

**"Savour up to 40% off with BEA Credit Card" Terms and Conditions:**

1. Unless otherwise specified, the offers (the "Offers") are applicable from 1 January, 2025 to 31 December, 2025 (both dates inclusive).
2. The Offers apply to cardholders who settle any related payments to the participating merchant in full with a valid BEA Credit Card. The types of BEA Credit Card accepted may vary between the participating merchants. Please contact the relevant participating merchant for details.
3. Unless otherwise specified, the Offers apply at all participating merchant outlets in Hong Kong.
4. Cardholders must state their intention to use their BEA Credit Card when ordering/making a reservation and before making payment to enjoy the Offers.
5. Unless otherwise specified, the Offers cannot be redeemed for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with VIP/membership offers or any other promotional offers.
6. All product information, prices and photos shown are for reference only.
7. Unless otherwise specified, the Offers are applicable for dine-in orders only. Advance reservation may be required.
8. Unless otherwise specified, the Offers are not applicable on public holidays and eves, festival dates and eves, dates when there is a fireworks displays, dates when tickets are required for entry to the venue, or any other blackout dates specified by the participating merchants. Unless otherwise specified, private parties, banquets, room service, tea and condiments, and the 10% service charge are excluded.
9. Unless otherwise specified, the Offers apply to regular-price products and services only. Discounted items and fixed-price products and services are excluded.
10. Available while stocks last.
11. Should a participating merchant close, any Offers provided by said participating merchant will be terminated immediately.
12. The Offers may be subject to additional terms and conditions set out by the participating merchants. Please contact the relevant participating merchant for details.
13. No person other than the cardholder or The Bank of East Asia, Limited ("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.
14. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchants. Cardholders should direct any queries or complaints to the relevant participating merchant.
15. BEA and the participating merchants reserve the sole right to vary or cancel the Offers and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA and the participating merchants shall be final and conclusive.
16. 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!**