

**"BEA UnionPay Dual Currency Credit Card Spending Rewards - Earn Miles for as low as HK\$3 =1 Mile" - Terms and Conditions**

1. The promotion period runs from 8 October 2024 to 31 October 2024, all dates inclusive (the "Promotional Period").
2. The promotion only applies to principal cardholders who hold a valid BEA UnionPay Dual Currency Credit Card ("Eligible Credit Card") issued by the Bank of East Asia, Limited ("BEA") ("Eligible Cardholders"). The promotion is not applicable to other BEA Credit Cards, supplementary card and / or a BEA Corporate Card. The spending transactions of the supplementary card will be combined with the transactions of the principal card.
3. The promotion is only applicable to the first 3,500 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 of an account in the same name as the Cardholder.** 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 spend with a valid Eligible Credit Card while meeting the relevant spending requirements in order to earn rewards.
5. Cardholders are required to use their Eligible Credit Card in Eligible Spending during the Promotional Period to enjoy the following spending rewards.

**Reward:**

Designated Credit Card	Rewards	
	Local Spending	Overseas Spending (including RMB Spending)
BEA UnionPay Dual Currency DIAMOND / PLATINUM Credit Card	HK\$4 = 1 Mile <sup>^</sup>	HK\$3 = 1 Mile <sup>^</sup>

<sup>^</sup>Converted from Bonus Points.

6. The Bonus Points conversion rate into Asia Miles will be 10 Bonus Points = 1 Asia Mile. The Bonus Points rewards will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by January 2025, without further notice. The Cardholder cannot select Bonus Points as their reward. There will be no charge for redemption of bonus points in this promotion.
7. By registering for this promotion, Cardholders agree to and authorise the conversion by BEA of earned Bonus Points into Miles as BEA's fulfilment of the promotion's reward.
8. Eligible local and designated 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) online transactions posted in any currency other than Hong Kong dollars.
9. 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 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 “Up to 10% cash rebate + extra rewards at selected Green Merchants” from 2 October 2024 to 31 October 2024 (please refer to [www.hkbea.com.greenmerchants/en](http://www.hkbea.com.greenmerchants/en) for relevant spending definition and details), transactions at any supermarkets, transactions to government departments (any region), 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.

10. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by UnionPay International 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 Eligible Spending shall be final.
11. To calculate a cardholder’s amount of Eligible 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 UnionPay International.
12. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence.
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 can 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 a 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. Cardholders are liable to inform BEA within 1 month after the period mentioned in Clause 6 (i.e. on or before 28 February 2025) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.
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.
18. 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.

19. 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.
20. 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!**