

Terms and Conditions for "BEA Mastercard Bonus Points Parade for Summer Spending: earn up to 700,000 Bonus Points"

1. This promotion runs from 14 July 2025 to 13 September 2025, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 from 14 July 2025 to 13 August 2025 ("Phase 1"), Phase 2 from 14 August 2025 to 13 September 2025 ("Phase 2").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Mastercard or co-branded card ("Eligible Credit Card"), excluding a BEA CENTENNIAL World Elite Mastercard®, The Hong Kong Racehorse Owners Association World Mastercard, BEA GOAL Credit Card, BEA i-Titanium Card, supplementary card and corporate card, issued by The Bank of East Asia, Limited ("BEA"). The spending transactions of the supplementary card will be combined with the transactions of the principal card.
3. "BEA Bonus Point Reward" and "BEA Mileage Reward" are only applicable to BEA SupremeGold World Mastercard or BEA World Mastercard ("Designated World Mastercard").
4. The promotion is only applicable to the first 5,000 cardholders who log in to the BEA Mall App or through the online registration form (www.hkbea/spendreg2/en), 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.
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 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 respective reward as follows:

Accumulated eligible local & overseas retail spending amount in each phase	Extra Rewards*
HK\$6,000 – <HK\$15,000	50,000 Bonus Points
HK\$15,000 – <HK\$35,000	125,000 Bonus Points
HK\$35,000 or above	350,000 Bonus Points
Maximum extra rewards each cardholder can earn per Phase	350,000 Bonus Points
Maximum extra rewards during the Promotional Period	700,000 Bonus Points

*** For Cardholders holding multiple Eligible Credit Cards with any of the Cards not being enrolled in "BEA Mileage Reward", the extra rewards will be distributed in Bonus Points. For Cardholders only holding Eligible Credit Card enrolled in "BEA Mileage Reward", the extra rewards will be distributed as Cash Rebate calculated based on the preferential redemption rate as 250 Bonus Points = HK\$1.**

7. 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.
8. "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.

9. 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". **For "BEA Mastercard Bonus Points Parade for Summer Spending" registrants who complete the "Up to 12.5X Bonus Points for Designated World Mastercard" registration on or before 25 September 2025, the extra rewards will be distributed in Bonus Points upon fulfilling the spending prerequisite of this Promotion.**
10. 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.
11. 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 of "BEA Credit Card: Enjoy HK\$50 Cash rebate for spending at Local & Overseas Concert Ticket Agents" from 14 July to 31 July 2025 (please refer to www.hkbea.com/shopping/en for relevant spending definition and details), transactions of "kkday exclusive limited time offer – total instant discount of up to HK\$850" from 14 July to 15 August 2025 (please refer to www.hkbea.com/kkdayjp/en for relevant spending definition and details), transactions of "BEA Credit Card x hutchgo HK\$300 Instant Discount Offer" from 14 July to 15 August 2025 (please refer to www.hkbea.com/travel1/en for relevant spending definition and details), 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.
12. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited, 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.

13. 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 Mastercard Asia/Pacific (Hong Kong) Limited.
14. 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.
15. The rewards will be credited to the Eligible Card account on or before December 2025 and shown in the relevant statement. For Cardholders holding more than one Eligible Credit Cards not being enrolled in "BEA Mileage Reward", the extra Bonus Points will be credited to the principal card account in card sequence of: 1. Designated World Mastercard, 2. Other Eligible Credit Cards. If Cardholders holding more than one Designated World Mastercards, the extra Bonus Points will be credited to the principal card account with the highest eligible spending amount during the Promotional Period. BEA reserves the final decision on the rewards credit handling if same eligible spending amount are found in more than one Eligible Credit Cards.
16. 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 can credit card sales slips (if applicable) for inspection.
17. If the cardholder cancels or refunds part or all of the transactions related to a credit reward after the rewards are credited or used, BEA reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.
18. 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.
19. 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>.
20. Rewards earned are not transferrable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
21. 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 shall be entitled to debit an amount equal to the value of the relevant reward from the cardholder's account.

22. 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.
23. 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.
24. 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.
25. If there is any inconsistency 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!