

Bonus Gallery Terms & Conditions

A. General Terms and Conditions

Eligible Cards

1. Unless otherwise specified, the Bonus Gallery Programme (the “Programme”) is only applicable to principal cardholders of BEA CENTENNIAL World Elite Mastercard, BEA SupremeGold World Mastercard, BEA World Mastercard, BEA Flyer World Mastercard, BEA Visa Signature Card, BEA Visa PLATINUM Card, BEA Mastercard PLATINUM Card, BEA UnionPay Dual Currency PLATINUM Card, BEA Gold Card, BEA Classic Card, and other affinity or co-branded Cards (“Eligible Cards”).

The BEA i-Titanium Card, BEA JCB PLATINUM Card, and BEA Corporate Card are ineligible to participate in the Programme. The list of Eligible Cards is subject to be amended by The Bank of East Asia, Limited (the “Bank”) from time to time with appropriate notice.

Conversion Rate and Eligible Transactions

2. Cardholders will earn 1 Bonus Point for every HK\$1 (1 Bonus Point for every HKD1/CNY1 for the BEA UnionPay Dual Currency PLATINUM Credit Card) they spend on transactions (rounded down to the nearest dollar for every individual transaction, not counting cents) made with their Eligible Card. The transactions is determined by their post date. Each principal card account and related supplementary card account(s) will be treated as one eligible account. No Bonus Points will be offered for transactions involving:
 - a) Cash advances;
 - b) Statement instalments, “Cash in Hand”, balance transfers, and fund transfers;
 - c) Purchases and/or adding value to stored-value cards or e-Wallets (except PayMe/ Octopus Automatic Add Value Service);
 - d) All bill payments (including but not limited to Banking & Credit Card Services, Credit Services, Securities Trading, Tax Payment, Education, and Insurance) through Cyberbanking, including Internet, phone, ATM, and Mobile Banking channels;
 - e) Casino chips;
 - f) Fees or charges, including finance charges, late charges, annual fees or any other fees or charges;
 - g) Payments which are unposted or posted but subsequently cancelled, or reserved or refunded (including tax refunds on purchases) in whole or in part.
 - h) Transaction amount of Hong Kong Dollar Transactions made outside of Hong Kong or with any merchant not registered in Hong Kong (e.g. internet transaction) (Effective Date: 5th June, 2021).
 - i) Card-present transactions made at any merchant with physical premises, address of the fixed place of business or business license in the United Kingdom and any country participating in the European Economic Area or joining European Economic Area after 19th October, 2019, including, without limitation, Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden, Iceland, Liechtenstein and Norway (Effective Date: 5th June, 2021).
 - j) Insurance premium transaction (except BEA FTLife Credit Card transaction made on FTLife premiums payment) (Effective Date: 24th April, 2021).

For a purchase under an interest-free instalment programme, the cardholder will earn 1 Bonus Point for every HK\$1 in each instalment amount as and when it is posted to their Eligible Card account. Postings for

such amounts may be in a lump sum or in instalments, depending on the types and features of the instalment programme.

The Bank reserves the final right to determine whether a cardholder is entitled to receive Bonus Points for any transaction amount in the event that said cardholder's Eligible account balance exceeds the original specified credit limit.

Effective from 1st May, 2018, there will be a monthly cap (per calendar month) of 10,000 Bonus Points earned for transactions made under the Government Department categories and for reloads through the Octopus Automatic Added Value Service. Transaction categories shall be determined at the sole and absolute discretion of the Bank according to the merchant codes issued by VISA International/Mastercard Asia/Pacific (Hong Kong) Limited/JCB International Co., Ltd/UnionPay International.

Notwithstanding the above, specific terms and conditions may also apply to each Eligible Card.

Bonus Points Validity and Expiry

3. The validity of Bonus Points for various Eligible Cards is listed below:

| Card Type | Bonus Points Validity |
|--------------------------------------|-----------------------|
| Classic / Gold Card | 2 Years |
| UnionPay Dual Currency PLATINUM Card | 5 Years |
| Visa / Mastercard PLATINUM Card | 5 Years |
| Visa Signature Card | 5 Years |
| World Mastercard | 5 Years |

The expiry date of a cardholder's Bonus Points will be specified on their monthly statement. Expired Bonus Points will be automatically cancelled and cannot be extended or redeemed. The maximum period of accumulation is subject to announcements by the Bank from time to time.

- Unless otherwise specified, Bonus Points earned through a maximum of 2 different Eligible Cards held in one cardholder's name may be combined and redeemed for an item under the Programme. Bonus Points will initially be deducted from the Eligible Card account that is entered first when a redemption request is made; any remaining Bonus Points required will be deducted from the second Eligible Card account entered. Accumulated Bonus Points are not transferrable to any other person.

Participating Merchants

- The Bank has the right to specify and vary from time to time without notice (a) the merchant participating in the Programme, or (b) any scheme or arrangement under the Programme. The Bank is not liable to cardholder for any change of participating merchants. Cardholder may visit the Bank website for the latest list of participating merchants.
- Redemption of gift, vouchers, cash coupons, mile or other items at a participating merchant is subject to the participating merchant's policy and the terms and conditions specified by the participating merchant.

Redemption Transactions

- Bonus Points may be redeemed for gift, vouchers, cash coupons, mile or other items (together, "Products") as may be made available by the Bank on the online and/or BEA App redemption platform BEA MALL ("redemption platform") from time to time. Only selected Products, as the Bank may designate from time to time, are available for redemption through the redemption Hotline 3608 6660, and cardholder is required to input redemption information at the voice system. The Bank has the right to charge HK\$50 handling fee for each redemption through the Customer Service Hotline.
- Stock of the Products featured in the Programme may be limited. In the event that a requested Product is out of stock, the Bank reserves the right to substitute said Product with another Product, with appropriate notice.
- In respect of an Eligible Card account which has both a principal cardholder and a supplementary cardholder, only the principal cardholder may redeem available Bonus Points from the Eligible Card account. All Bonus Points and benefits accrued by the principal or supplementary cardholder under the Eligible Card account will be given to the principal cardholder.
- Only cardholders whose Eligible Card accounts are valid and in good standing may redeem Bonus Points for Products. The Bonus Points of a cancelled account are automatically cancelled and cannot be redeemed.

11. The Bank's acceptance of a redemption request is also subject to the accumulation of sufficient Bonus Points by the cardholder and the cardholder's current credit standing during the redemption period. The required Bonus Points will be deducted from the cardholder's Eligible Card account in accordance with the cardholder's redemption request. In the event that the cardholder's Eligible Card account does not have sufficient Bonus Points, the redemption request will be automatically cancelled.
12. Unless otherwise specified, if the redemption is unsuccessful, the Bank will issue a SMS/email/letter of refusal on the 3rd working day commencing on the redemption day. The cardholder can also check the redemption status via <https://bonusgallery.hkbea.com/trackenq> (if applicable).
13. Unless otherwise specified, if the redemption is successful, the Bank will deduct the required bonus points and additional amount (if applicable) on the redemption day, and issue the redemption SMS/letter on the 3rd working day (if applicable). The cardholder can also check the redemption status via <https://bonusgallery.hkbea.com/trackenq> (if applicable).
14. The Bank shall not be liable for any matters arising from or in connection with the Products, services, or information provided by the participating merchants. Cardholders should direct any queries or complaints to the participating merchants.
15. To collect the Products in person at participating merchant outlets or the redemption centres, the cardholder must present his/her relevant valid Eligible Card and the redemption letter/e-redemption letter/SMS (if applicable) issued by the Bank / participating merchants.
16. If any transaction is cancelled or refunded for whatever reason, the relevant Bonus Points may be deducted or cancelled at the Bank's discretion. Illegal/fraudulent transactions and fraud relating to redemption requests may result in the deduction or cancellation of the relevant Bonus Points as well as the cancellation of the cardholder's Eligible Card account. The Bank reserves the right to charge an amount equivalent to the Bonus Points required (at a conversion rate of HK\$1 to every 200 Bonus Points, rounded up to the nearest Hong Kong dollar) directly from the relevant Eligible Card account with appropriate notice and to take legal action, if deemed appropriate.
17. No cancellation or amendments are allowed once Bonus Points have been redeemed for Products successfully.
18. No person other than the cardholder or the Bank 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.
19. Fraud and abuse relating to the redemption may result in the forfeiture of accumulated Points as well as the cancellation of a cardholder's credit card(s).
20. Offers relating to any participating merchant whose business closes down shall be terminated immediately.

B. Products

I. Bonus Gallery - Coupon

21. The Bank has the right to change or remove Products available in Bonus Gallery from time to time without notice. A Product is available only while stocks last.
22. Cardholders can redeem Products in Bonus Gallery through the Programme website <https://bonusgallery.hkbea.com> and BEA App.
23. A wishlist and compare reward features are made available by the Bank in the Bonus Gallery, cardholders may add a Product to a wishlist and/or compare reward to acquire at a later date. The Bank may remove the Products from wishlist and/or compare reward if it is no longer available.
24. In each redemption, cardholder can redeem up to 4 types of Products.
25. If redemption has been successfully processed, the Product or redemption letter for the Product will be sent to the cardholder within 7 working days to his/her correspondence address on the Bank's record. Please refer to the redemption letter for Product collection details.
26. Redemptions cannot be cancelled or altered once made. Redemption letters/gifts/vouchers/cash coupons that have been claimed or delivered will not be refunded.
27. Cardholders who redeem Bonus Points for vouchers or cash coupons worth HK\$1,000 above or designated Products must collect the vouchers or cash coupons at a designated redemption centre.

28. All product information, prices, and photos shown are for reference only. The participating merchant information shall prevail.

II. Travel Rewards

Bonus Point Conversion to Asia Miles

29. The cardholder must be an Asia Miles member in order to convert his/her Bonus Points to Asia Miles. Cardholders may join free of charge at www.asiamiles.com. For more information about Asia Miles, please call the Asia Miles Service Hotline on 2747 3838 or visit www.asiamiles.com.
30. The Cardholders must convert Bonus Points for a minimum of 5,000 Asia Miles (i.e. 40,000 Bonus Points) in multiples of 500 Asia Miles each time. If the number of Bonus Points is insufficient for conversion to 500 Asia Miles or a multiple thereof, the Bank reserves the right to adjust the number of Bonus Points redeemed in connection with said conversion at any time with appropriate notice.
31. The Cardholder cannot combine mileage and Product in the same redemption.
32. The Cardholder and the Asia Miles member must be the same person and both accounts must have been registered using the same unique HKID number or passport number. Bonus Points earned and converted into Asia Miles cannot be credited to the account of another Asia Miles member. The Bank will pass the Asia Miles Membership No. that provided by the Cardholder to Asia Miles in order to complete the redemption. In case of insufficient submitted information or unmatched information with Asia Miles, the Redemption will be cancelled.
33. Asia Miles will be credited within 7 to 14 working days from the date of conversion. No separate notification will be issued. No cancellations or amendments are allowed once Bonus Points have been converted into Asia Miles.
34. The Bank assumes no responsibility for Asia Miles converted under this offer or for the actions of any participating airline in connection with its travel reward Programme or otherwise.
35. All questions and/or disputes regarding a cardholder's eligibility to convert Bonus Points under this offer or to join Asia Miles shall be decided solely by the Bank and Asia Miles, respectively.

C. General

No Liability

36. The Bank makes no representation or guarantee as to the quality and availability of the Products, services, or information provided by the participating merchants/Merchants. The Bank shall not be liable for any matters arising from or in connection with the Products, services, or information provided by the participating merchants/Merchants. Cardholders should direct any queries or complaints to the relevant participating merchant/Merchants.
37. The Bank and participating merchants/Merchants have made every effort to ensure all information in the Programme is accurate, however the Bank accepts no responsibility for any error or omission contained therein. The Bank reserves the right to make the final decision if there is any inaccuracy or omission.
38. The Bank will not be responsible for damaged, lost, or stolen products redeemed through the Programme, and will not re-issue the same.
39. The Bank is not responsible for any loss or theft of any Products acquired, whether the loss has occurred in the course of delivery or under any other situation whatsoever.
40. The Bank reserves the sole right to vary or cancel the Programme and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.

Disclosure of Information

41. The cardholder agrees that the Bank may provide his/her personal data or account information to the participating merchants/Merchants for the purposes of fulfilling the cardholder's redemption request and Product delivery.