

Terms and conditions

1. This promotion runs from 7th September, 2022 to 31st December, 2023, both dates inclusive (the “Promotional Period”).
2. The Offers apply to cardholders of an eligible BEA credit card (“Cardholders”), except for the BEA JCB PLATINUM Card and Corporate Card. Cardholders must use a valid BEA credit card to pay in full through the RentSmart Rental Services Limited (“RentSmart”) designated mobile app (RentSmart) (“RentSmart app”) during the Promotional Period in order to enjoy the following Offers.

Offer 1: Extremely low handling fee

<u>BEA Visa / Mastercard</u>	<u>BEA UnionPay Dual Currency Credit Card</u>
1.5% handling fee (Original handling fee for Visa 2.5%; for Mastercard 1.9%)	0% handling fee for the first 3 residential rental transactions (Invitation code: BEAUP)

Offer 2: Welcome bonus

- Receive a HK\$100 RentSmart rental rebate when you open an account (Invitation code: BEA100)
3. Offers only apply to eligible BEA credit cardholders who are registered as RentSmart users. To become a RentSmart registered user, the Cardholder needs to complete their registration through the RentSmart app.
 4. Offers only apply to transactions through the RentSmart app.
 5. Invitation codes “BEAUP” and “BEA100” cannot be used at the same time.
 6. Offer 1 – BEA Visa/Mastercard: The Cardholder should select and make a full payment with an eligible BEA Visa or Mastercard. The handling fee will be automatically adjusted to the special processing rate of 1.5%.
 7. Offer 1 – BEA UnionPay Dual Currency Credit Card: To enjoy the Offer, the Cardholder must enter the invitation code “BEAUP” while registering their RentSmart account. If the code has not been entered during registration, the Offer cannot be claimed at a later stage. The 3 UnionPay residential rental transaction handling fee waivers will be automatically credited to the Cardholder’s RentSmart account after successful registration. For terms & conditions and details of how to use the Offer, please refer to www.rentsmart.com.hk/partners-and-promotions/bea.
 8. Offer 2: To enjoy the Offer, the Cardholder must enter the invitation code “BEA100” while registering their RentSmart account. If the code has not been entered during registration, the Offer cannot be claimed at a later stage. HK\$100 RentSmart rental rebate will be credited to the Cardholder's RentSmart account immediately after successful registration. The rebate only applies to rental payments of HK\$5,000 or above made with a BEA Visa card or Mastercard. For terms & conditions and details of how to claim the rental rebate, please refer to www.rentsmart.com.hk/partners-and-promotions/bea.
 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. All information and photos shown are for reference only.
 11. For terms & conditions and details of how to use RentSmart services, please refer to www.rentsmart.com.hk/terms-conditions.
 12. No person other than the Cardholder, The Bank of East Asia, Limited (“BEA”), or RentSmart 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.
 13. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by RentSmart. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by RentSmart. Cardholders should direct any queries to RentSmart.
 14. BEA and RentSmart 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 RentSmart shall be final and conclusive.
 15. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
 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!