

Terms and Conditions for "BEA Credit Card Own Your Summer Rewards: Earn up to HK\$4,350 rewards*"

1. This promotion runs from 2 Jul 2026 to 31 Aug 2026, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 spending period runs from 2 Jul 2026 to 31 Jul 2026 ("Phase 1"), Phase 2 spending period runs from 1 Aug 2026 to 31 Aug 2026 ("Phase 2"). The Registration Period of Limited-time Offer of Overseas Top-up Rewards for UnionPay Credit Card runs from 2 Jul 2026 to 31 Jul 2026 (the "Limited-time Offer Registration Period").
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"). The Exclusive rewards for UnionPay Credit Card under Limited-time Offer only apply to the above Eligible Credit Cardholders spending with BEA UnionPay Dual Currency DIAMOND Credit Card or BEA UnionPay Dual Currency PLATINUM Credit Card ("Eligible UnionPay Credit Card").
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. 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. **If the Cardholder registered repeatedly, only the first registration record will be considered as valid.**
4. **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 Jul 2026 record), and rewards will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points.
5. 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.
6. Cardholders are required to use their Eligible Credit Card in accumulated Eligible Spending during the Promotional Period to enjoy the following offers:

Offer 1: Own Your Summer Local/ Overseas Spending Rewards

Accumulated Eligible local & overseas retail spending amount in each phase (as defined in Clause 7)	Extra Bonus Points [#]
HK\$8,000 – < HK\$18,000	30,000
HK\$18,000 – < HK\$45,000	80,000
HK\$45,000 or above	220,000
Maximum extra rewards each Cardholder can earn per Phase	220,000
Maximum extra rewards each Cardholder can earn during the Promotional Period	440,000

Offer 2: Top-up Rewards on Online/ Overseas Spending (as defined in Clause 7 & 8)

Cardholders who **fulfilled Offer 1** in any Phase will be entitled to extra 60,000 Bonus Points[#] ("Offer 2") upon accumulated Eligible online retail spending or overseas retail spending of HK\$8,000 or above by Eligible Credit Cards in the same Phase.

[#]Rewards for sole holders of "Cash Rebate" Credit Card as defined in Clause 4 will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points.

Limited-time Offer: Overseas Top-up Rewards for UnionPay Credit Card (as defined in Clause 7(ii)&(iii))

Cardholders must successfully register during Limited-time Offer Registration Period (from 2 Jul 2026 to 31 Jul 2026) and **fulfilled Offer 1** will be entitled to extra HK\$800 cash rebate upon accumulated Eligible overseas retail spending (including online foreign currency spending) at HK\$45,000 or above by Eligible UnionPay Credit Cards **during the entire Promotional Period**, of which an extra HK\$150 cash rebate will be offered upon accumulated Eligible overseas retail spending (including online foreign currency spending) of HK\$8,000 or above in Japan, Korea, Macau and Taiwan ("Limited-time Offer"). Each cardholder can enjoy this offer once only during the entire Promotional Period. The offer quota is limited to 830 on a first-come,

first-served basis. BEA reserves the final decision to terminate the Limited-time Offer early due to overwhelming response.

7. Eligible local and overseas retail spending ("Eligible Retail Spending") includes the following (i) and (iii):
 - 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.
 - iii. All eligible transactions for this promotion **must be single transactions of HK\$300 or above.**
8. Eligible Online Retail Transaction includes any online spending transactions in Hong Kong dollars or in any currency other than Hong Kong dollars. For non-Hong Kong dollar transactions, the transaction amount will be based on the transaction currency transaction amount converted to Hong Kong Dollars and posted in the credit card statement ("Eligible Online Spending").
9. "BEA Bonus Point Reward" and "BEA Mileage Reward" are only applicable to BEA SupremeGold World Mastercard or BEA World Mastercard ("Designated World Mastercard").
10. **The extra Bonus Points earned by Cardholders of Designated BEA World Mastercard enrolled in "BEA Mileage Reward" are not applicable for Miles redemption.**
11. Designated World Mastercard cardholders 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 Bonus Points 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.**
13. For details of "Up to 12.5X Bonus Points for Designated World Mastercard", please visit <https://www.hkbea.com/world/en>.
14. For basic and/or extra rewards applicable to respective Eligible Credit Cardholder under "BEA Credit Cards – Privilege Services and Spending Reward", please visit https://www.hkbea.com/pdf/en/credit-card/master-reward-tnc_en.pdf.
15. 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 KKday mobile app or website, transactions at 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.

16. 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.
17. 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 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.
18. 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.
19. All rewards (Offer 1, Offer 2 and Limited-time Offer) will be credited to the Eligible Card account with the highest eligible spending amount during the Promotional Period on or before 30 November 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.
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 reward from the credit card account without prior notice.
25. 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.
26. 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.
27. 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.
28. 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.

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