

**General Terms and Conditions**

- Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
- The Bank of East Asia, Limited ("The Bank") will classify all eligible spending according to the merchant codes as defined by Mastercard Asia/Pacific (Hong Kong) Limited or a merchant's acquiring bank, and is determined by the Bank at its sole discretion.
- The Bank reserves the right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- 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 the BEA Credit Cardholder Agreement (Personal Account).
- Please visit the BEA website for offer details and terms and conditions.
- These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. 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.
- Should there be any discrepancy between the English and Chinese version of this Note, the English version shall apply and prevail.

**A. Up to 86-day Interest-free Repayment Period for AIA HK Premium Payment Programme ("AIA HK Premium Payment Programme")**

- This Programme is applicable to the BEA AIA Credit Card ("Eligible Card") Cardholder conducting Eligible Transactions (as defined in Clause 2 below) issued by the Bank.
- Eligible Transaction refers to the AIA HK premium payment ("Eligible Transaction") spent with the Eligible Card, including but not limited to premium payment via BEA Online/BEA Mobile, AIA HK website, AIA HK Shroff Office or through AIA HK Financial Planning Consultants, but not include recurring transaction. Whether the Eligible Transaction is an AIA HK premium payment shall be determined at the sole and absolute discretion by the Bank and based on AIA HK's records.
- Under AIA HK Premium Payment Programme, Eligible Transactions made with the Eligible Card will be settled by the system on the next working day after posting (the "System Payment Date"), the Eligible Transaction amount ("Deferred Payment Amount") will be rounded down to the nearest integer in HKD and automatically post to the Cardholder's credit card account on the same day of the next calendar month following the System Payment Date (If the following calendar month does not have the same day as the System Payment Date, the deferred repayment will be posted on the last day of the month). The difference between the Eligible Transaction amount and the Deferred Payment Amount ("Difference") will be charged in the next monthly statement as normal retail transactions. The Cardholder will be automatically enrolled into this program, no registration is required. Accordingly, cardholders will enjoy an interest-free repayment period of up to 86 days. Here is an example of how the AIA HK Premium Payment Programme works:
  - An eligible customer's statement date is the 12<sup>th</sup> of each month. The Cardholder conducts an Eligible Transaction of HK\$1,000.01 on 12<sup>th</sup> January, which is posted on 13<sup>th</sup> January. 14<sup>th</sup> January will be System Payment Date and a deferred payment of HK\$1,000 is automatically made by the system. The difference of HK\$0.01 will be recorded in the monthly statement issued on 12<sup>th</sup> February. The deferred repayment amount of HK\$1,000 will be posted on 13<sup>th</sup> February, and will be recorded in the monthly statement issued on 12<sup>th</sup> March, with a payment due date of 7<sup>th</sup> April. Thus, under the AIA HK Premium Payment Programme, the customer can delay payment for a transaction made on 12<sup>th</sup> January until 7<sup>th</sup> April (up to 86 days) without interest.
- The Bank reserves the right to offer AIA HK Premium Payment Programme only to cardholders whose relevant credit card accounts are in good standing, still valid and have no outstanding payment. The Bank reserves the right to terminate the AIA HK Premium Payment Programme for the Cardholder without prior notice if the relevant credit card account status of the Cardholder changes.

**B. BEA AIA Credit Card Flexible Premium Instalment Plan Terms and Conditions**

- The relevant plan is subject to terms and conditions, please click [here](#) for details.

**C. Wellness Bonus Point Programme ("This Bonus Point Programme")**

- Unless other specified, This Bonus Point Programme runs from 1<sup>st</sup> January, 2024 to 31<sup>st</sup> December, 2024, both dates inclusive. ("Promotional Period").
- This Bonus Point Programme is only applicable to the BEA AIA Credit Card ("Eligible Card") Cardholder.
- All transactions will be determined by their transaction date.
- AIA HK Premium Payment:** Eligible Card will be entitled for 1 bonus point per each HK\$1 spending on AIA HK premium payment. There is no cap on the rewards.
- Live Well and Medical Service Merchant Spending ("Live Well Transactions"):**
  - Customer is entitled to earn 3X Bonus Points for every HK\$1 spent with eligible credit cards at designated Medical Service and Live Well merchants in Hong Kong stores or online stores (if applicable). There is no cap on the rewards.
  - The monthly extra Bonus Points from Live Well Transactions will be credited to the principal card account of the Cardholder between the 8<sup>th</sup> and the 15<sup>th</sup> of the next month and will be displayed on the related statement. A computer system will be used to calculate transactions, bonus points. The Bank's decision shall be final and conclusive.
- Green & Healthy Merchants Spending ("Green & Healthy Merchants Transactions"):**
  - Customer is entitled to earn 3X Bonus Points for every HK\$1 spent with eligible credit cards at designated Green & Healthy merchants in Hong Kong stores or online stores (if applicable). There is no cap on the rewards.
  - The extra 2X Bonus Points from Green & Healthy Merchants Transactions will be credited to the principal card account of the Cardholders by batches as set out the schedule below and will be displayed on the related statement. A computer system will be used to calculate transactions, bonus points. The Bank's decision shall be final and conclusive.

Eligible Green & Healthy Merchants Transactions period	The fulfilment month of getting extra 2X Bonus Points
1 <sup>st</sup> January, 2024 – 31 <sup>st</sup> March, 2024	May 2024
1 <sup>st</sup> April, 2024 – 30 <sup>th</sup> June, 2024	August 2024
1 <sup>st</sup> July, 2024 – 30 <sup>th</sup> September, 2024	November 2024
1 <sup>st</sup> October, 2024 – 31 <sup>st</sup> December, 2024	February 2025

12. The designated Live Well, Medical Service and Green & Healthy merchants are as follow:

Live Well Merchants	Medical Service Providers	Green & Healthy Merchants
<ol style="list-style-type: none"> <li>1. PURE Fitness</li> <li>2. Escapade Sports</li> </ol>	<ol style="list-style-type: none"> <li>1. Hospitals</li> <li>2. Nursing homes</li> <li>3. Outpatient clinics (general practitioners &amp; specialists)</li> <li>4. Medical laboratories</li> <li>5. Dentists/Dental check-ups</li> <li>6. Ophthalmologists and Optometrists</li> <li>7. Eyeglasses</li> <li>8. Orthopedic surgeons</li> <li>9. Chiropractors</li> <li>10. Podiatrists</li> <li>11. Physiotherapy</li> <li>12. Traditional Chinese Medicine</li> <li>13. Bonesetters</li> </ol>	<ol style="list-style-type: none"> <li>1. Green Common</li> <li>2. Hung Fook Tong</li> <li>3. HFT Life cafés</li> </ol>

13. Each principal card account and related supplementary card account(s) will be treated as one eligible account when calculating transactions and Bonus Points.
14. Transactions made by different card accounts held by the same Cardholder cannot be transferred or combined.
15. The Cardholder's eligible account must be valid during the promotional period and at the time the Bonus Points are given. The Bonus Points earned are not transferrable or exchanged to cash.
16. If a transaction proves to be ineligible, the Bank shall be entitled to charge an amount equivalent to the Bonus Points Offered directly from the Cardholder's account at a conversion rate of 1 Bonus Point equal to HK\$1 (Round down to nearest integer).
17. The relevant merchant list is subject to change from time to time.

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