

**DCH Living Products Redemption Service - Terms and Conditions**

1. DCH Living Products Redemption Service is a service that allows BEA Credit Cardholders to redeem the rewards, including products and services (the "Service"), from DCH e-Commerce & Services Limited ("Merchant") at BEA Mall. The Service only applies to the principal cardholders (the "Cardholders"), who hold BEA Credit Cards or Co-branded/ Affinity Cards or Credit Card designated by The Bank of East Asia, Limited ("BEA") from time to time ("Eligible Credit Cards"), excluding the BEA GOAL Credit Card, BEA i-Titanium Card, BEA JCB PLATINUM Card, Corporate Cards and Credit Card designated by BEA from time to time, issued by BEA.
2. To use this service, Cardholders must make DCH Living reward redemption via the BEA Mall mobile app ("BEA Mall").
3. Cardholders can redeem rewards using Bonus Points or the "Bonus Points plus Cash" functionality:
  - a. If a Cardholder chooses to redeem using the "Bonus Points plus Cash" functionality (the "Functionality"), the redemption combination of Bonus Points and cash amount displayed on the BEA Mall shall prevail, and the Cardholder must meet the minimum Bonus Points requirement designated by BEA.
  - b. If a Cardholder chooses to use the Functionality, BEA will deduct the required Bonus Points and/or transaction amount for each redemption from the account selected by the Cardholder.
  - c. Once a Cardholder has successfully redeemed using the Functionality, the authorization for BEA to deduct the relevant additional cash amount from their Eligible Credit Card account cannot be withdrawn. The additional cash amount will be listed on the Cardholder's Eligible Credit Card statement. BEA does not accept any other payment methods.
  - d. BEA reserves the right to change Bonus Points redemption methods, including the 'Bonus Points plus Cash' option, at any time without notice.
4. Cardholders may combine bonus points from up to two Eligible Credit Cards under their name to redeem this service.
5. Standard delivery fees are as follows. The fee can be waived if you meet the specified minimum purchase amount at the same store. Delivery charges for large home appliances may vary. Depending on the individual product or delivery address, the Merchant may charge additional fees; for details, please refer to the DCH Living Delivery Policy.  
The base delivery fees for each Merchant are as follows (Amount calculated as net amount):
  - Ahaa: HK\$50 (Free delivery for purchases over HK\$500)
  - Gilman: HK\$80 (Free delivery for purchases over HK\$500)
  - Auriga: HK\$50 (Free delivery for purchases over HK\$500)
  - M2 Car Station: HK\$50 (Free delivery for purchases over HK\$500)
  - DCH Living (Self-operated products): HK\$100 (Free delivery for purchases over HK\$500)The Merchant may modify standard delivery fees at any time. Please refer to the DCH Living Delivery Policy for the latest details.
6. All gifts 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.
7. Once a Cardholder confirms a redemption/payment, the rewards purchased cannot be returned, cancelled, refunded, and/or exchanged for other goods or services.
8. Unless otherwise specified, this Service cannot be used in conjunction with any other promotional offers from the Merchant.
9. All information, prices and photos regarding the reward are provided by participating merchants and are for reference only.
10. Once the redemption is submitted, the Bonus Points cannot be refunded, canceled, or changed.
11. The Cardholder's applicable account for the Eligible Credit Card must be valid and in good standing when using the Service.
12. 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.

13. 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.
14. 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.
15. These terms and conditions shall be governed by, and construed in accordance with, Hong Kong law. The Cardholder, BEA and BEA China agree to submit to the exclusive jurisdiction of the Hong Kong courts.
16. The Service is governed by the terms and conditions of "BEA Mall" and "BEA Rewards Redemption Program". If there is any conflict between these terms and conditions and the terms and conditions of "BEA Mall" and "BEA Rewards Redemption Program", these terms and conditions shall prevail.
17. 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.
18. 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.
19. 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!