

**"BEA Credit Card 2025 Shopping & Travel Year-round Offer" – Terms and Conditions**

1. This promotion runs from 1<sup>st</sup> January, 2025 to 31<sup>st</sup> December, 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 Cards, excluding BEA Corporate Card ("Eligible Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. The promotion also apply to supplementary cardholders. Cardholders must use a valid BEA credit card to pay in full at the participating Merchants during the Promotional Period in order to enjoy the offers.
3. The offers are applicable to BEA JCB PLATINUM Card, BEA UnionPay Dual Currency DIAMOND Credit Card or BEA UnionPay Dual Currency PLATINUM Credit Card customers only at outlets accepting JCB/ UnionPay Credit Cards for payment.
4. Cardholders must state their intention to use their BEA credit card before making payment to enjoy the offer.
5. The offers are applicable to outlets in Hong Kong only (unless otherwise specified).
6. To enjoy the hotel accommodation or beauty/ health/ haircare/ car service offers, advance reservations are required. These offers are subject to the availability of the hotel room or relevant service. Customers are required to present their Eligible Cards upon hotel check-in or before enjoying the relevant offers.
7. The offers are applicable to regular-priced items/ services only and are not applicable to fixed-priced, special-priced, consignment, promotional, festive and designated items/ services (unless otherwise specified).
8. The offers are not transferable, and cannot be redeemed or exchanged for cash, gift/cash vouchers, or other products/services, and cannot be used in conjunction with other promotional offers, discounts, coupons, cash coupons, cake coupons or membership benefits/ VIP cards/ VIP bonus point programs of the respective Merchants (unless otherwise specified).
9. Promotional/ redemption/ gift items are only available while stock lasts for selected offers. Each customer may enjoy such offer once only.
10. Additional terms and conditions are applicable to individual offer, please check with the respective Merchants for details.
11. Offers are subject to availability and the offer details may be changed from time to time without prior notice.
12. Upon closure of the respective Merchants, the relevant offers shall be terminated immediately.
13. 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 Merchants shall be final and conclusive.
14. 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.
15. 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 Merchants. Cardholders should direct any queries or complaints to the Merchants. Shall there be any further existence of claims or disputes between cardholders.

16. 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.
17. 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!