Terms and Conditions for "BEA Credit Card Winter Spending WOW Rewards: Earn up to HK$5,740 rewards*"

1. This promotion runs from 2 November 2026 to 14 February 2027, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 3 phases: Phase 1 Promotional Period runs from 2 November 2026 to 30 November 2026 ("Phase 1"), Phase 2 Promotional Period runs from 1 December 2026 to 31 December 2026 ("Phase 2"). Phase 3 Promotional Period runs from 1 January 2027 to 14 February 2027 ("Phase 3").
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 corporate card, issued by The Bank of East Asia, Limited ("BEA"). BEA UnionPay Dual Currency Credit Card and/or JCB Platinum Card Cardholders can only enjoy the offers at merchants that accept the respective card for payment.
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 Promotional Period, registration with supplementary card is not accepted. **Cardholders have to indicate the choice of rewards for Offer 2 during the registration by selecting designated reward number (Reward "1" – Cash Rebate 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. Offer 1 and Offer 2 are subject to quota of 10,000 and 5,300 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 Offer 2 at discretion and will announce the early termination via BEA Mall App.
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 under Offer 2. **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 Offer 2 rewards.
5. 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), **Cardholders will receive cash rebate as the rewards of all offers by default** and Offer 1 rewards will be credited in form of cash rebate at a rate of HK$1 per 250 Bonus Points. Miles rewards under Offer 2 are not applicable to "Cash Rebate" Credit Card, please select Reward "1" at time of registration.
6. 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, and so on. 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.

7. Cardholders are required to use their Eligible Credit Card to make cumulative Eligible Spending during the Promotional Period to enjoy the following offers:

Offer 1: Winter Spending WOW Rewards

Accumulated Eligible local & overseas retail spending amount in each phase (as defined in Clause 8)	**Extra Bonus Points# on Designated categories** (as defined in Clause 9)**:** • **Air tickets/ Hotels** • **Travel Agencies** • **Overseas** • **Electronics or Gadgets** • **Online shopping** • **Online food delivery platforms**	**Maximum Bonus Points# in each Phase**
HK$8,000 – < HK$18,000	7.5X Bonus Points (= 3% rebate)	36,000
HK$18,000 – < HK$40,000	10X Bonus Points (= 4% rebate)	110,000
HK$40,000 or above	12.5X Bonus Points (= 5% rebate)	300,000
Each Cardholder can earn maximum extra 900,000 Bonus Points during the Promotional Period.		

Offer 2: Apple Store Extra Rewards of your Choice

Cardholders will be entitled to extra rewards of own choice ("Offer 2") upon successful Offer registration and making Eligible retail spending in HKD at Apple Store, Apple Store App or Apple.com in Hong Kong ("Apple Store") in a single transaction of HK$8,000 or above **using Apple Pay** with an Eligible Credit Card ("Eligible Apple Transaction"). Each Cardholder can

enjoy the offer once only during the Promotional Period. Offer 2 is not applicable to physical card transactions or non-Apple Pay transactions. Transactions made via Apple Pay using BEA UnionPay Dual Currency Credit Card are not applicable to purchases made through the Apple Store App or Apple.com. Offer 2 is subject to quota of 5,300 and is available on a first-come, first-served basis.

Eligible Apple Transaction in single net amount using Apple Pay at Apple Store	**Choice of Rewards (choose 1 of the following)**	
	Reward 1: Cash Rebate	**Reward 2: Miles^**
HK$8,000 or above	HK$280	4,000 Miles^ (= 40,000 Bonus Points)

#Rewards for sole holders of "Cash Rebate" Credit Card as defined in Clause 5 will receive cash rebate by default at a rate of HK$1 per 250 Bonus Points.
^Converted from Bonus Points.

8. Eligible local and overseas retail spending ("Eligible Retail Spending") includes the following (i) to (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.**
9. Eligible Designated Categories Transaction ("Eligible Designated Categories Spending") includes the following (i) to (v):
   i. Eligible Air tickets/ Hotels or Travel Agencies spending: includes designated travel agents (including online or offline travel agents), Hotels (including local or overseas hotels) and Airlines (including local or overseas airlines) ("Eligible Travel Transaction")
   ii. Eligible overseas retail spending: as defined in Clause 8 (ii) ("Eligible Overseas Retail Spending").
   iii. Eligible local online retail spending or online food delivery platform spending ("Eligible Online Shopping Transaction).
   iv. Eligible local electronics spending: Eligible spending in physical or online stores of local household appliance and local electronics ("Eligible Local Electronics or Gadgets Transaction").
   v. All eligible transactions for this promotion **must be single transactions of HK$300 or above.**

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. **The extra Bonus Points earned by Cardholders of Designated BEA World Mastercard enrolled in "BEA Mileage Reward" under Offer 1 are not applicable for Miles redemption.**
12. 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 caluclated 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.
13. 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.**
14. For details of "Up to 12.5X Bonus Points for Designated World Mastercard", please visit https://www.hkbea.com/world/en.
15. 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.
16. 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, AlipayHK, PayMe, Tenpay, WeChat Pay, WeChat Pay HK and Weixin), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, **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.
17. 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.

18. 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.
19. 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 Promotional Period. Cardholders acknowledge and agree that the Merchant has the sole and irrevocable right to determine the final billing date for Offer 2. Any pre-authorization does not imply or determine the final transaction date. BEA shall not be responsible for any disputes regarding the transaction date and shall not be liable for any related compensation. BEA's decision as to the transaction date shall be final.
20. Rewards under Offer 1 (including Bonus Points/ Cash Rebate) will be rounded down to the nearest whole number and credited in whole units only. Any amount of less than 1 Bonus Points/ HK$1 Cash Rebate will not be counted and rewarded.
21. All rewards will be credited to the Eligible Credit Card account with the highest eligible spending amount during the Promotional Period on or before 31 May 2027 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.
22. If Cardholders choose Miles as the rewards under Offer 2, 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 2027, without prior notice. There will be no charge for redemption of Bonus Points in this promotion.
23. Cardholders are liable to inform BEA within 1 month after the periods mentioned in Clause 22 (i.e. on or before 30 June 2027) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.
24. 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.
25. 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.
26. 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.
27. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.

28. 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.
29. 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.
30. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by 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 the Merchant 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.
31. 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.
32. 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.
33. 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.

Apple and the Apple logo are trademarks of Apple Inc., registered in the U.S. and other countries.
App Store is a service mark of Apple Inc.
Android, Google Pay and the Google Logo are trademarks of Google LLC.

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