

"BEA Credit Card x Goldjoy Holidays: Up to 10% Cash Rebate, 20% Premium discount and HK\$250 Supermarket e-Voucher on Frequent Traveller Insurance plan offer" - Terms and Conditions

1. The offer runs from 20 December 2024 to 9 February 2025, both dates inclusive (the "Promotional Period").
2. The offer applies to the principal cardholders of BEA Visa Credit Card, Mastercard or related co-branded card ("Eligible Credit Card") issued by The Bank of East Asia, Limited ("BEA") ("Cardholders"), except for BEA CTF Life Credit Card and corporate cards.
3. Cardholders must use an Eligible Credit Card to submit the application for a Frequent Traveller Insurance through the Insurance Services webpage of BEA or BEA Online or BEA Mobile, and the relevant policy must be successfully issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") ("Eligible Transaction") during the Promotional Period in order to enjoy the following offers:
 - i. 20% premium discount and HK\$250 Supermarket e-Voucher (e-Voucher is applicable to applying for "Worldwide Plan A" under the Frequent Traveller Insurance plan or for such plan with a net premium amount of HK\$1,500 or above per policy (net premium amount refers to the premium amount payable after deducting premium discount))
 - ii. Up to 10% cash rebate on the net premium amount upon successful policy issuance ("Cash Rebate Offer")
4. The Supermarket e-Voucher will be delivered to eligible customers by Blue Cross through email within 3 months from the application date.
5. Cash Rebate Offer is only applicable to the following Eligible Credit Cardholders:
 - i. Successfully booked any cruise tickets with a net amount of HK\$10,000 or above with Eligible Credit Card during the Goldjoy Holidays Promotional Period (details: www.hkbea.com/goldjoy/en), and
 - ii. the first 600 Cardholders who log in to the BEA Mall App and successfully register with an Eligible Card during the Promotional Period. 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 quota and is available on a first-come, first-served basis.
6. Cardholders only need to successfully register the Cash Rebate Offer once during the Promotional Period and settle the Eligible Transaction(s) in full with valid Eligible Card(s) in order to earn the rewards. If the Cardholder holds more than one Eligible Card, all eligible spending amounts of their eligible principal will be combined as one account to calculate spending reward. Each cardholder can earn a maximum of HK\$100 cash rebate during the entire Promotional Period.
7. Ineligible transactions include: Digital Wallet transactions (included but not limited to AlipayHK, PayMe, Wechat Pay HK and UnionPay App), unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder's account.
8. The rebate will be credited to the Eligible principal card account with the highest eligible spending amount with Blue Cross during the Promotional Period within May 2025 and shown in the relevant statement. Such Eligible Credit Card accounts should remain valid and in good standing when the relevant rebate is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
9. The rebate will be calculated based on the net premium amount after deducting any discounts (if applicable) and rounded down to the nearest integer.
10. BEA will determine whether the Cardholder is eligible for the rebate 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.



11. If the Cardholder cancel or refund part or all of the transactions related to a credit rebate after the rebate 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.
12. Any rebate 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. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
13. Unless otherwise specified, the offers can be used in conjunction with "BEA Credit Card x Blue Cross: Receive ONE Hong Kong Disneyland Park e-Ticket upon enrolment in Designated Frequent Traveller Insurance Plan" Offer (details: www.hkbea.com/bluecross1), but cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers. (Offer cannot be used in conjunction with BEA Staff offers.)
14. All information and photos shown are for reference only.
15. No person other than the Cardholder, BEA, or Blue Cross 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.
16. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by merchant. Cardholders should direct any queries to merchant. Shall there be any dispute on the offer between Cardholders and merchant, BEA should be informed within a reasonable period so that BEA can make corresponding handling.
17. BEA and 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 Blue Cross 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 prevail.

Frequent Traveller Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字 (亞太) 保險有限公司) ("Blue Cross"), a subsidiary of the AIA Group Limited. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

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