

Spending Rewards – Up to a 5% Rebate Terms and Conditions:

1. The promotion runs from 1st April, 2022 to 31st May, 2022, both dates inclusive (the “Promotional Period”). The Promotional Period consists of two phases: Phase 1 from 1st to 30th April, 2022, and Phase 2 from 1st to 31st May, 2022.
2. **The promotion only applies to the first 2,000 successfully registered principal cardholders (“Eligible Principal Cardholders”) who hold valid BEA credit cards (“Eligible Cards”). BEA supplementary cards and the BEA Corporate Card are excluded.** If you are an Eligible Principal Cardholder, these Offers do not apply to your BEA supplementary card or Corporate Card.
3. Cardholders are required to make full payment with Eligible Cards, those Eligible Transactions can receive maximum 5% rebate within the Promotional Period. There is no minimum spending amount during the promotional period, you can receive a maximum HK\$400 rebate in each phase, and receive a maximum HK\$800 rebate in the whole promotional period.
4. As an Eligible Principal Cardholder, you need to successfully register once during the promotional period, starting from the month you register to receive rebate. **Offer is subject to a quota and is available on a first-come, first-served basis.** If you hold more than one principal card, all eligible spending amounts of your BEA credit cards will be combined to calculate the rebate.
5. The rebate obtained from eligible transactions will be deposited into the principal card account of the eligible customer with the highest spending amount during the promotional period in July 2022, and will be shown in the relevant statement.
6. **“Eligible Transactions” include** the following made with an Eligible Card during the promotional period:
 - i. Eligible online transactions: (a) local online purchases and (b) overseas online purchases. Online transactions’ eligibility shall be determined according to the merchant codes issued by Visa / Mastercard Asia/Pacific (Hong Kong) Limited / JCB International Co., Ltd. / UnionPay International.
 - ii. Eligible online foreign currency transactions: (a) online transactions settled in Hong Kong dollars under Dynamic Currency Conversion and (b) online transactions posted in any currency other than Hong Kong dollars.
 - iii. Eligible dining transactions: (a) transactions settled in Hong Kong dollars and (b) local dining transactions.
 - iv. Eligible Designated Merchants transactions: (a) local online purchases and (b) local retail purchases.
Designated merchants include: HKTvmall, Mannings, Watsons, ParknShop, fusion, Taste, International, Gourmet, Great Food Hall, Food Le Parc, SU-PA-DE-PA, Wellcome, Market Place, 3hreesixty, Oliver's, Jasons, Aeon, City'super, SOGO, YATA, Don Don Donki, CR Vanguard, U Select, 759 Store.

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

7. To calculate a cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars (including online transactions made in renminbi using the BEA UnionPay Dual Currency PLATINUM Credit Card) 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, JCB International Co., Ltd., or UnionPay International.
8. **Ineligible transactions 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**), fund transfers, purchase and/or recharging of prepaid cards, **reload/transfer of digital wallets (including but not limited to AlipayHK, PayMe, WeChat Pay HK)**, "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.
9. A computer system will be used to calculate the transactions and rebates. The records of The Bank of East Asia, Limited ("BEA") shall be final and conclusive.
10. All transactions must be conducted during the Promotional Period, transactions are calculated based on the relevant transaction date and are subject to the records of BEA.
11. The Bank will determine which of your transactions are eligible and will calculate the rebate based on the transaction records of BEA's computer system. In the event of any dispute, the Bank's records are final and conclusive. The Bank reserves the right of final decision on whether each relevant transaction is eligible.
12. Eligible Principal Cardholder's account must be valid during the promotional period and at the time the reward is given.
13. The rebate will be calculated as an integer according to the net spending amount after deducting instant discounts (if applicable).
14. If the cardholder cancels or refunds part or all of the transaction related to a credit rebate after the rebate is credited or used, the Bank reserves the right to charge the credit card account an amount equal to that credited or used without prior notice.
15. Any rebate credited can be used to offset the balance of the relevant card account only and will be rounded down to the nearest Hong Kong dollar. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
16. 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 rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder's account.
17. 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.

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- 18.** BEA reserves the sole right to vary or cancel the offers and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- 19.** If there is any inconsistency or ambiguity between the English version and the Chinese version of these terms and conditions, the Chinese version shall prevail.

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