

General Terms and Conditions:

1. The promotion runs from 1st November to 28th February, 2021, both dates inclusive (the "Promotional Period").
2. This promotion applies to cardholders ("Cardholders") of valid BEA Mastercard credit cards ("Eligible Cards").
3. Transaction eligibility shall be determined to the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited.
4. A computer system will be used to calculate the transactions and rebate. The records of The Bank of East Asia, Limited ("BEA") shall be final and conclusive.
5. The time and validity of any transactions and/or eligibility of a Cardholder to the Offer shall be determined by BEA at its sole discretion based on the BEA's record. If there is any discrepancy between the record of the transaction held by a Cardholder and that held by BEA, BEA's record shall be conclusive and binding on the Cardholder.
6. Any rebate credited can be used to offset the balance of the relevant card account only and will be rounded down to the nearest Hong Kong dollar. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
7. The cardholder's eligible account must be valid during the Promotional Period and remain valid at the time the rebate is given. Rebates earned for eligible transaction will be credited to the relevant principal card account within March 2021, and will appear on the relevant statement.
8. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
9. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the Cardholder's account.
10. Cardholders' personal data may be collected by KeyChain Pay, and the use of such personal data shall be subject to the personal information collection statement of KeyChain Pay. BEA is not involved in any part of such data collection and usage. Please contact KeyChain Pay for relevant details.
11. No person other than the Cardholder or BEA 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.
12. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the participating merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by relevant participating merchant. Cardholders should direct any queries or complaints to the relevant participating merchant.
13. BEA, Mastercard Asia/Pacific (Hong Kong) Limited ("Mastercard"), and the participating merchant reserve the sole right to vary or cancel the offer 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, Mastercard, and the participating merchant shall be final and conclusive.

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

The Bank of East Asia, Limited 東亞銀行有限公司刊發

“KeyChain Pay – HK\$500 Rebate” Terms and Conditions:

1. To enjoy the rebate, cardholders are required to a) pay their apartment rent through the KeyChain Pay mobile app and use their Eligible Card to pay for all relevant fees associated with that transaction, b) set up a Smart Contract for their apartment rent for a period of 3 months or more during the Promotional Period, and c) use the same Eligible Card to spend additional HK\$3,000 or more during the Promotional Period (“Eligible Transaction”).
2. This Offer is applicable to legitimate tenancy agreement originated and issued in Hong Kong only.
3. All transactions must be conducted during the Promotional Period (as determined by the transaction date) for the Cardholder to receive the rebate. For the avoidance of doubt, the “Transaction” refers to any transaction to be made on the charge date. The charge date for each month is determined by KeyChain Pay’s artificial intelligence system, and the Cardholder is not permitted to change that date.
4. Ineligible transactions of additional spending include cash advances, online / Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus automatic add value service transactions (including online, through mobile, or by any other means), fund transfers, purchase and/or recharging of prepaid cards, reload/transfer/payment using other digital wallets (including but not limited to AlipayHK, PayMe, WeChat Pay HK and the UnionPay App), “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted / cancelled / refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled / refunded.
5. Each Cardholder will be entitled to a maximum rebate of HK\$500 across the entire Promotional Period.

“KeyChain Pay - 2.2% Service Fee Offer” Terms and Conditions:

1. This offer only applies to legitimate tenancy agreements originating and issued in Hong Kong.
2. Cardholders must pay rent (including deposits or disbursements if applicable) through the KeyChain Pay mobile app in Hong Kong dollars using an eligible BEA Mastercard.
3. Other terms and conditions apply.

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