

BEA GOAL Credit Card - Up to 18.4% rebate

1. **Basic Reward of 0.4%**
 - 0.4% rebate for eligible retail spending (every HK\$250 in retail spending = HK\$1 rebate)
2. **Extra Reward - Extra rebate of up to 6% on designated spending categories**

Spending Categories ¹	Monthly Accumulated Spending Amount ²	Extra Reward	Maximum Reward of Each Calendar Month
Online Shopping	HK\$2,000	4%	HK\$200
Entertainment		5%	
Travel & Local Transport		6%	

3. **12% rebate for Mobile Payment³**
 - Get a 12% rebate on local purchases at bakeries/fast food restaurants/coffee shops/on transport through Apple Pay/ Google Pay when your spending reaches designated amount in any month (maximum rebate of HK\$100 in each calendar month).

- ❖ **Customer who register for “BEA Days – 12% cash rebate for Mobile Payment/e-Wallet ” and spend with “Local Transport” category merchants using their BEA GOAL Credit Card through Apple Pay/Google Pay can receive up to an 18.4% rebate**

	<u>Basic Reward</u>	+	<u>Extra Reward</u>	+	<u>“Mobile Payment” rebate</u>	=	<u>Total Reward</u>
Spending with “Local Transport” merchants using BEA GOAL Credit Card through Apple Pay/Google Pay	0.4%		6%		12%		18.4%

Remarks:

1. Spending Categories of eligible transactions are bound by the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited. Each eligible transaction is only eligible for the highest rebate once, even it belongs to more than one eligible spending category:
 - a) “Online Shopping” spending: Online retail spending only
 - b) “Entertainment” spending: Includes purchases of tickets to designated local theme park through official channels and spending within those parks ; at designated local karaoke merchants ; at designated local cinemas ; and at designated local ticket agents. Other than spending through above mentioned merchants, any purchase through group-buy platforms/other agents will not be classified as eligible spending in the “Entertainment” category
 - c) “Travel” spending: Includes designated travel agents, hotels and airlines.
 - d) “Local Transport” spending: Includes designated local bus companies, taxi apps (not include Uber) and fuel stations.

Except for the above-mentioned merchants, any spending made through group-buy or other organizations will not be counted as eligible transactions.

2. Monthly accumulated spending amount includes eligible transactions of local dining / online / retail / overseas / online foreign currency / mobile payments, excludes cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus Automatic Add Value Service, fund transfers, purchase and/or recharge of prepaid cards or digital wallets, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, and casino chip purchases.
3. For details of "BEA Days – 12% cash rebate for Mobile Payment/e-Wallet", please visit <https://www.hkbea.com/html/en/bea-credit-card-rewards-and-spending-offer-rewards.html>.
4. The promotion period of Extra Reward is valid from 1st January, 2024 until 30th June, 2024. Each eligible account will be entitled to a maximum extra HK\$200 cash rebate in in each calendar month. For details of "BEA Credit Cards – Privilege Services and Spending Reward", please visit https://www.hkbea.com/pdf/en/credit-card/master-reward-tnc_en.pdf.