

**Terms and conditions:**

1. Unless otherwise specified, the offer applies to cardholders who settle any relevant payments at Rare & Fine Wines ("Rare & Fine Wines") in full with a valid BEA credit card. The JCB PLATINUM Card is excluded.
2. Cardholders must state their intention to use their BEA credit card before making payment to enjoy the offer.
3. Available while stock lasts.
4. The offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with VIP/membership offers or any other promotional offers.
5. All information and photos shown are for reference only.
6. No person other than the cardholder or The Bank of East Asia, Limited ("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.
7. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Rare & Fine Wines. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Rare & Fine Wines. Cardholders should direct any queries to Rare & Fine Wines.
8. BEA and Rare & Fine Wines reserve the sole right to vary or cancel the Offer 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 and Rare & Fine Wines shall be final and conclusive.

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