

Bonus Points Redemption/Credit Card Payment of Merchants' Products/Services Terms and Conditions

1. Unless otherwise specified, the promotional period of BEA MALL ("the Offer") starts from 20th January, 2020 and until further announcement by The Bank of East Asia, Limited (the "Bank").
2. The offer is applicable to Eligible Cards. Eligible Card must be valid and in good standing when using the Offer. The Bank is entitled to change the list of Eligible Cards from time to time with prior notice.
3. Cardholders are entitled to purchase/redeem the Products of Blue Cross (Asia-Pacific) Insurance Limited and OpenRice Limited (the "Merchants") by Credit Card Payment and/or Bonus Points with the Eligible Cards. Cardholders may redeem up to the amount of the transaction in full with Bonus Points or available Bonus Points under the Eligible Card (whichever is lower). No daily limit on the use of the Offer.
4. Cardholders are required to purchase/redeem the Products of OpenRice Limited through BEA MALL, while access through BEA Mobile to purchase/redeem the Product of Blue Cross (Asia-Pacific) Insurance Limited.
5. Cardholders will receive the relevant email and/or SMS according to the email address and mobile phone number in the Bank's record from Merchants or the Bank. Cardholders should ensure the email address and mobile phone number in the Bank's record are update.
6. Redeem the Gifts with Bonus Points plus pay feature:
 - 6.1 If a cardholder chooses the Gift using the Bonus Points plus pay feature (the "Feature"), the combination of Bonus Points and credit card payment required for redemption are based on the display at BEA MALL at the time of redemption and subject to a minimum number of Bonus Points that the Bank may specify.
 - 6.2 If a cardholder chooses the Feature, the Bank will debit the related Bonus Points and/or credit card payment in the credit card account that cardholder choose.
 - 6.3 Where Products are successfully redeemed with the Feature, the cardholder irrevocably authorizes the Bank to debit the cardholder's Eligible Card account with the pay portion in the Redemption. The charges for the pay portion will be shown in the cardholder's Applicable Card account monthly statement following the Redemption. The Bank does not accept any other method of payment.
 - 6.4 The availability of the Feature to the Products will be at the sole discretion of the Bank, and is liable to change without notice.
7. Upon cardholder's confirmation of making the payment, the Products being purchased is not subject to be returned, cancelled, refunded and/or exchanged to other goods/services.
8. The Offer cannot be used in conjunction with any other promotional offers of Merchants.
9. Merchants may reject an Eligible Card if its payment system cannot handle the Offer, the Bank is not liable for any loss or inconvenience incur. Please contact the Merchants for details.
10. Availability of the offer is subject to product or service availability, account status checking and final acceptance by the Bank and the Merchants at their absolute discretion. All photos, product details and prices are for reference only.



11. 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.

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