

“Winter Rewards — Earn an extra cash rebate of up to 6%” - Terms and Conditions

1. This promotion runs from 1st November, 2023 to 31st December, 2023, both dates inclusive (the “Promotional Period”). The Promotional Period is separated into 2 phases: Phase 1 from 1st – 30th November, 2023 (“Phase 1”), phase 2 from 1st – 31st December, 2023 (“Phase 2”).
2. The promotion only applies to the principal cardholders (the “Cardholders”), who hold BEA Credit Cards or Co-branded Cards, excluding BEA Corporate Card (“Eligible Credit Cards”), issued by The Bank of East Asia, Limited (“BEA”), during the Promotional Period.
3. The promotion is only applicable to the first 10,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card or RMB account of UnionPay Dual Currency Credit 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.
4. Cardholders only need to successfully register once during the Promotional Period, spend with valid Eligible Credit Cards and fulfil the designated spending requirement in order to earn rewards **from the month of registration**. **Cardholders who registered for this Promotion in Phase 1 do not need to register again in Phase 2. If the Cardholders registered during Phase 2 of this Promotion, only their eligible spending in Phase 2 will be counted, and no eligible spending in Phase 1 will be counted in the calculation of the spending rewards.** If the Cardholders hold more than one Eligible Credit Card, all eligible spending amounts of any eligible principal or supplementary cards under their name will be combined as one account to calculate the spending rewards.
5. Eligible local and overseas retail spending (“Eligible Spending”) include:
 - i. Eligible local retail spending: local retail transactions/online purchases and new single interest-free instalment plans (total amount).
 - 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\$500 or above.

6. Cardholders are required to make Eligible Spending with Eligible Credit Cards during the Promotional Period to enjoy the following spending rewards.

Reward 1: Local retail spending

Accumulated eligible local retail spending amount*	Cash rebate per cardholder in each phase
HK\$6,000 – HK\$17,999.99	HK\$160
HK\$18,000 or above	HK\$400
Earn a total of up to HK\$800 in cash rebates during the Promotional Period	

*Only applies to single transactions of at least HK\$500.

Reward 2: Overseas retail spending

Accumulated eligible overseas retail spending amount*	Cash rebate per cardholder in each phase
HK\$6,000 – HK\$17,999.99	HK\$200
HK\$18,000 or above	HK\$500
Earn a total of up to HK\$1,000 in cash rebates during the Promotional Period	

*Only applies to single transactions of at least HK\$500.

Reward 3: Extra rewards for local and overseas retail spending

Accumulated eligible retail spending amount*	Cash rebate per cardholder in each phase
Local HK\$6,000 or above + Overseas HK\$6,000 or above	HK\$360
Earn a total of up to HK\$720 in cash rebates during the Promotional Period	

*Only applies to single transactions of at least HK\$500.

7. Ineligible spending include monthly instalments for retail purchases, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus automatic add value service transactions (including online, through mobile, or by any other means), digital wallets (including but not limited to AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip

purchases, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited, and HotdogTIX Limited), mail/fax/telephone orders, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.

8. 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 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 a credit cash rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
9. All transactions must be conducted during the Promotional Period according to their transaction dates.
10. **Excluded** from the Eligible Spending in this promotion is any spending made with an Eligible Card (i) during the Promotional Period at ZALORA, and (ii) from 17th November, 2023 to 31st December, 2023 at KKday.
11. The cash rebate of Phase 1 and Phase 2 will be credited to the Eligible Card account by April 2024 and shown in the relevant statement. The cash rebate will be credited to the principal card account with the highest eligible spending amount during the Promotional Period. Such Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant cash rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
12. BEA will determine whether the cardholder is eligible for the cash rebate 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 final decision on eligibility for each relevant transaction.
13. If the cardholder cancels or refunds part or all of the transaction related to a credit rebate after the cash rebate is credited or used, BEA reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.
14. Any cash rebate credited can be used to offset the balance of the relevant card account only. Cash rebates earned are not transferrable. Cash rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
15. 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 cash rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant cash rebate from the cardholder's account.
16. 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.

17. BEA reserves the sole right to vary or cancel the Offer 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.
18. 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.
19. 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!