

Terms and Conditions of the 1.95% Rebate on Foreign Currency Transaction Fee for New BEA Visa Signature and BEA i-Titanium Cardholders ("Rebate on Foreign Currency Transaction Fee")

1. New BEA Visa Signature or BEA i-Titanium cardholders who have fulfilled all the conditions below are eligible to receive the Rebate on Foreign Currency Transaction Fee ("Eligible Customers"):
 - a. Applied for a BEA Visa Signature Card or BEA i-Titanium Card through the channels designated by The Bank of East Asia, Limited ("BEA") between 25th March and 31st May, 2019 (both dates inclusive);
 - b. Had their BEA Visa Signature Card or BEA i-Titanium Card successfully approved on or before 30th June, 2019;
 - c. Had their BEA Visa Signature Card or BEA i-Titanium Card activated through BEA App within 2 months from card issue date;
 - d. Have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) within 6 months prior to applying for the new BEA Visa Signature Card or i-Titanium Card.
2. Eligible Customers will receive a full rebate for the Foreign Currency Transaction Fee on foreign currency payments made using their new BEA Visa Signature Card or BEA i-Titanium Card within 12 months of its open date (the "Eligible Spending Period"), subject to the first HK\$100,000 overseas spending per customer throughout the Eligible Spending Period.
3. Eligible transactions for the Rebate on Foreign Currency Transaction Fee ("Eligible Transactions") include retail transactions made outside of Hong Kong and settled in foreign currencies other than Hong Kong dollars. Eligible Transactions do not include spending through any associated supplementary cards, transactions settled in Hong Kong dollars under Dynamic Currency Conversion, online transactions, cash advances, casino chip purchases, or phone/mail orders.
4. All Eligible Transactions must be made during the Eligible Spending Period (as determined by the transaction date), and posted to BEA's system within 14 days from the transaction date.
5. Customers can receive a maximum Rebate on Foreign Currency Transaction Fee of 1.95% only. If, in conjunction with this rebate, a customer takes up other promotions of the same nature, including but not limited to the 0.95% Overseas Spending Foreign Currency Transaction Fees Unlimited rebate, the total rebate will be adjusted accordingly, subject to the cap of 1.95%.
6. The applicable rate for Foreign Currency Transaction Fee will be revised to 1.5% with effect from 1st May, 2019, thus the Rebate on Foreign Currency Transaction Fee will be capped at 1.5% effective from 1st May, 2019.
7. Transaction eligibility shall be determined at the sole and absolute discretion of BEA according to the country codes and merchant codes issued by Visa International and/or Mastercard Asia/Pacific (Hong Kong) Limited.
8. Un-posted/cancelled/refunded transactions, transactions under dispute, and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
9. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the Cardholder's account.
10. A computer system will be used to calculate transactions and entitlement to the rebate. The records of BEA shall be final and conclusive.
11. The Rebate on the Foreign Currency Transaction Fee will be credited to Eligible Customers' BEA Credit Card accounts within the next month of the transaction post date.
12. Any rebate credited can be used to offset the balance of the relevant card account only, and will be rounded down to the nearest Hong Kong dollar.
13. The relevant card account of Eligible Customers must remain valid during the Eligible Spending Period and at the time the Rebate is credited. Rebates earned are not transferrable.
14. Customers who apply through an online designated channel must ensure that the device accepts cookies and must not refresh the page, nor use the "Back" function to return to the previous page, or browse any other webpages during the entire application process. Eligibility will be solely determined based on BEA's record, and BEA will take no responsibility for any technical problems that arise.
15. BEA reserves the right to amend the offer, should there be a change in the Foreign Currency Transaction Fee in the future during the promotional period or Eligible Spending Period.
16. 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.
17. BEA reserves the sole right to vary or cancel the offers 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.

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