

"BEA Credit Card x Goldjoy Holidays Offer" - Terms and Conditions

1. The promotion runs from 10 December 2024 to 9 February 2025, both dates inclusive (the "Promotional Period"). Departure Period is from 10 December 2024 to 31 March 2026, both dates inclusive (the "Travel Period").
2. The promotion only applies to the cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards, excluding the BEA JCB PLATINUM Card and Corporate Cards ("Eligible Credit Cards"), issued by The Bank of East Asia, Limited ("BEA"), during the Promotional Period. The promotion applies to supplementary cardholders. Cardholders must use an Eligible Credit Card to pay in full at the Goldjoy Travel Limited ("Goldjoy Holidays" or the "Merchant") branch or website (www.goldjoy.com) in order to enjoy below offers ("Offers"):
Get one HK\$1,000 Goldjoy travel voucher on flight or pre-cruise hotel accommodations (with HK\$1,000 spending credit valid till 9 May 2025, applicable for air tickets or hotel bookings related to the same cruise itinerary handled by Goldjoy Travel.) ("Travel Voucher") upon any cruise ticket booking with net amount of HK\$10,000 or above with promo code "BEASN25" paid by Eligible Credit Cards.
3. Each Cardholder can only use the promo code once only with each Eligible Credit Card during the entire promotional period, and a maximum of HK\$1,000 in Travel Voucher.
4. Travel Voucher will be delivered to the Eligible Credit Cardholder via email upon confirmation of the cruise booking.
5. To redeem the Travel Voucher, all bookings must be submitted at least 14 working days before the Travel Voucher validity expiry date (last application date is 15 April 2025), with residual transaction amount paid by Eligible Credit Cards upon voucher value deduction. Applications submitted after the deadline will not be accepted. If the actual value is less than the transaction amount, the difference will not be refunded. Cardholders must contact the Goldjoy Holidays cruise department (WhatsApp: 28041188 or email cruise@goldjoy.com) to redeem the Travel voucher.
6. The spending credit in voucher excludes: taxes and levies, airport construction fees, surcharges, checked baggage fees, in-flight meal expenses, seat selection fees, travel insurance premiums, and other personal expenses.
7. Once flights, hotel or cruise bookings are confirmed, no changes or cancellations will be allowed.
8. The Offers are subject to a quota of 500, and is available on a first-come, first-served basis while stocks last. Goldjoy Holidays reserves the right to terminate the relevant offers in case the quota is full.
9. The Offers cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
10. Prices are based on 2 adults sharing one hotel room or cruise cabin. Unless otherwise stated, prices exclude tax, fuel surcharge, insurance charge, visa fee and service charges.



11. All designated tour and cruise ticket prices are subject to confirmation at the time of reservation, the final count of participants and seat availability. Goldjoy Holidays reserves the right to apply a surcharge during peak periods.
12. All information and photos shown are for reference only.
13. Other terms and conditions apply, please visit Goldjoy website for more details.
14. No person other than the Cardholder, The Bank of East Asia, Limited ("BEA"), or 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 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 or complaints to Merchant. Shall there be any further existence of claims or disputes between cardholders and Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
16. 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 Merchant shall be final and conclusive.
17. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
18. 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!