

BEA Credit Cards – Privilege Services and Spending Reward Terms and Conditions

(A) BEA Credit Cards – Privilege Services and Spending Reward (“Programme”) generic terms and conditions

1. The Programme only applies to holders (“Cardholders”) of a BEA GOAL Credit Card, i-Titanium Card, JCB PLATINUM Card, CENTENNIAL World Elite Mastercard, World Mastercard, SupremeGold World Mastercard, Flyer World Mastercard, UnionPay Dual Currency DIAMOND Credit Card, UnionPay Dual Currency PLATINUM Credit Card, Visa Signature Card, Mastercard PLATINUM Card and Visa PLATINUM Card (“Eligible Card”).
2. The Programme is including basic spending reward (“Basic Reward”), extra spending reward (“Extra Reward”) (If applicable) and credit card privilege services (“Services”) (If applicable) (Collectively as “Programme Reward”)
3. Each principal card account and related supplementary card account(s) will be treated as one eligible account (“Eligible Account”) when calculating spending, transactions and Programme Reward.
4. The eligible transactions of Basic Reward includes retail spending with Eligible Cards (“Basic Reward Eligible Transactions”) and are determined by their post date, but excluded and not limited to:
 - a) Cash advance;
 - b) Statement Instalments, “Cash in Hand” amount, balance transfers, and fund transfer;
 - 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, reserved or refunded (including tax refunds on purchases) in whole or in part.
 - h) 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;
 - i) Insurance premium transaction
5. There will be a monthly cap (per calendar month) of rewards earned with Eligible Cards for transactions made under the Government Department categories and for reload through the Octopus Automatic Added Value Service. (i) Each Eligible Account will only be entitled to a maximum of HK\$40 cash rebate or 10,000 bonus points in each calendar month. (ii) The mentioned transactions are determined by their post date.
6. Earned bonus points will be rounded down to the nearest dollar for every individual transaction, not counting cents. For details and the use of bonus points, please refer to Terms and Conditions of “Bonus Gallery Programme” (<https://www.hkbea.com/pdf/bg-tnc-e.pdf>).
7. The eligible transactions of Extra Reward (“Extra Reward Eligible Transactions”) are based on transaction date

8. The cash rebate earned will be rounded down to the nearest Hong Kong dollar. A computer system will be used to calculate transactions and Programme Rewards. The records of The Bank of East Asia Limited ("BEA") shall be final and conclusive.
9. Basic Reward will be credited to the principal card account of the Cardholder in next statement and will appear on the related statement.
10. Extra Reward will be credited to the principal card account of the Cardholder accordingly to below schedule and will appear on the related statement:
 - a) Between the 8th and the 15th of the next calendar month (Applicable to CENTENNIAL World Elite Mastercard, World Mastercard, SupremeGold World Mastercard, Flyer World Mastercard, UnionPay Dual Currency DIAMOND Credit Card, UnionPay Dual Currency PLATINUM Credit Card and Visa Signature)
 - b) On the 16th of the next calendar month (Applicable to BEA GOAL Credit Card and i-Titanium Card)
11. Eligible Transactions (Basic Reward and Extra Reward) only included retail spending transactions and shall be determined at the sole and absolute discretion of BEA according to the merchant codes/transaction types issued by VISA Worldwide Pte. Limited, Mastercard Asia/ Pacific (Hong Kong) Limited, UnionPay International and JCB International Co., Ltd or determined by the respective merchant's acquiring bank (If applicable).
12. Transactions made by Eligible Cards at supermarkets, travel agencies, to government departments; and recurring transactions and/or autopay transactions will not be eligible for Extra Reward.
13. Only Cardholders whose BEA Credit Card accounts are valid are eligible to obtain Programme Rewards. Programme Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
14. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
15. If a transaction is proven to be ineligible, BEA shall be entitled to charge an amount equal to the value of the related rebate to the Cardholder's account (at a conversion rate of HK\$1 to every 200 bonus points, rounded up to the nearest Hong Kong dollar).
16. 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.
17. BEA reserves the sole right to vary or cancel this 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 BEA shall be final and conclusive.
18. In case of any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

(B) The Reward Programmes for Eligible Cards Terms and Conditions

BEA GOAL Credit Card	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn an HK\$1 cash rebate for every accumulated amount of HK\$250 spent on Basic Reward Eligible Transactions with their BEA GOAL Credit Card in each statement cycle. Applicable to the terms in (A) which related to Basic Reward.
Extra Reward	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 ("Promotional Period"). Each Eligible Account will be entitled to a maximum cash rebate of <u>HK\$200</u> in each calendar month. Designated Spending Categories of Extra Reward Eligible Transactions ("Specified Transactions") are as follows: Each eligible transaction is only entitled to the highest rebate once, even if it belongs to more than one eligible spending category <ol style="list-style-type: none"> "Online Shopping" spending <u>4% extra cash rebate</u>: Online retail spending only. "Mobile Payment" spending <u>4% extra cash rebate</u>: Spending through Apple Pay & Google Pay only. "Entertainment" spending <u>5% extra cash rebate</u>: Includes purchases of tickets to designated local theme parks through official channels and spending within those parks ; at designated local karaoke merchants ; designated local cinemas ; and at designated local ticket agents. Other than spending through the merchants mentioned above, any purchase made through group-buy platforms/other agents will not be classified as eligible spending in the "Entertainment" category. "Travel" spending <u>6% extra cash rebate</u>: Includes designated travel agents, Hotels and Airlines. "Local Transport" spending <u>6% extra cash rebate</u>: 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 (Transactions made at supermarkets, to government departments; and recurring transactions and/or autopay transactions will not be eligible for Extra Reward). Cardholders whose monthly Basic Reward Eligible Transactions reaches <u>HK\$2,000</u> will be entitled to an Extra Reward on Specified Transactions in that calendar month. <ol style="list-style-type: none"> The accumulated Basic Reward Eligible Transactions amount will be calculated for each calendar month. All Basic Reward Eligible Transactions are based on transaction date. Please refer to Terms and Conditions of Part (A) for ineligible transactions. The total amount of the Extra Reward will consist of the sum of rebate amounts in each Designated Spending Category, rounded down to the nearest Hong Kong dollar. Applicable to the terms in (A) which related to Extra Reward

i-Titanium Card	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn an HK\$1 cash rebate for every accumulated amount of HK\$250 spent on Basic Reward Eligible Transactions with their i-Titanium Card in each statement cycle. Applicable to the terms in (A) which related to Basic Reward
Extra Reward (i-Dollar)	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 ("Promotional Period"). Each Eligible Account will be entitled to a maximum i-Dollar cash rebate of HK\$300 in each calendar month. Cardholders whose monthly Basic Reward Eligible Transactions reach HK\$2,000 will be entitled to a 3.6% i-Dollar Rebate on online shopping retail spending and retail spending made by mobile payment ("Extra Reward Eligible Transaction(i-Dollar)") in that calendar month. Mobile Payments include but not limited to Apple Pay & Google Pay. <ol style="list-style-type: none"> The accumulated Extra Reward Eligible Transaction(i-Dollar) amount will be calculated each calendar month. All Extra Reward Eligible Transactions(i-Dollar) are based on transaction date. Applicable to the terms in (A) which related to Extra Reward
JCB PLATINUM Card	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn an HK\$1 cash rebate for every accumulated amount of HK\$250 spent on Basic Reward Eligible Transactions with their JCB PLATINUM Card in each statement cycle. Applicable to the terms in (A) which related to Basic Reward
CENTENNIAL World Elite Mastercard	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn 1 bonus point for every HK\$1 Basic Reward Eligible Transactions made with their CENTENNIAL World Elite Mastercard in each statement cycle. Applicable to the terms in (A) which related to Basic Reward
Extra Reward (i) BEA Mileage Reward & (ii) BEA Bonus Point Reward	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 ("Promotional Period"). BEA Mileage Reward is only applicable to the Cardholders who have registered for the BEA Mileage Reward. In the event that the Cardholder does not register for the BEA Mileage Reward, the Cardholder will be automatically enrolled in the BEA Bonus Point Reward without prior notice. Each request to enrol in the BEA Mileage Reward thereafter will incur a handling charge of HK\$1,800 per principal card. The miles are calculated based on the new BEA Mileage Reward conversion rate effective on 5 August, 2024, i.e. 10 Bonus Points = 1 Asia Mile. Spending with CENTENNIAL World Elite Mastercard within the Promotional Period can earn: <ol style="list-style-type: none"> Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy HK\$5 = 1 Asia Mile (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward). Eligible local retail spending ("Eligible Local Transaction") can enjoy HK\$6.25 = 1 Asia Mile (Total 1.6X bonus points, including 0.6X bonus points of Extra Reward and 1X bonus points of Basic Reward).

	<ol style="list-style-type: none"> Starting from 5 August, 2024, a handling fee will be applied for Asia Miles conversion each time. For details, please refer to https://www.hkbea.com/pdf/en/am-noa-en.pdf. Applicable to the terms in (A) which related to Extra Reward Each Eligible Account is eligible for a monthly cap(per calendar month) of 2,000,000 bonus points of Extra Reward within the Promotional Period. The reward scheme selected by Principal Cardholders is applicable to the eligible spending by Principal and Supplementary Cardholders.
Extra Reward (ii) BEA Bonus Point Reward	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 ("Promotional Period"). BEA Bonus Point Reward is not applicable to the Cardholders who have registered for the BEA Mileage Reward. Spending with CENTENNIAL World Elite Mastercard within the Promotional Period can earn: <ol style="list-style-type: none"> The 5X bonus points (Included 1X Basic Reward bonus points) for eligible foreign currency retail spending (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) ("Eligible Foreign Currency Transaction") (equivalent to a maximum of 2% rebate according to current conversion rate of bonus points); The 3X bonus points (Included 1X Basic Reward bonus points) for eligible local retail spending ("Eligible Local Transaction") (equivalent to a maximum of 1.2% rebate according to current conversion rate of bonus point). Applicable to the terms in (A) which related to Extra Reward Each Eligible Account is eligible for a monthly cap(per calendar month) of 2,000,000 bonus points of Extra Reward within the Promotional Period. The reward scheme selected by Principal Cardholders is applicable to the eligible spending by Principal and Supplementary Cardholders.
Services (Complimentary Airport Lounges Worldwide & Complimentary Airport Limousine Service)	<ol style="list-style-type: none"> The hotel booking offers apply to principal and supplementary cardholders of a CENTENNIAL Card (Eligible Cardholders). The promotion period of Complimentary Airport Lounges Worldwide is valid from 1 January, 2025 until 31 December, 2025 ("Promotional Period"). Eligible Cardholders can enjoy complimentary access to a Mastercard Travel Pass airport lounge up to 6 times per calendar year. The Offer is provided by Mastercard and bound by related terms and conditions. Please refer to https://mastercardtravelpass.dragonpass.com/ for details. The promotion period of Airport Transfer Limousine Service is valid from 1 January, 2025 until 31 December, 2025 ("Promotional Period"). The Offer is provided by Mastercard and bound by related terms and conditions. Please refer to https://travelwithus.mastercard.com/#/ for details. The offers cannot be exchanged for cash, vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
World Mastercard / Flyer World Mastercard	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn 1 bonus point for every HK\$1 Basic Reward Eligible Transactions made with their World Mastercard in each statement cycle. Applicable to the terms in (A) which related to Basic Reward

<p>Extra Reward (i) BEA Mileage Reward</p>	<ol style="list-style-type: none"> 1. The promotion period of Extra Reward is valid from 1 January, 2025 until 31 March, 2025 ("Promotional Period"). 2. BEA Mileage Reward is only applicable to the Cardholders who have registered for the BEA Mileage Reward. 3. Each Eligible Account is eligible for a monthly cap(per calendar month) of 100,000 bonus points of Extra Reward within the Promotional Period. 4. In the event that the Cardholder does not register for the BEA Mileage Reward, the Cardholder will be enrolled in the BEA Bonus Point Reward automatically without prior notice. Each request to enrol in the BEA Mileage Reward thereafter will incur a handling charge of HK\$1,800 per principal card. 5. The miles are calculated based on the new BEA Mileage Reward conversion rate effective on 5 August, 2024, i.e. 10 Bonus Points = 1 Asia Mile. Cardholders with World Mastercard can earn Extra Reward within the Promotional Period by the following spending: <ol style="list-style-type: none"> a) Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy HK\$5 = 1 Asia Mile (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward). b) Eligible local dining outlets, local household appliance stores and local electronics sales stores spending ("Eligible Specified Local Transaction") can enjoy HK\$6.25 = 1 Asia Mile (Total 1.6X bonus points, including 0.6X bonus points of Extra Reward and 1X bonus points of Basic Reward). c) Other eligible retail spending ("Eligible Non-specified Transaction") can enjoy HK\$10 = 1 Asia Mile (1X bonus points of Basic Reward). 6. Starting from 5 August, 2024, a handling fee will be applied for Asia Miles conversion each time. For details, please refer to https://www.hkbea.com/pdf/en/am-noa-en.pdf . 7. Applicable to the terms in (A) which related to Extra Reward.
<p>Extra Reward (ii) BEA Bonus Point Reward</p>	<ol style="list-style-type: none"> 1. The promotion period of Extra Reward is valid from 1 January, 2025 until 31 March, 2025 ("Promotional Period"). 2. BEA Bonus Point Reward is not applicable to the Cardholders who have registered for the BEA Mileage Reward. 3. Each Eligible Account is eligible for a monthly cap(per calendar month) of 100,000 bonus points of Extra Reward within the Promotional Period. 4. Cardholders with World Mastercard can earn Extra Reward within the Promotional Period by the following spending: <ol style="list-style-type: none"> a) Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy 4% rebate (Total 10X bonus points, including 9X bonus points of Extra Reward and 1X bonus points of Basic Reward). b) Eligible local dining outlets spending ("Eligible Local Dining Transaction") can enjoy 4% rebate (Total 10X bonus points, including 9X bonus points of Extra Reward and 1X bonus points of Basic Reward). 5. Applicable to the terms in (A) which related to Extra Reward.

SupremeGold World Mastercard	
Basic Reward	<ol style="list-style-type: none"> Cardholders can earn 1 bonus point for every HK\$1 Basic Reward Eligible made with their SupremeGold World Mastercard in each statement cycle. Applicable to the terms in (A) which related to Basic Reward.
Extra Reward (i) BEA Mileage Reward	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 31 March, 2025 ("Promotional Period"). BEA Mileage Reward is only applicable to the Cardholders who have registered for the BEA Mileage Reward. Each Eligible Account is eligible for a monthly cap(per calendar month) of 100,000 bonus points of Extra Reward within the Promotional Period. In the event that the Cardholder does not register for the BEA Mileage Reward, the Cardholder will be enrolled in the BEA Bonus Point Reward automatically without prior notice. Each request to enrol in the BEA Mileage Reward thereafter will incur a handling charge of HK\$1,800 per principal card. The miles are calculated based on the new BEA Mileage Reward conversion rate effective on 5 August, 2024, i.e. 10 Bonus Points = 1 Asia Mile. Cardholders with SupremeGold World Mastercard can earn Extra Reward within the Promotional Period by the following spending: <ol style="list-style-type: none"> Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy HK\$5 = 1 Asia Mile (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward). Eligible local dining outlets, local household appliance stores and local electronics sales stores spending ("Eligible Specified Local Transaction") can enjoy HK\$6.25 = 1 Asia Mile (Total 1.6X bonus points, including 0.6X bonus points of Extra Reward and 1X bonus points of Basic Reward). Other eligible retail spending ("Eligible Non-specified Transaction") can enjoy HK\$10 = 1 Asia Mile (1X bonus points of Basic Reward). Starting from 5 August, 2024, a handling fee will be applied for Asia Miles conversion each time. For details, please refer to https://www.hkbea.com/pdf/en/am-noa-en.pdf. Applicable to the terms in (A) which related to Extra Reward.
Extra Reward (ii) BEA Bonus Point Reward	<ol style="list-style-type: none"> The promotion period of Extra Reward is valid from 1 January, 2025 until 31 March, 2025 ("Promotional Period"). BEA Bonus Point Reward is not applicable to the Cardholders who have registered for the BEA Mileage Reward. Each Eligible Account is eligible for a monthly cap(per calendar month) of 100,000 bonus points of Extra Reward within the Promotional Period. Cardholders with SupremeGold World Mastercard can earn Extra Reward within the Promotional Period by the following spending: <ol style="list-style-type: none"> Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy 4% rebate (Total 10X bonus points, including 9X bonus points of Extra Reward and 1X bonus points of Basic Reward).

	<p>b) Eligible local dining outlets spending ("Eligible Local Dining Transaction") can enjoy 4% rebate (Total 10X bonus points, including 9X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>5. Applicable to the terms in (A) which related to Extra Reward.</p>
Services (Airport Transfer Limousine Service)	<ol style="list-style-type: none"> The promotion period of Airport Transfer Limousine Service ("Limousine Service") is valid from 1 January, 2025 until 31 March, 2025 ("Promotional Period"). Limousine Service applies only to BEA SupremeGold World Mastercard The principal cardholder and his/her related supplementary cardholders are entitled to use the limousine service at the preferential price of HK\$600 per trip per vehicle for the first 6 trips during the promotional period. From the 7th trip onwards, the regular price of HK\$1,000 per trip per vehicle will be charged (based on the submission date of booking form). Calculation of the number of trips made by each principal cardholder and his/her supplementary cardholders will be combined. Only cardholders who has completed any spending with BEA SupremeGold World Mastercard in 2 months before the departure date will be eligible for the preferential price. The service fee is inclusive of luggage handling charges, fuel, and tunnel and bridge tolls (if any). The service fee will be debited to the BEA SupremeGold World Mastercard by The Bank of East Asia, Ltd ("BEA") between 9th and 15th of the next calendar month and will appear on the related statement. Reservations should be made at least 48 hours but not more than 30 calendar days prior to the appointment date by online booking form, email to bea@airportlimousine.com.hk or by fax on 3152 2791. An email confirmation will be sent to the cardholder within 2 calendar days by Airport Limousine Services Ltd ("ALS") upon receiving the completed BEA SupremeGold World Mastercard Airport Transfer Limousine Service Booking Form. Each cardholder can only reserve 1 vehicle per trip. The service applies to the Mercedes-Benz S-Class (4-seater) or Toyota Alphard Deluxe Van (6-seater), according to the selection of the cardholder, and is subject to availability. ALS reserves the right to replace the cardholder's chosen vehicle with one of a similar grade when necessary. The cardholder must be one of the passengers, and present the registered BEA SupremeGold World Mastercard and sign the confirmation slip when boarding the limousine. Otherwise, the regular price (please refer to Terms and Conditions, clause 2) per vehicle per trip shall be charged to the BEA SupremeGold World Mastercard. Surcharges (if applicable) will be debited to the BEA SupremeGold World Mastercard by ALS between 9th and 15th of the next calendar month and will appear on the related statement: <ol style="list-style-type: none"> A midnight surcharge of HK\$200 per trip per vehicle will be applied for using services between 00:00 and 06:59. An extra HK\$250 will be charged for each extra stop en-route to the destination. The cardholder is allowed to amend or cancel the reservation by sending an email notice to ALS 24 hours before the scheduled appointment time. Otherwise, an amendment/cancellation fee of HK\$400 will be charged.

	<ul style="list-style-type: none"> d. No-shows will be charged HK\$880. e. For departures, if the waiting period exceeds 20 minutes from the scheduled appointment time, a waiting charge of HK\$150 will be charged for every 15 minutes. f. For arrivals, if the waiting period exceeds 1 hour of the actual arrival time, a waiting charge of HK\$150 will be charged for every 15 minutes. g. An extra HK\$200 will be charged for the personal meet and greet service at the Airport Arrival Hall B. h. A parking fee will be charged separately if parking is required at the pick up location. ALS reserves the right to vary the surcharges at any time without prior notice. <p>12. The luggage handling limit is subject to the capacity of the selected vehicle's luggage compartment</p> <p>13. A luggage claim of up to HK\$500 shall be provided by ALS for lost or damaged luggage.</p> <p>14. Airport lounge service is provided by ALS. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by ALS. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by ALS.</p> <p>15. 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.</p>
UnionPay Dual Currency DIAMOND Credit Card	
Basic Reward	<ul style="list-style-type: none"> 1. Cardholders can earn 1 bonus point for every HK\$1/CNY1 Basic Reward Eligible Transactions made with their UnionPay Dual Currency DIAMOND Credit Card in each statement cycle. 2. Applicable to the terms in (A) which related to Basic Reward.
Extra Reward	<ul style="list-style-type: none"> 1. The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 ("Promotional Period"). 2. Each Eligible Account is eligible for a monthly cap(per calendar month) of 100,000 bonus points of Extra Reward within the Promotional Period. 3. Cardholders with UnionPay Dual Currency DIAMOND Credit Card can earn Extra Reward within the Promotional Period by the following spending: <ul style="list-style-type: none"> a. Eligible local dining outlets spending ("Eligible Local Dining Transaction") can enjoy 1.2% rebate (Total 3X bonus points, including 2X bonus points of Extra Reward and 1X bonus points of Basic Reward). b. Eligible local retail spending ("Eligible Local Transaction") can enjoy 0.8% rebate (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward). c. Eligible retail spending via UnionPay App ("Eligible UnionPay App Transaction") can enjoy extra 0.4% rebate (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward). d. (Only Applicable to Hong Kong Dollar Account) Eligible foreign currency retail spending ("Eligible Foreign Currency Transaction") (non-Hong Kong dollar transactions made in or outside of Hong Kong, excludes Renminbi) can enjoy 4% rebate (Total 10X bonus

	<p>points, including 9X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>e. (Only Applicable to Renminbi Account) Eligible Renminbi retail spending (“Eligible Renminbi Transaction”) can enjoy 4.8% rebate (Total 12X bonus points, including 11X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>4. Applicable to the terms in (A) which related to Extra Reward.</p>
Services (Online Bill Payment Offer)	<p>1. The promotion period of Online Bill Payment Offer (“Bill Pay Offer”) is valid from 1 January, 2025 until 30 June, 2025 (“Promotional Period”).</p> <p>2. Eligible transactions of online bill payment include successful online bill payments made through the “Payments – Bills” function in BEA Cyberbanking (except settling payment of “Banking & Credit Card Services”, “Credit/Financial Services” or “Securities Trading”). All instructions of scheduled online bill payments whose execution dates do not take place during the Promotion Period are excluded. This Promotion is not applicable to RMB transaction on bill payment and cash advance.</p> <p>3. Each Cardholder earn 0.4% rebate (1X bonus points of Online Bill Payment offer) from eligible transaction in this promotion within Promotional Period</p> <p>4. Each Eligible Account is eligible for a monthly cap(per calendar month) 20,000 bonus points of Extra Reward within the Promotional Period.</p>
UnionPay Dual Currency PLATINUM Credit Card	
Basic Reward	<p>1. Cardholders can earn 1 bonus point for every HK\$1/CNY1 Basic Reward Eligible Transactions made with their UnionPay Dual Currency PLATINUM Credit Card in each statement cycle.</p> <p>2. Applicable to the terms in (A) which related to Basic Reward.</p>
Extra Reward	<p>1. The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 (“Promotional Period”).</p> <p>2. Cardholders with UnionPay Dual Currency PLATINUM Credit Card can earn Extra Reward within the Promotional Period by the following spending:</p> <p>a) Eligible local dining outlets spending (“Eligible Local Dining Transaction”) can enjoy extra 2X bonus points (Total 3X bonus points, including 2X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>b) Eligible local retail spending (“Eligible Local Transaction”) can enjoy extra 1X bonus points (Total 2X bonus points, including 1X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>3. Applicable to the terms in (A) which related to Extra Reward.</p>
Visa Signature Card	
Basic Reward	<p>1. Cardholders can earn 1 bonus point for every HK\$1 Basic Reward Eligible Transactions made with their Visa Signature Card in each statement cycle.</p> <p>2. Applicable to the terms in (A) which related to Basic Reward.</p>
Extra Reward	<p>1. The promotion period of Extra Reward is valid from 1 January, 2025 until 30 June, 2025 (“Promotional Period”).</p> <p>2. Cardholders with Visa Signature Card can earn Extra Reward within the Promotional Period by the following spending:</p> <p>a) Eligible foreign currency retail spending (“Eligible Foreign Currency Transaction”) (non-Hong Kong dollar transactions made in or outside of Hong Kong) can enjoy extra 3X bonus points (Total 4X bonus points, including 3X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p>

	<p>b) Eligible local dining outlets spending (“Eligible Local Dining Transaction”) can enjoy extra 5X bonus points (Total 6X bonus points, including 5X bonus points of Extra Reward and 1X bonus points of Basic Reward).</p> <p>3. Applicable to the terms in (A) which related to Extra Reward.</p>						
Services (Free Travel Insurance)	<p>1. The promotion period of Free Travel Insurance is valid from 1 January, 2025 until 31 December, 2025 (“Promotional Period”).</p> <p>2. Cardholders whose spending through their Eligible Account reaches HK\$60,000/HK\$90,000 in one calendar year will be entitled to either one or twice 7-day travel insurance plans (“Free Plans”) in the following calendar year.</p> <p>3. If the Eligible Account is issued within the calendar year, the spending requirement will be calculated on a pro-rata monthly basis at HK\$5,000/HK\$7,500 per month from the month after the month of the card issuance. For example, if the card is issued in February 2024, pro-rata spending requirements will be as follow:</p> <table><tr><td>Pro-rata spending requirements in 2024</td><td>HK\$50,000 (HK\$5,000 x 10 months)</td><td>HK\$75,000 (HK\$7,500 x 10 months)</td></tr><tr><td>Free Plan entitled in 2025</td><td>1 time</td><td>2 times</td></tr></table>	Pro-rata spending requirements in 2024	HK\$50,000 (HK\$5,000 x 10 months)	HK\$75,000 (HK\$7,500 x 10 months)	Free Plan entitled in 2025	1 time	2 times
Pro-rata spending requirements in 2024	HK\$50,000 (HK\$5,000 x 10 months)	HK\$75,000 (HK\$7,500 x 10 months)					
Free Plan entitled in 2025	1 time	2 times					
Mastercard PLATINUM Card and Visa PLATINUM Card							
Basic Reward	<p>1. Cardholders can earn 1 bonus point for every HK\$1 Basic Reward Eligible Transactions made with their Mastercard PLATINUM Card or Visa PLATINUM Card in each statement cycle.</p> <p>2. Applicable to the terms in (A) which related to Basic Reward.</p>						

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