

"Earn Miles for as low as HK\$3 = 1 Mile for local and overseas spending" - Terms and Conditions

1. This promotion runs from 3rd May, 2024 to 30th June, 2024, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card, excluding a BEA CENTENNIAL World Elite Mastercard®, GOAL Credit Card, i-Titanium Card, AIA Credit Card, JCB PLATINUM Card, UnionPay Dual Currency Credit Card, supplementary card and corporate card ("Eligible Credit Card"), issued by The Bank of East Asia, Limited ("BEA").
3. The promotion is only applicable to the first 5,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. During the registration, Cardholders **must enter a valid Cathay membership number that is the same as their Cardholder's name**. 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 must successfully register and provide their valid Cathay membership number during the Promotional Period; otherwise they will be deemed to have forfeited the spending rewards ("Reward") and will be ineligible to get any Reward. BEA and Asia Miles Limited will not be liable for Asia Miles ("Miles") being lost or crediting being delayed 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 Eligible Credit Card) or providing incomplete information.
5. 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 Reward. Even if the Cardholders hold more than one Eligible Credit Card, 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. Eligible local and overseas retail spending ("Eligible Spending") includes:
 - 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. Amounts spent must be single transactions of at least HK\$500.



7. Cardholders are required to make Eligible Spending with Eligible Credit Cards during the Promotional Period to enjoy the following Reward.

Reward:

| Accumulated Eligible Spending | Reward to be earned per single Eligible Spending | |
|--|--|-----------------------------|
| | Local Spending | Overseas Spending |
| HK\$4,000 or above | HK\$4 = 1 Mile [^] | HK\$3 = 1 Mile [^] |
| Earn up to 30,000 Miles[^] during Promotional Period (= 240,000 Bonus Points ⁸) | | |

[^]Converted from Bonus Points.

8. This promotion is calculated based on the conversion rate of "HK\$4 = 8 Bonus Points" (Applicable to local spending) or "HK\$3 = 8 Bonus Points" (Applicable to overseas spending) and "8 Bonus Points = 1 Asia Mile" for each Eligible Spending and will be rounded down to the nearest Bonus Point and Mile. **Bonus Points will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by September 2024, without prior notice. The Cardholder cannot select Bonus Point as the Reward.**
9. By registering for this promotion, Cardholders agree to and authorise the conversion by BEA of earned Bonus Points into Miles as its fulfilment of this Promotion's Reward.
10. Ineligible spending include instalments for retail purchases, 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 AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited), **transactions of "BEA Credit Card x Wilson Shopping Offer" from 3rd May, 2024 to 30th June, 2024 (please refer to www.hkbea.com/wilson/en for relevant spending definition and details).** transactions of any supermarkets, transactions to government departments, 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.
11. 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 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.
12. All transactions must be conducted during the Promotional Period according to their transaction dates.



13. 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.
14. 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 final decision on eligibility for each relevant transaction.
15. If the Cardholder cancels or refunds part or all of the transaction related to a credit Reward after the Miles are credited to a Cathay membership account, or 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.
16. Any Reward earned cannot be converted into Bonus Points or cash rebate, and are non-transferable. Reward for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
17. **Cardholder is liable to inform BEA within 1 month (i.e. on or before 31st October, 2024) after the period mentioned in Clause 8 if the Cardholder has not received the Miles, failing which the Reward will be deemed forfeited.**
18. 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.
19. 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.
20. 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.
21. 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.
22. 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!