

BEA i-Titanium Card i-Dollar Rebate and Cash Rebate (the “Reward Programme”) Terms and Conditions

1. The Reward Programme is only applicable to holders of a BEA i-Titanium Card (the “Cardholders”).
2. Each principal card account and related supplementary card account(s) will be treated as one eligible account when calculating spending, transactions and rewards.
3. Only Cardholders whose BEA Credit Card accounts are valid are eligible to obtain the rebates. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
4. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
5. If a transaction is proven to be ineligible, The Bank of East Asia, Limited (“BEA”) shall be entitled to debit an amount equal to the value of the related rebate from the Cardholder’s account.
6. 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.
7. BEA reserves the sole right to vary or cancel this 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.

(i) i-Dollar Rebate

1. The promotion will start from now and will continue until further notice.
2. All eligible transactions are based on the transaction date.
3. Each eligible account will only be entitled to a maximum of HK\$200 in i-Dollars in each calendar month.
4. Cardholders whose monthly retail spending reach HK\$1,800 will be entitled to a i-Dollar Rebate on online shopping transactions in that calendar month.
 - (i) The accumulated retail transaction amount will be calculated each calendar month.
 - (ii) All eligible retail transactions are based on transaction date.
 - (iii) Please refer to Bonus Gallery Programme Terms and Conditions for ineligible transactions.
5. i-Dollars earned will be rounded down to the nearest dollar.
6. i-Dollars will be credited to the principal card account as a cash rebate on the 16th of the next calendar month and will appear on your statement. i-Dollars are nontransferrable, and cannot be converted into cash.
7. Eligibility of online shopping transactions shall be determined at the sole and absolute discretion of BEA according to the settings and conditions determined by Mastercard Asia/Pacific (Hong Kong) Limited (Transactions made at supermarkets, travel agencies, to government departments; and recurring transactions and/or autopay transactions will not be eligible for extra cash rebate).

(ii) Cash Rebate

1. Cardholders may earn a HK\$1 cash rebate for every accumulated amount of HK\$250 spent on retail transactions with their BEA Credit Card in each statement cycle.
2. There will be a monthly cap (per calendar month) of cash rebate earned with a BEA Credit Card for transactions made under the Government Department categories and for reload through the Octopus Automatic Added Value Service.

- (i) Each eligible account will only be entitled to a maximum of HK\$40 cash rebate in each calendar month.
 - (ii) The transactions are determined by their post date.
 - (iii) Each principal card account and related supplementary card account(s) will be treated as one eligible account.
3. Please refer to Bonus Gallery Programme Terms and Conditions for ineligible transactions.
 4. Transaction eligibility shall be determined at the sole and absolute discretion of BEA according to the merchant codes issued by Mastercard Asia/Pacific (Hong Kong) Limited.
 5. The cash rebate earned will be rounded down to the nearest dollar.
 6. Cash rebates will be credited to the relevant principal card account in the next statement cycle.
 7. Cash rebates earned by different BEA Credit Cards held in one Cardholder's name cannot be combined. Cash rebates are non-transferrable.
 8. A computer system will be used to calculate transactions and cash rebates. The records of BEA shall be final and conclusive.

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