Terms and Conditions of DCH Living Welcome Offers Promotion on BEA Mall App

1. This promotion is from 20 October 2026 to 10 January 2027, both dates inclusive (the "Promotional Period").
2. This promotion is only applicable to principal cardholders ("Cardholders") of a BEA Credit Card, Co-branded Card, or credit cards designated by The Bank of East Asia, Limited ("BEA") from time to time ("Eligible Credit Cards"). This promotion is not applicable to the BEA GOAL Credit Card, BEA iTitanium Card, BEA JCB Platinum Card, BEA Corporate Card, and any credit cards designated by BEA from time to time.
3. DCH Living Products Redemption Service is a service that allows Cardholders to redeem the rewards with Eligible Credit Cards, including products and services (the "Service"), from DCH e-Commerce & Services Limited ("Merchant") on BEA Mall.
4. To use this service, Cardholders must make DCH Living reward redemption via the BEA Mall mobile app ("BEA Mall"). For more Terms and Conditions regarding DCH Living product redemptions, please click here to view.
5. During the promotion period, Cardholders who redeem DCH Living products on BEA Mall can enjoy multiple welcome offers (the "Offers"), including:
   - Offer 1: Free shipping on any product redemption.
   - Offer 2: Receive a HK$20 promo code for your next purchase upon your first redemption. This is limited to the first 1,000 quotas.
   - Offer 3: Up to 60% off selected DCH Living products.
6. Regarding the HK$20 promo code for Offer 2, BEA will distribute the code via email or SMS on or before 31 March, 2027, after the promotional period ends. Each Cardholder is entitled to Offer 2 once only. The quota will be determined based on BEA's computer records and is available on a first-come, first-served basis while the quota lasts.
7. All products are available in limited quantities while stocks last and are subject to the terms and conditions of the Merchant. Please contact the Merchant for details.
8. For inquiries regarding delivery arrangements or any questions about the products, please contact DCH Living Customer Service directly:
   - Phone: 3653 7228
   - WhatsApp: 9734 4101
   - Email: support@cs.dchliving.com

   Office Hours: Monday to Friday 9:00 AM – 1:00 PM, 2:00 PM – 5:30 PM (Closed on Saturdays and Public Holidays)
9. Once a Cardholder confirms a redemption/payment, the products purchased cannot be returned, cancelled, refunded, and/or exchanged for other goods or services.
10. Unless otherwise specified, the Offers cannot be used in conjunction with any other promotional offers from the Merchant.
11. All information, prices and photos regarding the products are provided by participating merchants and are for reference only.
12. Once the redemption is submitted, the Bonus Points cannot be refunded, canceled, or changed.
13. BEA makes no representation or guarantee as to the quality and availability of the products, services, warranty or information provided by the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participant merchants. Cardholders should direct any queries or complaints to the participant merchants.
14. The Cardholder acknowledges and agrees that, by opting for the delivery service, the Merchant may collect personal data (including but not limited to name, delivery address, and contact phone number) directly from the Cardholder for the purposes of completing the delivery, identity verification, and handling related inquiries. The collection, use, processing, and retention of such personal data shall be governed by the "Personal Information Collection Statement" and/or privacy policy of the respective merchant. BEA is not involved in the collection or use of such personal data and shall not be held liable for the handling of the Cardholder's personal data by the merchant. Cardholders are advised to read the Merchant's relevant terms carefully before providing their personal data. For any inquiries, please contact the Merchant directly.

15. No person other than the Cardholder, BEA, or Participating Merchants 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.
16. 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.
17. The use of Bonus Points is subject to additional terms and conditions; please click here for details.
18. BEA reserves the sole right to vary or cancel the Service 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.
19. 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.
20. In the event of any discrepancy or inconsistency between the information presented in the promotional materials and these terms and conditions, these terms and conditions shall take precedence and govern.

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司刊發
(10/2026)