

Welcome Gift Terms and Conditions – HK\$400 Cash Rebate

1. The welcome gift 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.
2. To qualify for the HK\$400 Cash Rebate the cardholder is required to 1.) activate the new BEA credit card through the BEA App AND 2.) reach HK\$4,000 in local/overseas retail spending or cash advances with the new graduate card within 2 months of its issue date (the “Spending Period”).
3. 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.
4. 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.
5. 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.
6. BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.

General Terms and Conditions

1. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
2. If a transaction proves to be ineligible, or if a duplicate redemption is made, or if there is fraud or abuse in relation to a redemption, BEA shall be entitled to debit an amount equal to the reference retail price of any welcome gift awarded from the cardholder’s account without prior notice.
3. If the cardholder cancels his/her principal new BEA Credit Card within 12 months from the date of account opening, a welcome gift administration fee of HK\$400 will be charged to the relevant account without prior notice.
4. 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. BEA reserves the right to demand immediate payment for the outstanding unpaid amount and all interest and other related fees and/or charges forthwith. In the event of any dispute, the decision of BEA shall be final and conclusive.
5. 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).