

**"BEA Credit Card x Suning Shopping Offer" Terms and Conditions**

1. This promotion runs from 1 January 2025 to 28 February 2025, both dates inclusive (the "Promotional Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards, excluding Corporate Cards ("Eligible Credit Cards") issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. Cardholders must use a valid BEA Credit Card to pay in full in Hong Kong Dollar (HK\$) at all Suning retail shops in Hong Kong (Including the HUAWEI Experience Store located at Shop 607, Level 6, New Town Plaza, Phase 1, Shatin, operated by the Merchant) ("Retail Shops") or Suning online shop (<http://www.hksuning.com/>) (the "e-Shop") or mobile App operated by Hongkong Suning.com Co. Limited (the "Merchant") during the Promotional Period in order to enjoy the following offer (the "Offers"). Extra Cash Rebate for BEA UnionPay Dual Currency Credit Card is only applicable to BEA UnionPay Dual Currency DIAMOND Credit Card or BEA UnionPay Dual Currency Platinum Credit Card.
3. This 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. 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 and must pay in full at Merchant with valid Eligible Credit Cards in order to earn rewards. If the Cardholder holds more than one Eligible Credit Cards, all eligible spending amounts of their eligible principal/supplementary cards will be combined as one account to calculate spending reward.
5. Offer 1: "Suning Shopping Reward" ("Offer 1")  
Cardholders who accumulate the designated net amount in single transaction via Suning retail shop/e-Shop/Mobile Application, can enjoy the following offer:

Single Transaction Net Amount	Cash Rebate for all Eligible Credit Cards ("Offer 1a")	Extra Cash Rebate for BEA UnionPay Dual Currency Credit Card ("Offer 1b")	Total Cash Rebate
HK\$3,500 – less than HK\$6,500	HK\$80	HK\$50	HK\$130
HK\$6,500 – less than HK\$10,000	HK\$160	HK\$100	HK\$260
HK\$10,000 or above	HK\$300	HK\$200	HK\$500

Offer 2: "Exclusive Discount of up to 48% off on Selected Items in retail store" ("Offer 2")

Cardholders who pay with Eligible Credit Cards at Suning Retail Shops to enjoy up to 48% off on selected items (not applicable to purchases via Hong Kong Suning online shop and its Mobile Application).

6. Ineligible transactions include: Monthly instalments for retail purchases, Cash Coupon purchases, Digital Wallet transactions (included but not limited to AlipayHK, PayMe, WeChat Pay HK and UnionPay App), unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. 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.
7. 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, 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 rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.

8. Customers can enjoy a maximum HK\$500 cash rebate from Offer 1a and Offer 1bduring the Promotional Period. The rebate will be credited to the Eligible Card account by May 2025 and shown in the relevant statement. The rebate will be credited to the principal card account with the highest eligible spending amount made at the Merchant during the Promotional Period. Such Eligible Card accounts of Cardholders should remain valid and in good standing, when the relevant rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
9. The rebate will be calculated as an integer (less than HK\$1 will not be rewarded) according to the net spending amount after deducting instant discounts (if applicable).
10. BEA will determine whether the cardholder is eligible for the 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.
11. If the cardholder cancels or refunds part or all of the transaction related to a credit rebate after the 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.
12. 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.
13. Offer 1 can be used in conjunction with Offer 2.
14. Offer 2 is available while stocks last.
15. The Offer cannot be used in conjunction with any other discounts and promotion offers.
16. All information and photos shown are for reference only.
17. Extra rewards for BEA GOAL Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-goal-credit-card.html> for details.
18. No person other than the Cardholder, BEA and the Merchant 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. 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 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.
20. BEA and the Merchant reserve 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 and the Merchant 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!