

“BEA Credit Card - Interest Fun” – Terms and Conditions

1. This promotion runs from 1 April 2025 to 31 December 2025, both dates inclusive (the “Promotional Period”).
2. The promotion only applies to principal holders (the “Cardholders”), who hold a BEA SupremeGold World Mastercard or BEA World Mastercard (“Eligible Credit Card”) issued by The Bank of East Asia, Limited (“BEA”) and also hold an individual deposit account (including SupremeGold Private account, SupremeGold account, Supreme account, BEA GOAL account or other All-in-one account)(“Eligible Deposit Account”). If the Cardholder holds more than one Eligible Deposit Account, BEA will base on the sequence of SupremeGold Private account, SupremeGold account, Supreme account, BEA GOAL account, other All-in-one account to select the Eligible Deposit Account. This promotion is not applicable to BEA staff.
3. The 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. 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. 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 Promotion Period.
4. Spending period will be counted from the calendar month of successful registration by Eligible Credit Card. For example: if the cardholders register the promotion in May 2025, only the eligible spending from May to December 2025 will be counted. The eligible spending in April 2025 will not be included.
5. Each cardholder can only enjoy one e-coupon in each month.
6. Cardholders are required to have eligible spending by Eligible Credit Card to enjoy below offers:

Monthly Accumulated Eligible Spending (HK\$)	Bonus Preferential Interest Rate for HKD 3-month Time Deposit (%) (p.a.)
3,000	0.1
5,000	0.2

7. The bonus preferential interest rate will be issued in e-coupon format on 20th of the next month and automatically displayed in Cardholders’ Eligible Deposit Account without notice. Cardholders are required to place a Time Deposit with designated amount (not less than HKD10,000 and capped at HKD100,000) of “Eligible New Fund Balance” through BEA Online or BEA Mobile within service hours (refer to https://www.hkbea.com/pdf/en/cyberbanking/cyb_sh_en.pdf) and apply designated e-coupon

to enjoy the bonus preferential interest rate according to the Eligible Deposit Account type. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.

The sum of HKD 3-month online time deposit preferential interest rate for new fund of Eligible Deposit Account type (refer to https://www.hkbea.com/pdf/en/td/Time_Deposit_New_Fund_Plan_NF_EN.pdf) as of the 10th calendar day in the current month and the applicable bonus preferential interest rate will be shown on the e-coupon. (For example: HKD 3-month online time deposit preferential interest rate for new fund on 10 May 2025 for BEA SupremeGold account is 3.25% p.a. Cardholders have made HK\$5,000 eligible spending in April 2025, so they can enjoy the bonus preferential interest rate of 0.2% p.a. in May 2025. Hence, the total preferential interest rate is 3.45% p.a.)

8. The e-coupon will be issued to Cardholders' Eligible Deposit Account based on the time of fulfilment and are subject to BEA's system record. If the Cardholders' Eligible Deposit Account has been upgraded or downgraded after the issuance of e-coupon, the time deposit interest rate shown on the e-coupon will not be updated.
9. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount of the same currency which has been entitled to new fund offer of Time Deposit within the last 15 calendar days. "Eligible New Fund Balance" is applicable to personal customers of BEA only. **BEA reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".**

Taking HKD as example	Amount(HKD)
(A) Latest deposit balance of a currency	\$500,000
(B) Deposit balance of the same currency as of 15 calendar days ago	\$150,000
(C) Sum of principal amount which has been entitled to new fund offer of Time Deposit within the last 15 calendar days	\$40,000
(A) - (B) - (C) Eligible New Fund Balance	\$310,000

Eligible New Fund Balance of same account type (i.e. sole name account or joint name account) under same account holder(s) will be aggregated for calculation. Example as below:

Customer A solely owns Account 1 and 2, jointly owns Account 3 and 4 with Customer B, and jointly owns Account 5 with Customer C.

Account	Account Holder	Account for Aggregation
Sole Name Account	Customer A	Account 1 & 2
Joint Name Account	Customer A & B	Account 3 & 4
Joint Name Account	Customer A & C	Account 5

10. Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.
11. The e-coupon is only valid within 30 calendar days from the issuance date and can be used once only.
12. Key dates of this promotion as follow:

Credit Card Spending Month	Date of HKD 3-month Online Time Deposit Preferential Interest Rate for New Fund of Eligible Deposit Account Type (10th calendar day)	Issuance Date of E-coupon (20th calendar day)	E-coupon valid till (30th calendar days from Issuance Date of E-coupon)
April 2025	10 May 2025	20 May 2025	19 June 2025
May 2025	10 June 2025	20 June 2025	20 July 2025
June 2025	10 July 2025	20 July 2025	19 August 2025
July 2025	10 August 2025	20 August 2025	19 September 2025
August 2025	10 September 2025	20 September 2025	20 October 2025
September 2025	10 October 2025	20 October 2025	19 November 2025
October 2025	10 November 2025	20 November 2025	20 December 2025
November 2025	10 December 2025	20 December 2025	19 January 2026
December 2025	10 January 2026	20 January 2026	19 February 2026

13. The e-coupon is non-transferable. Once the Eligible Deposit Account is cancelled, the e-coupon will also be cancelled, not be refunded or transferred.
14. Eligible local and designated overseas retail spending ("Eligible Spending") includes: (i) Eligible local retail spending: local retail transactions / online purchases. (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. Ineligible 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 and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited, 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.

15. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence. If the transactions are unposted at the time of fulfillment, they will be considered as ineligible transactions. Fulfilment will be performed on any day within first 18 calendar days. For example, cardholder conducted a transaction on 30 June 2025. The transaction will be considered as ineligible as the transaction was not posted as of the fulfilment date (4 July 2025).

Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by Mastercard Asia/Pacific (Hong Kong) Limited or determined by the respective merchant’s acquiring bank.

16. To calculate a cardholder’s spending, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited.
17. 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.
18. 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.
19. 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.

20. 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.
21. 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.
22. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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