

Notice of Amendments to BEA World Mastercard®

Important Notice regarding Bonus Points Conversion into Asia Miles (Effective date: 5th August, 2024)

Details of Amendments to the BEA Credit Card – “Bonus Gallery Programme”
(Effective date: 5th August, 2024):

Item	Content (deletion is crossed out, addition and changes are shaded in grey)
Terms & Conditions of “Bonus Gallery Programme”	<p>II. Travel Rewards</p> <p>Bonus Points Conversion into Asia Miles</p> <p>29. Travel Rewards only apply to cardholders of a BEA Flyer World Mastercard and a BEA World Elite Mastercard or World Mastercard who have registered for the BEA Mileage Reward, which includes BEA CENTENNIAL World Elite Mastercard, SupremeGold World Mastercard, Flyer World Mastercard, The Hong Kong Racehorse Owners Association World Mastercard and World Mastercard. Travel Rewards do not apply to BEA supplementary cards, BEA corporate cards and BEA AIA Credit Card are not applicable to this Travel Rewards.</p> <p>31. The Bonus Points conversion rate into Asia Miles is 10 Bonus Points =1 Asia Mile. The minimum number of Bonus Points that Cardholders can convert is 50,000 Bonus Points to be converted into 5,000 Asia Miles. Each conversion must be a multiple of 500 1,000 Miles. The Cardholders must convert Bonus Points for a minimum of 5,000 Miles (i.e. 40,000 Bonus Points) in multiples of 500 Miles each time. If the number of Bonus Points is insufficient for conversion to 500 Miles or a multiple thereof, BEA reserves the right to adjust the number of Bonus Points converted in connection with said conversion at any time with appropriate notice.</p> <p>32. From 5th August, 2024 onwards, a handling fee of HK\$300 will be applied for Asia Miles conversion each time. Cardholders can convert a maximum of 999,000 Miles each time. If a Cardholder uses 2 credit cards to make Asia Miles conversion in one transaction, the handling fee of HK\$300 for each conversion will be deducted from the eligible card account that is entered first when the conversion request is made.</p>

Due to system upgrade work, BEA Online's redemption service of Asia Miles will be temporarily suspended from 3rd August, 2024 19:30 to 5th August, 2024 12:00 noon. Cardholders can perform Asia Miles conversion through the BEA Mall App meanwhile.

Remarks:

- The Bonus Points redemption is subject to related terms and conditions of the “Bonus Gallery Programme”, please visit the BEA official website for details.

The above-mentioned fees and charges and other charges to be imposed in the future (if any) are subject to variations or amendments at the Bank of East Asia Limited (the “Bank”)'s discretion from time to time. Such variations or amendments will be notified by BEA to the Cardholder in any manner BEA deems fit and will become effective pursuant to the relevant terms and conditions of the BEA Credit Cardholder Agreement.

Please note that the above amendments will be binding on you if you continue to use or retain your card(s) or maintain your card account(s) on or after the above effective date. If you disagree on the above amendments, please note that the Bank will not be able to continue providing these credit card services to you and inform the Bank for termination of services before the above effective date. If you have any queries, please call our Customer Services Hotline at 3608 6628.

In case of any inconsistency between the English and Chinese versions of this Notice of Amendments, the English version shall prevail.

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