

"BEA Credit Card Winter Miles Spending Spree Upgraded – Enjoy as low as HK\$2 =1 Mile" - Terms and Conditions

1. This promotion runs from 17 February 2025 to 31 March 2025, 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 ("Eligible Credit Card"), excluding a BEA CENTENNIAL World Elite Mastercard®, BEA GOAL Credit Card, i-Titanium Card, JCB PLATINUM Card, supplementary card and corporate card, issued by The Bank of East Asia, Limited ("BEA"). 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 10,000 cardholders who log in to the BEA Mall App or through the online registration form (www.hkbea.com/spendamreg/en), 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.** If the cardholder registers more than once, BEA will select the last successful registration record of the Eligible Credit Card and Cathay membership number. 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. 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.
5. Cardholders are required to use their Eligible Credit Card in Eligible Spending during the Promotional Period to enjoy the following rewards:

| Local Spending | Overseas Spending | Maximum Miles to be earned per cardholder during the Promotional Period |
|-----------------------------|-----------------------------|---|
| HK\$3 = 1 Mile [^] | HK\$2 = 1 Mile [^] | 120,000 Miles [^] (= 1,200,000 Bonus Points) |

[^]Converted from Bonus Points.

6. This promotion is calculated based on the conversion rate of "HK\$3 = 10 Bonus Points" (Applicable to local spending) or "HK\$2 = 10 Bonus Points" (Applicable to overseas spending) and "10 Bonus Points = 1 Asia Mile" for each Eligible Spending and will be rounded down to the nearest Bonus Point and Mile. The Bonus Points rewards will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by June 2025, without prior 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) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (c) 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 Alipay, Alipay HK, PayMe, WeChat 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 "Wing On Travel x BEA Credit Card Up to HK\$840 Instant Discount" from 17 February 2025 to 31 March 2025 (please refer to www.hkbea.com/wingon/en for relevant spending definition and details), transactions for customers who selected "Welcome Offer 2: Up to 70,000 Miles" as the Welcome Gift for the "BEA World Mastercard Welcome Offer – Reward Yourself with Miles and More" from 6 January 2025 to 31 March 2025 (please refer to www.hkbea.com/pdf/en/credit-card/wmc_q1_tnc_en.pdf 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 Visa Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for rewards before customers conduct their transactions. BEA's decision as to the definition of Eligible Spending shall be final.

11. To calculate a cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars (including transactions made in Renminbi using the BEA UnionPay Dual Currency 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 and UnionPay International. For Renmenbi transactions that are posted in RMB in the credit card under the RMB sub-account of the Eligible Credit Card, every CNY1 is considered as HK\$1.
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 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 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 periods (i.e. on or before 31st July, 2025) after the period mentioned in mentioned in Clause 6 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. 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.

19. 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.
20. 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.
21. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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