

Terms and Conditions of The Bank of East Asia Member-get-member Programme (“MGM Programme”):

1. The promotion runs from 28th December, 2021 to 28th February, 2022 (both dates inclusive) (the “Promotional Period”).
2. To be eligible as a referrer, the customer must fulfil the following criteria:
 - a. Enrol in the MGM Programme and obtain a unique referral code during the Promotional Period; and
 - b. Hold any BEA credit card (excluding BEA corporate cards) while at the time of MGM Programme is open for enrolment, and remain as a cardholder until the rewards are given.
3. To be eligible as a referee, the referrer’s contact must fulfil the following criteria:
 - a. Be a new customer of The Bank of East Asia, Limited (“BEA”), who has not held any BEA credit cards on or since 1st June, 2021; and
 - b. Apply for a BEA World Mastercard (excluding the BEA Corporate World Mastercard), BEA i-Titanium Card, BEA UnionPay Platinum Card, or a BEA Student Credit Card (including the i-Titanium Card, HKU Credit Card, PolyU Visa Card, EdUHK Visa Card, Lingnan University Mastercard Card, and VTC Visa Card) during the Promotional Period; and
 - c. Submitted their card application directly to BEA, entering the unique referral code in the designated field during the application process; and
 - d. Have their card application approved by BEA on or before 31st March, 2022, and remain as a cardholder till the rewards are given.
4. If fulfilling the criteria set out in clauses 2 & 3, each application will be considered as a successful referral, and both the referrer and referees will be awarded with the rebates set out in the table below.

Credit Card Types	Referrers Rewards	Referees Reward
BEA World Mastercard, BEA i-Titanium Card (excluding Student Cards) or BEA UnionPay Platinum Card	HK\$200 rebate	HK\$50 rebate (if card is activated within 1 month of being approved)
BEA Student Credit Card	HK\$150 rebate	

5. A Special Bonus HK\$1,000 rebate will be awarded to the referrers who successfully refer 5 referees or more to apply for BEA Credit Cards within the Promotional Period. For the avoidance of doubt, each referrer can receive the Special Bonus reward once only.
6. Each referee can be referred once only in this MGM Programme. If a referee is referred by multiple referrers, only the first application recorded by BEA will be valid. In addition, each referee will only receive the Referee Reward once, regardless of the number of cards applied for and approved during the Promotional Period.
7. Self-referrals are not accepted. BEA staff shall not be eligible for any referrer or referee offers as part of this promotion.
8. The rebate will be credited to the cardholder’s account on or before 31st July, 2022.
9. Both the referrer and referee must acknowledge that BEA will not disclose the details of individual applications, and that BEA’s record shall be final and binding.
10. BEA reserves the right to vary or cancel this 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.
11. Please visit the BEA website for offer details and terms and conditions.
12. 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 the BEA Credit Cardholder Agreement (Personal Account).