

"BEA Credit Card Lifestyle Reward: earn up to 62,500 Bonus Points / HK\$250 cash rebate" - Terms and Conditions

1. This promotion runs from 21 August 2025 to 20 November 2025, both dates inclusive (the "Promotional Period"). The Promotional Period is separated into 3 phases: Phase 1 from 21 August 2025 to 20 September 2025 ("Phase 1"), phase 2 from 21 September 2025 to 20 October 2025 ("Phase 2"), phase 3 from 21 October 2025 to 20 November 2025 ("Phase 3").
2. The promotion only applies to principal holders (the "Cardholders"), who hold a BEA Credit Card or co-branded card ("Eligible Credit Card"), excluding BEA corporate card, issued by The Bank of East Asia, Limited ("BEA"). The designated categories eligible spending of the supplementary card will be combined with the designated categories eligible spending of the principal card.
3. The promotion is only applicable to the first 5,000 cardholders who log in to the BEA Mall App successfully register with an Eligible Credit 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 a quota and is available on a first-come, first-served basis.
4. Cardholders only need to successfully register once during the Promotional Period with a valid Eligible Credit Card while meeting the relevant spending requirements in order to earn rewards. Once cardholders have successfully registered their Eligible Credit Card, they can start earning rewards from the phase of the registration. Cardholders registered during Phase 1 of this promotion do not need to register again in Phase 2 and 3. If cardholders registered during Phase 2 of this promotion, only their eligible spending in Phase 2 and 3 will be considered, and no eligible spending in Phase 1 will be included in the calculation of the spending rewards. Likewise for Phase 3 registrations. Even if the Cardholders hold more than one Eligible Credit Card, Cardholder is only required to register once with any of his/her Eligible Credit Card for the Promotion and all eligible spending amounts of any eligible principal cards under their name will be combined as one account to calculate the Reward during the Promotional Period.
5. Cardholders are required to use their Eligible Credit Card in designated categories eligible spending during the Promotional Period to enjoy the following rewards:
 - i) Designated categories (insurance, streaming platform, telecommunications) eligible spending to earn 1X Bonus Point (HK\$1 = 1 Bonus Point) / HK\$50 cash rebate¹¹
 - ii) Accumulated designated categories eligible spending upon HK\$50,000 or more within the Promotional Period can get an extra 25,000 Bonus Points / HK\$100 cash rebate¹¹
 - iii) Each cardholder can earn a maximum of 62,500 Bonus Points during the Promotional Period / HK\$250 cash rebate¹¹
6. Eligible spending is only limited to transactions posted in Hong Kong Dollars.
7. Designated categories eligible spending 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:
 - MCC 6300 (Insurance sales underwriting and premiums)
 - MCC 5960 (Direct marketing-insurance services)
 - MCC 4812 (Telecommunication equipment including telephone sales)
 - MCC 4814 (Telecom including prepaid-recurring phone services)

- MCC 4899 (Cable satellite, other pay television, radio services)
- MCC 4816 (Computer network-information services)

BEA has no obligation to clarify which transactions are eligible for rewards before customers conduct their transactions. If the merchant codes/ transaction types are found to be misclassified with the Merchants' business, BEA will not be responsible for such misclassification nor compensation. BEA's decision as to the definition of eligible spending shall be final.

8. Eligible spending includes swipe card spending, autopay or designated insurance transaction spending made through BEA branch by eligible credit card.
9. Designated categories eligible spending **does not include** online bill payments made through the "Payment - Bills" function via BEA Online or BEA Mobile, and **does not include** bill payment made through ATM. The Promotion is **not applicable** to AIA insurance transaction made by BEA AIA Credit Card and CTF Life insurance transaction made by CTF Life Credit Card. Ineligible spending includes interest-free instalment for retail purchase, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring 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, 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.
10. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence and posted to the relevant card account 14 days after the Promotion Period.
11. Reward credit arrangement: the reward will be credited to the principal card account of the Eligible Credit Card with the highest eligible spending amount during the promotional period on or before 28 February 2026 (please refer to the following table for details) and will be shown in the relevant statement.

Credit card type	Reward rebate form
Eligible Credit Card, excluding "BEA Mileage Reward" eligible credit card, BEA GOAL Credit Card, i-Titanium Card and JCB Platinum Card	reward will be credited in the form of Bonus Points (HK\$1 = 1 Bonus Point)
"BEA Mileage Reward" eligible credit card, BEA GOAL Credit Card, i-Titanium Card, and/or JCB Platinum Card	reward will be credited in form of cash rebate at a rate of HK\$1 per 250 Bonus Points

If the eligible spending amount on more than one eligible credit card is the same, BEA will first credit the reward in the form of Bonus Points. BEA reserves the right to make the final decision on reward credit account.

12. All cash rebates received can only be used to reduce the outstanding balance of the relevant credit card account and will be rounded down to the nearest HKD. All Bonus Points reward / cash rebates received are non-transferable. Cash rebates of cancelled accounts will be automatically cancelled and are not refundable or transferable.
13. If the Cardholder cancels or refunds part or all of the transaction related to a credit reward after the reward are credited, or a transaction proves to be ineligible after the reward is given, BEA reserves the

right to charge an amount equal to that used reward or credited reward from the credit card account without prior notice.

14. Terms and conditions apply for the use of Bonus Points, please visit <https://www.hkbea.com/pdf/bg-tnc-e.pdf> for details.
15. Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant reward is credited. Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
16. BEA will determine whether the Cardholder is eligible for the reward 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 a final decision on eligibility for each relevant transaction.
17. No person other than the Cardholder or 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.
18. BEA reserves the sole right to vary or cancel the reward 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 shall be final and conclusive.
19. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. 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.
20. If there is any inconsistency 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!