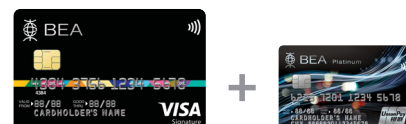


BEA Flyer World Mastercard (the “New Card”) Welcome Offer – 2-year Pet Club Membership (“Welcome Offer”) Terms & Conditions

1. The Welcome Offer is only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission date.
2. BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit (based on the credit limit granted).
3. Customers should successfully apply for the New Card during Promotion Period.
4. To qualify for the Welcome Offer, the cardholder is required to **1.)** activate the New Card through the BEA App **AND 2.)** reach HK\$8,000 in local/overseas retail spending or cash advances with the New Card within 2 months of its issue date (the “Spending Period”).
5. Eligible spending excludes spending of supplementary card(s), “Cash in Hand” loan amounts, “Cash in Hand” and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder’s entitlement to the Welcome Offer will be forfeited if they are unable to achieve the spending requirement within the Spending Period.**
6. The Redemption Code (the “Redemption Code”) of 2-year Pet Club Membership will be mailed to the cardholder’s mailing address within 2 months after they have fulfilled the requirement stated in clause 3 and 4 as per the record of BEA. BEA will not re-issue the letter if it’s lost, stolen, or damaged.
7. Redemption Code will be effective until 31st March, 2020. Each Redemption Code can be used once only.
8. Under any circumstances, the Redemption Code cannot be redeemed for cash, any Bonus Points or cash rebate, or exchanged for other gifts, products or discount and no change will be given. It cannot be used in conjunction with other promotional offers of Hong Kong Pet Club Limited.
9. Terms and conditions of Hong Kong Pet Club Limited apply to the use of the Welcome Offer. BEA accepts no liability relating to the Redemption Code or the Welcome Offer, including but not limited to the lost, expiry date, usage and redemption of Welcome Offer.
10. BEA is not obliged to notify cardholders of any changes or latest announcements relating to the use of Welcome Offer. Cardholders understand and accept that BEA is not supplier of the Welcome Offer. BEA shall bear no liability relating to any aspect of the services, goods and/or products, including but not limited to their quality, the supply, the descriptions provided by the supplier, any false trade description, misrepresentation, mis-statement, omission, unauthorized representation, unfair trade practices or conduct in connection with the Welcome Offer, products and services provided by the supplier, its employees, officers or agents.
11. For details on the Welcome Offer, please refer to www.PetClub.com.hk.
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 these Terms and Conditions.
13. 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.
14. The eligibility of all transactions is determined by their transaction date.
15. Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
16. Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
17. To calculate the cardholder’s spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
18. A computer system will be used to calculate transactions and rebates. BEA’s decision shall be final and conclusive.
19. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Offer directly from the cardholder’s account without prior notice.
20. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Offer directly from the cardholder’s account.
21. The cardholder’s account must be valid at the time the Welcome Offer is given.
22. If the cardholder cancels their principal BEA Credit Card mentioned above within 12 months from the date the account is opened, a Welcome Offer administration fee (of between HK\$200 and HK\$500, according to the cardtype) will be charged to the relevant account without prior notice.

Welcome offer Terms & Conditions

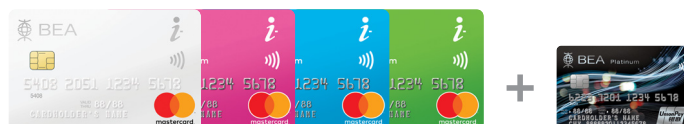
- The welcome offer is only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission date.
- BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit (based on the credit limit granted).

[BEA Visa Signature Card](#)
[BEA i-Titanium Card](#)
[BEA UnionPay Dual Currency PLATINUM Credit Card](#)
[BEA JCB PLATINUM Card](#)
[General Terms and Conditions \(applicable to all BEA Credit Cards in this promotion\)](#)

BEA Visa Signature Card
Spending Requirement

- To qualify for the HK\$800 Cash Rebate the cardholder is required to **1.**) activate the new BEA Visa Signature Card (the "Principal Card 1") through the BEA App **AND** **2.)** reach HK\$8,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
- Eligible spending **excludes** spending by any supplementary card(s), "Cash in Hand" loans, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfers, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign currency exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the welcome gift will be forfeited if they are unable to achieve the spending requirement within the Spending Period.**
- The cardholder is required to apply for a BEA UnionPay Dual Currency PLATINUM Credit Card (the "Principal Card 2") in addition to the above promotion. Transactions made using the Principal Cards 1 and 2 cannot be combined. If only the Principal Card 2 applied for in this promotion is approved, the cardholder will not be entitled to any welcome gift in this promotion.

Redemption Arrangement

- The rebate will be credited to the principal card account **within 2 months** after he/she has fulfilled the spending requirement for the card, and will appear on the related statement.
- The cardholder's eligible account must be valid during the promotional period and at the time the rebate is given. The rebate cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder. Any rebate credited can be used to offset the balance of the relevant card account only.


BEA i-Titanium Card
Spending Requirement

- To qualify for the welcome gift, the cardholder is required to **1.**) successfully activate the new BEA i-Titanium Card (the "Principal Card 1") through the BEA app **AND** **2.)** make Eligible Transactions listed in table below which reach the required Aggregate Eligible Spending Amount with the new card within 2 months from its issue date (the "Spending Period").

Aggregate Eligible Spending Amount	Eligible Transaction	Welcome Gift		
HK\$6,000 or above	Local/overseas retail spending/ online foreign currency transaction* and/or cash advances	Gift 1: Antler 27" Suitcase	or	Gift 2: HK\$500 Cash Rebate ("Cash Rebate")
HK\$9,000 or above (Including overseas retail/ online foreign currency transaction* with aggregate eligible spending amount of HK\$3,000 or above)		Gift 3: Extra HK\$300 Cash Rebate ("Cash Rebate") (Only applicable to Principal Card 1 with card application date from 12th August to 4th December 2019)		

* Eligible overseas retail/online foreign currency transactions include: (i) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars, (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (iii) online transactions posted in any currency other than Hong Kong dollars. Ineligible overseas transactions include cash advances, casino chip purchases, and phone/mail orders.

Example 1: During the Spending Period (means 1st September to 31st October, 2019), a cardholder successfully activated the new Principal Card 1 through the BEA App and made below eligible transactions. This cardholder is eligible to receive an Antler 27" Suitcase or HK\$500 Cash Rebate and **extra** HK\$300 Cash Rebate (because the **aggregate eligible spending amount** is **over HK\$9,000** which includes **overseas retail and online foreign currency transactions** of **over HK\$3,000**).

Posting Date of Eligible Transaction	Eligible Transaction	Eligible Spending Amount
5 th September, 2019	Local retail spending	HK\$3,500
7 th September, 2019	Overseas retail spending	HK\$2,000
23 rd September, 2019	Cash advances	HK\$1,000
7 th October, 2019	Online foreign currency transaction	HK\$3,000
Aggregate Eligible Spending Amount		HK\$9,500

Example 2: During the Spending Period (means 8th September to 7th November, 2019), a cardholder successfully activated the new Principal Card 1 through the BEA App and made below eligible transactions. This cardholder is eligible to receive an Antler 27" Suitcase or HK\$500 Cash Rebate, but **NOT the extra** HK\$300 Cash Rebate (because the **aggregate eligible spending amount** is over HK\$9,000 which includes **overseas retail transaction** of under HK\$3,000).

Posting Date of Eligible Transaction	Eligible Transaction	Eligible Spending Amount
11 th September, 2019	Local retail spending	HK\$2,500
15 th September, 2019	Overseas retail spending	HK\$500
28 th September, 2019	Cash advances	HK\$9,000
Aggregate Eligible Spending Amount		HK\$12,000

- Eligible spending excludes spending by any supplementary card(s), "Cash in Hand" loans, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfers, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign currency exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the welcome gift will be forfeited if they are unable to achieve the spending requirement within the Spending Period.**
- The cardholder is required to apply for a BEA UnionPay Dual Currency PLATINUM Credit Card (the "Principal Card 2") in addition to the above promotion. Transactions made using the Principal Cards 1 and 2 cannot be combined. If only the Principal Card 2 applied for in this promotion is approved, the cardholder will not be entitled to any Welcome Gift in this promotion.

Redemption Arrangement

4. Welcome Gift 1	Welcome Gift 2 and 3
A gift redemption letter/SMS will be mailed or sent to the cardholder's mailing address/contact number within 2 months after they have fulfilled the spending requirement for the card. The cardholder will be able to receive the welcome gift by presenting the redemption letter/SMS and their Principal Card 1. The welcome gift is available on a first-come-first-served basis and is subject to availability while stocks last. Redemption details, including the redemption method, redemption centre address, and redemption date will be set out in the redemption letter/SMS.	Cash Rebate will be credited to the principal card account as a cash rebate within 2 months after he/she has fulfilled the spending requirement for the card, and will appear on the related statement.

- Welcome gift 1 – cannot be converted to any Bonus Points or rebate. BEA will not be responsible for lost, stolen, or damaged redemption letter.
- Welcome gift 2 and 3 – the cardholder's eligible account must be valid during the promotional period and at the time the rebate is given. The rebate cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder. Any rebate credited can be used to offset the balance of the relevant card account only.
- All product information, prices, and photos shown are for reference only. The supplier's information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
- BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by participating merchant(s) /the supplier(s). BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchant(s) /the supplier(s). Cardholders should direct any queries or complaints to participating merchant(s) /the supplier(s).



BEA UnionPay Dual Currency PLATINUM Credit Card

Spending Requirement

- To qualify for the Welcome Gift 1 OR Welcome Gift 2 (collectively the "Welcome Gift") the cardholder is required to **1.)** activate the new BEA UnionPay Dual Currency PLATINUM Card through the BEA App **AND 2.)** reach HK\$5,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").

Welcome Gift 1	Welcome Gift 2
HK\$500 HKTvmall Gift Voucher ("gift voucher")	HK\$400 Supermarket Gift Voucher ("supermarket gift voucher")

- Eligible spending excludes spending by any supplementary card(s), "Cash in Hand" loans, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfers, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign currency exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the welcome gift will be forfeited if they are unable to achieve the spending requirement within the Spending Period.**

Redemption Arrangement

3. Welcome Gift 1	Welcome Gift 2
The gift voucher will be mailed to the cardholder's mailing address within 2 months after they have fulfilled the spending requirement as per the record of BEA. Use of the gift voucher will be bound by the terms and conditions prescribed by the participating merchant.	

- The gift voucher cannot be converted to any Bonus Points or rebate. BEA will not be responsible for lost, stolen, or damaged Gift Voucher, Supermarket Gift Voucher, gift redemption letter/SMS.
- All product information, prices, and photos shown are for reference only. The supplier's information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
- BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by participating merchant(s) /the supplier(s). BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the participating merchant(s) /the supplier(s). Cardholders should direct any queries or complaints to participating merchant(s) /the supplier(s).



BEA JCB PLATINUM Card

Spending Requirement

1. To qualify for the HK\$200 rebate (the "Rebate") the cardholder is required to **1.)** activate the new BEA JCB PLATINUM Card through the BEA App **AND 2.)** reach HK\$4,000 in local/overseas retail spending or cash advances with the new card within 2 months of its issue date (the "Spending Period").
2. Eligible spending excludes spending by any supplementary card(s), "Cash in Hand" loans, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfers, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign currency exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. **The cardholder's entitlement to the welcome gift will be forfeited if they are unable to achieve the spending requirement within the Spending Period.**

Redemption Arrangement

3. The rebate will be credited to the principal cardholder's account **within 2 months** after he/she has fulfilled the spending requirement for the card, and will appear on the relevant statement.
4. The cardholder's eligible account must be valid during the promotional period and at the time the rebate is given. The rebate cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder. Any rebate credited can be used to offset the balance of the relevant card account only.

General Terms and Conditions (applicable to all BEA Credit Cards in this promotion)

1. The eligibility of all transactions is determined by their transaction date.
2. Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
3. Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
4. To calculate the cardholder's spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
5. A computer system will be used to calculate transactions and rebates. BEA's decision shall be final and conclusive.
6. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Gift directly from the cardholder's account without prior notice.
7. If a transaction proves to be ineligible, BEA shall be entitled to charge an amount equivalent to the Welcome Gift directly from the cardholder's account.
8. The cardholder's account must be valid at the time the welcome offer is given.
9. If the cardholder cancels their principal BEA Credit Card mentioned above within 12 months from the date the account is opened, a welcome offer administration fee (of between HK\$200 and HK\$500, according to the cardtype) will be charged to the relevant account without prior notice.
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).

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

(08/2019)