

Terms and Conditions

1. The programme is only applicable to holders of the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card (the "Cardholder").
2. Eligible transactions include local retail transactions made in Hong Kong and posted in Hong Kong dollars (including phone/mail/online purchases), while all other transactions, including but not limited to overseas transactions, cash advances, monthly instalments for retail purchases, online/Automatic Teller Machine ("ATM") bill payments, tax payments, recurring transactions, autopay, Octopus Automatic Add Value Service, fund transfer amount, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, purchase of cash coupons, and casino chips are excluded.
3. Each principal card account and related supplementary card account(s) will be treated as one eligible account when calculating transactions and Bonus Points.
4. Transactions made by different card accounts held by the same Cardholder cannot be transferred or combined.
5. The monthly extra Bonus Points will be credited to the principal card account of Cardholder between the 8th and the 15th of the next month and will appear on the related statement.
6. A computer system will be used to calculate transactions/Bonus Points. The records of BEA shall be final and conclusive.
7. The Cardholder's eligible account must be valid during the promotional period and at the time the Bonus Points are given. The Bonus Points earned are not transferrable.
8. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
9. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant Bonus Points from the Cardholder's account. The conversion rate for charging back Bonus Points is HK\$1 for every 200 Bonus Points (rounded up to the nearest Hong Kong dollar).
10. 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.
11. BEA reserves the sole right to vary or cancel the 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.