

BEA Corporate Card Cash Rebate Programme

General Terms and Conditions:

1. Once an application has been approved by The Bank of East Asia, Limited (“BEA”), the company holding the BEA Corporate Card company account (the “Company”) and any relevant employee holding a BEA Corporate Card cardholder account (the “Cardholder”) will be deemed to have accepted the Terms and Conditions listed below in conjunction with the terms and conditions stated in the BEA Credit Cardholder Agreement (Corporate Account) (the “Cardholder Agreement”).
2. BEA reserves the right to vary or cancel this promotional 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.
3. Unless otherwise specified, words and expressions as defined in the Cardholder Agreement shall have the same meaning when used in these Terms and Conditions. For the avoidance of doubt, nothing in these Terms and Conditions shall prejudice or affect the terms and conditions of the Cardholder Agreement. These Terms and Conditions shall be in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.
4. The Company and/or Cardholder must pay all applicable fees and charges to BEA as stipulated in the Schedule of Fees and Charges on Credit Card Services and other notices relating to fees and charges (if applicable) as published by BEA and notified to the Company and/or Cardholder from time to time, which will be provided by BEA upon request at any BEA branch or through the Customer Services Hotline.
5. No person other than the cardholder and/or the company 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 (Corporate Account).

Cash Rebate Programme (the “Programme”) Terms and Conditions:

1. The provisions herein shall be applicable to the Company and/or the Cardholder(s) eligible to participate in the Programme provided that there is no breach of any terms and conditions of the Cardholder Agreement.
2. Only those Companies and/or Cardholders whose company and/or cardholder accounts are valid are eligible for the Programme.
3. Based on the accumulated eligible transaction amount made in connection with the cardholder account, during the specified period, BEA may, subject to the provisions hereinafter mentioned, reward the Cardholder in the form of a cash rebate.

4. The calculation of the accumulated transaction amount will be made on a quarterly basis as stated below.

Quarter	Calculation period	Transaction posting date	Cash Rebate shown
1	19 th December of each year – 18 th March of next year	January – March statement	April statement
2	19 th March – 18 th June	April – June statement	July statement
3	19 th June – 18 th September	July – September statement	October statement
4	19 th September – 18 th December	October – December statement	January statement of next year

The cash rebate will be calculated according to the accumulated transaction amount in dollar terms by the individual cardholder account during the specified quarterly periods. All amounts will be rounded down to the nearest dollar and balance will not be carried to next quarter.

5. Eligible transactions include retail spending and overseas transactions, which are posted and appeared on statements. Eligible overseas transactions include retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars.
6. Ineligible transactions include cash advances, online/Automatic Teller Machine (“ATM”) bill payments, tax payments, recurring transactions, auto-pay transactions, insurance or related payments, Octopus Automatic Add Value Service, “Balance Transfer” amounts, fund transfer amounts, “Statement Instalment” amounts, “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, overseas phone/mail orders and the transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
7. The cash rebate will be credited to the relevant Cardholder’s account in subsequent month of each quarter. A summary of the total accumulated transaction amount and the related cash rebate will also be sent to the Company for reference.
8. The cash rebate cannot be exchanged for cash, is non-transferrable and non-assignable, and will be forfeited without any right to claim:
- if Company/Cardholder account(s) is/are closed or otherwise terminated (whether by BEA or another party) pursuant to the terms and conditions of the Cardholder Agreement; or
 - if the Programme is terminated with or without prior notice.
9. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will not be considered as eligible transactions. BEA shall be entitled to debit or charge back any cash rebate that has been credited to the relevant eligible account with appropriate notice.