

**Terms & Conditions for Pay with Rewards**

1. The "Pay with Rewards" (the "Service") is only applicable to the principal cardholders (the "Applicable Cardholders") of BEA World Mastercard, BEA Mastercard Platinum Card, BEA Mastercard Gold Card and BEA Mastercard Classic Card, issued by The Bank ("Applicable Card").
2. To use the Service, Applicable Cardholders must use the Service via BEA Mall App.
3. Applicable Card must be valid and in good standing when using the Service.
4. The Bonus Points redemption must be conducted within 30 days (according to Hong Kong time) from the date of the relevant local and overseas retails transaction made with Cardholder's Applicable Card (the "Eligible Transactions"). The Applicable Cardholders are required to use the available Bonus Points to redeem the whole or partial value of an Eligible Transaction. The minimum transaction amount is HK\$1. Overseas spending defines as card spending occurs overseas, include spending in HKD.
5. The Eligible Transactions exclude interest-free instalment plans, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus Automatic Add Value Service, fund transfers, purchase and/or recharge of prepaid cards or digital wallets, temporary authorized transaction, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges and casino chip purchases. The Bank reserves the right to determine whether a transaction qualifies as Eligible Transactions and to amend the definition of Eligible Transactions without prior notice.
6. If Applicable Cardholders choose to redeem overseas transaction via the Service. The overseas transaction amount will be converted to Hong Kong dollars based on the foreign exchange rate on the transaction date and calculate the required Bonus Points. Since the foreign exchange rate on the transaction date and post date may be different, the overseas transaction amount in the Service and the posted overseas transaction amount may be different.
7. Once it is confirmed that the Bonus Points redemption for the payment of the transaction amount is successful, the redemption record will be shown instantly and the required Bonus Points will be deducted from the Applicable Card account immediately. The corresponding spending credit will be credited to Applicable Card account within 2 working days and will be shown in the relevant statement.
8. Once a Bonus Points redemption request for credit card payment is made, no cancellation of the redemption will be allowed. If Applicable Cardholders cancel the Eligible Transaction, any associated spending credit will remain on the card account for use but the Bonus Points will not be returned.
9. The spending credits obtained from the Service cannot be cancelled, returned, exchanged or traded for cash or other promotion.
10. The Bank cannot guarantee the availability of bonus point redemption. The Bank is not liable for any loss or inconvenience incur in the use of the Service.
11. There is no fee to use the Service.



12. No person other than You or Us 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. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong. 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.
14. Bonus Gallery Terms and Conditions apply, for details, please [click here](#). If there is any conflict between these Terms and Conditions and Bonus Gallery Terms and Conditions, these Terms and Conditions shall apply and prevail.
15. In case of 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!