

Welcome offer Terms & Conditions

- The welcome offer is only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and supplementary cards) in the 6 months prior to the application submission date and at the time of card approval.
- Each eligible customer can enjoy the welcome offer once only and the offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified. The Bank reserves the right of final decision to the entitlement of offers.
- The welcome offers are available on a first-come-first-served basis while stocks last. The Bank reserves the right to provide an alternative gift within the same promotion period or other gifts of an equivalent value in case of shortage.
- If the cardholder cancels his/her principal BEA Credit Card mentioned above within 12 months from the date the account is opened, an administration fee equivalent to the face value or reference retail price of the welcome gift at the time of application will be charged to the relevant account without prior notice.
- The Bank of East Asia, Limited (the "BEA") reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.



Hong Kong Professional Teacher's Union Visa Card

Welcome Gift Terms and Conditions – HK\$300 Cash Rebate

1. To qualify for the HK\$300 Cash Rebate the cardholder is required to **1.)** activate the new BEA credit card through the BEA App AND **2.)** reach HK\$3,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
2. The spending is included of supplementary card spending which will be combined with the spending made by the relevant principal card. Card spending excludes "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, purchase and/or recharge prepaid cards or Digital Wallet, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/Automatic Teller Machine ("ATM") bill payments, tax payments, and any other transactions determined by The Bank of East Asia, Limited ("BEA") from time to time. The cardholder's entitlement to the welcome gift will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.
3. The cash rebate will be credited directly to the relevant principal card account within 15 working days after the cardholder has fulfilled the Spending Requirement within the Spending Period.
4. The cash rebate can be used to offset the balance of related card accounts only. The Cardholder's eligible account must be valid during the Promotional Period and at the time cash rebate is given. Cash rebates are not transferrable.



BEA UnionPay Dual Currency PLATINUM Credit Card

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General Terms and Conditions (applicable to all BEA Credit Cards in this promotion)

1. The eligibility of all transactions is determined by their transaction date.
2. Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
3. Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
4. To calculate the cardholder's spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
5. A computer system will be used to calculate transactions and rebates. BEA's decision shall be final and conclusive.
6. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
7. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Gift directly from the cardholder's account.
8. The cardholder's account must be valid during the promotion period and at the time the welcome offer is given.
9. BEA 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.
10. Please visit the BEA website for offer details and terms and conditions.
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 the BEA Credit Cardholder Agreement (Personal Account).

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司