

"Exclusively for BEA UnionPay Credit Card up to 11.2% rebate for RMB spending" - Terms and Conditions

1. This promotion runs from 2 September 2024 to 31 December 2024, on every Saturday, Sunday and Public Holidays as announced in the Hong Kong Government Gazette (includes 18 September, 1 October, 11 October, 25 December and 26 December 2024) (the "Promotional Period").
2. The promotion only applies to the principal cardholders (the "Cardholders"), who hold BEA Dual Currency Credit Cards ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. 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 4,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period (2,000 quota for BEA UnionPay Dual Currency DIAMOND Credit Card and 2,000 quota for BEA UnionPay Dual Currency PLATINUM Credit Card, Cardholders are required to spend with the credit card that have been successfully registered to enjoy the relevant credit card extra rebate offer). 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. Once cardholders have successfully registered their designated credit card, they can start earning rewards from the month of registration onwards. Cardholders registered during September of this promotion do not need to register again in October.
5. **If cardholders hold both BEA UnionPay Dual Currency PLATINUM Credit Card and BEA UnionPay Dual Currency DIAMOND Credit Card, Cardholders are required to register separately.** All the eligible spending during the promotional period through any eligible principal or supplementary card under their name will be combined in the calculation of their spending reward.
6. Cardholders are required to make eligible RMB retail spending ("Eligible Spending") with Eligible Credit Cards (RMB accounts only) during the Promotional Period to enjoy:

Designated Credit Card	Rebate for RMB Spending	
	Monday to Friday	Saturdays to Sundays and Hong Kong public holidays
BEA UnionPay Dual Currency DIAMOND Credit Card	Up to 6.2% ⁱⁱⁱ	Up to 11.2% ^{iv}
BEA UnionPay Dual Currency PLATINUM Credit Card	0.4% ^v	Up to 3.4% ^{v-vi}

- i. DIAMOND Card RMB spending 4.8% rebate: equivalent to total of 12X Bonus Points includes 11X Extra Reward Bonus Points and 1X Basic Reward Bonus Points. Each eligible account is eligible for a maximum of 100,000 Bonus Points of Extra Rewards per calendar month.
- ii. 0.4% rebate on QR Code payment transactions via UnionPay App: includes 1X Bonus Points of Extra Reward.
- iii. SplendorPlus 1% rebate: equivalent to 2.5X Bonus Points. Within the Promotional Period, each eligible account is eligible for a maximum of 25,000 Extra Rewards Bonus Points per calendar month.
- iv. Saturdays, Sundays and Hong Kong public holidays extra 5% rebate: equivalent to 12.5X Bonus Points. Only applicable on Saturdays, Sundays and Hong Kong Public Holidays within the Promotional Period, amounts spent must be single transactions of at least RMB300, each eligible account is eligible for a maximum of 25,000 Extra Rewards Bonus Points per calendar month.
- v. PLATINUM Card RMB spending 0.4% rebate: equivalent to 1X Bonus Points.



- vi. Saturdays, Sundays and Hong Kong public holidays extra 3% rebate: equivalent to 7.5X Bonus Points. Only applicable on Saturdays, Sundays and Hong Kong Public Holidays within the Promotional Period, amounts spent must be single transactions of at least RMB300, each eligible account is eligible for a maximum of 25,000 Extra Rewards Bonus Points per calendar month.
Terms and condition apply for DIAMOND Card RMB spending 4.8% rebate, 0.4% rebate on QR Code payment transactions via UnionPay App and PLATINUM Card RMB spending 0.4% rebate, please visit www.hkbea.com/html/en/bea-unionpay-dual-currency-diamond-card.html. The UnionPay App details and the merchants list, please visit www.unionpayintl.com/hk.
- 7. Eligible spending includes
 - A. (I) Local RMB retail transactions and (II) RMB online retail transactions made in Mainland China with eligible credit cards or through Unionpay QuickPass.
 - B. (II) Amount spent must be single transactions of at least RMB300.
- 8. 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 at 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.
- 9. The Bonus Points are bound by the Terms of Conditions of Bonus Gallery Programme.
- 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 reward before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
- 11. SplendorPlus 1% rebate and extra 5% rebate of BEA UnionPay Dual Currency DIAMOND Credit Card and extra 3% rebate of BEA UnionPay Dual Currency PLATINUM Credit Card, the rewards will be credited to the Eligible Card account by March 2025 and shown in the relevant statement. Such 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.
- 12. 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.
- 13. If the cardholder cancel or refund part or all of the transaction related to a credit reward after the reward 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 reward 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. Rewards earned are not transferrable. Rewards 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 reward is given, BEA shall be entitled to debit an amount equal to the value of the relevant reward 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 the law of Hong Kong. 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 apply and prevail.

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