

Terms and Conditions of Airport Lounges Access in Japan and Hawaii:

1. The service is only applicable for principal cardholders and supplementary cardholders of BEA JCB Platinum Card ("Cardholder").
2. The spending and the number of entitlements for airport lounges access in Japan and Hawaii are separately counted for principal cardholders and supplementary cardholders.
3. During 1 April 2026 to 31 March 2027 ("service period"), whether cardholder fulfill requirement 1 or 2 to enjoy airport lounges access in Japan and Hawaii ("airport lounges access"), each usage will be deducted from 6 times quota airport lounges access in Japan and Hawaii.
4. Eligible transaction ("eligible transaction") refers to the transactions made by BEA JCB Platinum Card at physical stores in **Japan** settled in Japanese Yen (regardless spending amount). Transactions made in airport lounges or charges for accompanying guests are excluded.
5. To enjoy 1 or more visit (cap by the cardholder's remaining quota of airport lounges access) complimentary airport lounges access within designated usage period of airport lounges access ("usage period"), BEA JCB Platinum cardholder is required to make at least one eligible transaction at corresponding transaction period.
6. Once the usage of airport lounges access in Japan and Hawaii is beyond 6 times quota, the service will be charged at standard price. Please check with airport lounges for the actual price.
7. Ineligible transaction includes retail purchases at non-Japan physical stores settled in Japanese Yen (including purchases in other non-Japanese regions and online purchases), and retail purchases at Japan physical stores settled in non-Japanese Yen, interest free instalment for retail purchase, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, transactions to government departments (any region), mail / fax / telephone orders, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded and any transactions designated by the BEA / JCB. If the transaction proves to be ineligible, BEA reserves the right to charge relevant service fee from the credit card account without prior notice.
8. Transaction eligibility shall be determined by BEA according to the merchant codes / transaction types as defined by JCB International Co., Ltd or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify whether the transactions are eligible or not before customers conduct their transactions. If the merchant codes / transaction types are found to be misclassified with the Merchants' business, BEA will not be responsible for such misclassification nor compensation. BEA's decision as to the definition of Eligible Spending shall be final.

9. This service is provided by JCB and subject to related terms and conditions. Japan & Hawaii airport service period is from now until 31 March 2027. The lounges can be used only once per boarding pass at departure or arrival for free. For service details, please click [here](#) or contact JCB Platinum Concierge Desk at 800 - 967 - 074 (toll free for calls from Hong Kong). For more JCB Platinum Concierge Desk hotline, please click [here](#).

10. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information of airport lounges access provided by JCB. BEA shall not be liable for any matters arising from or in connection with the products, services, or information of airport lounges access provided by JCB. Cardholders should direct any queries or complaints to JCB or service providers.

11. 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.

12. BEA reserves the sole right to vary or cancel the reward and/ or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

13. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.

14. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay! 借定唔借？還得到先好借！

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Terms and Conditions of LoungeKey™ Services:

1. The service is only applicable for principal cardholders and supplementary cardholders of BEA JCB Platinum Card ("Cardholder").
2. The number of times for LoungeKey™ Services is separately counted for principal cardholders and supplementary cardholders.
3. This service is provided by JCB and subject to related terms and conditions. Overseas airport lounges service period is from now until 31 December, 2026. The lounges can be used only once per boarding pass at departure or arrival for free. For LoungeKey Service details, please click [here](#) (only Chinese version available).
4. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information of airport lounges access provided by JCB. BEA shall not be liable for any matters arising from or in connection with the products, services, or information of airport lounges access provided by JCB. Cardholders should direct any queries or complaints to JCB or service providers.
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 these Terms and Conditions.
6. BEA reserves the sole right to vary or cancel the reward and/ or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
7. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
8. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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