

"BEA Credit Card: Enjoy HK\$50 Cash rebate for spending at Local & Overseas Concert Ticket Agents" Terms and Conditions

1. This promotion runs from 9 June 2025 to 31 July 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/ Affinity Cards, excluding Corporate Cards ("Eligible Credit Cards") issued by The Bank of East Asia, Limited ("BEA"). Cardholders must use a valid BEA Credit Card to pay in full at the following website or mobile App of Eligible Local & Overseas Concert Ticket Agents during the Promotional Period in order to enjoy the offer (the "Offer").
3. This promotion is only applicable to the first 5,000 cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period. The promotion does not accept registration with supplementary card or RMB account of UnionPay Dual Currency Credit Card. 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 must pay in full at Eligible Local & Overseas Concert Ticket Agents while fulfilling designated spending requirements with valid Eligible Credit Cards in order to earn rewards. If the Cardholder holds more than one Eligible Credit Cards, all eligible spending amounts of their eligible principal/supplementary cards will be combined as one account to calculate spending reward.
5. Cardholders who accumulate designated retail spending pre-requisite and make the designated amount in single transaction at the Eligible Local & Overseas Concert Ticket Agents, can enjoy the following offer (the "Offer"):

Accumulated Eligible retail spending amount (excluding spending at Local & Overseas Concert Ticket Agents)	Single Transaction Amount at Eligible Local & Overseas Concert Ticket Agents ("Eligible Local & Overseas Concert Ticket Agents")	Cash Rebate
Accumulated spending of HK\$2,000 or above	Eligible Local & Overseas Concert Ticket Agents refer to the following merchant codes/ transaction types as defined by Visa Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International, JCB International Co., Ltd, or determined by the respective merchant's acquiring bank: <ul style="list-style-type: none">● Theatrical Producers (Except Motion Pictures) and Ticket Agencies● Movie Theaters, Motion Picture Theaters in a single Transaction of HK\$2,000 or above	HK\$50
Each Eligible Cardholder can earn a maximum of HK\$50 cash rebate during the Promotional Period. If the Cardholder holds more than one Eligible Credit Card, the offer can only be enjoyed once .		



6. Eligible local and designated overseas retail spending ("Eligible Spending") includes:
 - (i) Eligible local retail spending: local retail transactions/ online purchases (excluding spending at Local & Overseas Concert Ticket Agents).
 - (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.
7. Ineligible retail 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 Pay and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, transactions in Local & Overseas Concert Ticket Agents (including but not limited to transactions in merchant codes/ transaction types defined in Clause 5), 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.
8. Ineligible transactions of Local & Overseas Concert Ticket Agents include: non designated merchant codes/ transaction types as defined in Clause 5 (included but not limited to transactions in merchant codes/ transaction types defined as travel agencies), Digital Wallet transactions (included but not limited to Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK), split transactions on the same day, 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.
9. 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, JCB International Co., Ltd, or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit rebate before customers conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.
10. The rebate will be credited to the Eligible Card account by October 2025 and shown in the relevant statement. The rebate will be credited to the principal card account with the highest eligible spending amount made at the Merchant during the Promotional Period. Such Eligible Card accounts of Cardholders 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.
11. The rebate will be calculated according to the net spending amount after deducting instant discounts (if applicable).
12. 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.
13. If the cardholder cancels or refunds part or all of the transaction 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.
14. 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.
15. Offer cannot be used in conjunction with other discounts or promotional offers.



16. Extra rewards for BEA GOAL Credit Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-goal-credit-card.html> for details.
17. Extra rewards for BEA iTitanium Credit Card is subject to other terms and conditions, please visit <https://www.hkbea.com/html/en/bea-i-titanium-card.html> for details.
18. 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.
19. 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 Merchant. Cardholders should direct any queries to the Merchant. Shall there be any further existence of claims or disputes between cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
20. 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 Merchant shall be final and conclusive.
21. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You agree to submit to the exclusive jurisdiction of the Hong Kong courts.
22. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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