

### ‘BEA Weekends’ and ‘BEA Travel Days’ Terms and Conditions

1. Only single net transactions amounting to HK\$500 or more will be included in the calculation of Bonus Points/rebate for eligible spending categories.
2. The Cardholder’s eligible account must be valid at the time any rebate and/or Bonus Points are given, whereas BEA World Mastercard holders must remain enrolled for the BEA Dining Reward concurrently.

### ‘BEA Weekends’ Terms and Conditions

1. Eligible transactions include local dining/ retail transactions/ online purchases/ new interest-free instalment plans (total amount).
2. Ineligible transactions include retail or online transactions at supermarkets/ department stores/ travel agencies/ HKTVmall, Taobao.com and Tmall, cash advances, online/Automatic Teller Machine (“ATM”) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus Automatic Add Value Service, fund transfer amounts, purchase and/or recharge of prepaid cards or digital wallets, “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, and casino chip purchases.
3. All transactions must be conducted between 00:00 and 23:59 from Saturdays to Sundays, Hong Kong Time (as determined by the transaction date).
4. Each eligible account will be entitled to a maximum of 50,000 BEA Weekends points in each calendar month (equivalent to a maximum extra rebate of HK\$200 with the BEA i-Titanium/BEA JCB PLATINUM Card).
5. Each eligible transaction can be rewarded with a maximum of 11X Bonus Points (equivalent to a maximum 4.4% rebate with the BEA i-Titanium/ BEA JCB PLATINUM Card), including the basic 1X Bonus Points, the extra Bonus Points exclusive to each card type, and the BEA Weekends points.

### ‘BEA Travel Days’ Terms and Conditions

1. Eligible overseas transactions include: (i) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars (including transactions made in renminbi using the BEA UnionPay Dual Currency PLATINUM Credit Card), and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
2. Ineligible overseas transactions include cash advances, online transactions, casino chip purchases, and phone/mail orders.
3. Each eligible account can receive a maximum of 50,000 BEA Travel Days points in each calendar month (equivalent to a maximum extra rebate of HK\$200 with the BEA i-Titanium/BEA JCB PLATINUM Card).
4. Each eligible transactions will be rewarded with a maximum of 11X Bonus Points (equivalent to a maximum 4.4% rebate with the BEA i-Titanium/ BEA JCB PLATINUM Card), including the basic 1X Bonus Point, the extra Bonus Points exclusive to each card type, and the BEA Travel Days points.

### ‘BEA Fast Food/Coffee Days’ Terms and Conditions

1. Only single net transactions of less than HK\$500 with Apple Pay/Google Pay will be included in the calculation of eligible transactions and rebate.
2. All eligible transactions in Hong Kong which are classified as paid to fast food restaurants (including coffee shops) are bound by the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.
3. Each eligible account will be entitled to a maximum rebate of HK\$100 in each calendar month.
4. The offer is not apply to BEA JCB PLATINUM Card. The Google Pay offer is not apply to BEA UnionPay Dual Currency PLATINUM Credit Card.
5. The Cardholder’s eligible account must be valid and binding with Apple Pay/Google Pay at the time the rebate is given.

### General Terms and Conditions

1. Unless otherwise specified, BEA Days – 11X Bonus Points and 10% Rebate privileges (“BEA Days”) starts from 1<sup>st</sup> May, 2018 and will continue until further notice.
2. Unless otherwise specified, BEA Days apply to holders of a BEA Credit Card (the “Cardholder”). The BEA Corporate Card is excluded.
3. All transactions are counted based on the transaction date.
4. Transaction eligibility shall be determined at the sole and absolute discretion of The Bank of East Asia, Limited (“BEA”) according to the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/ JCB International Co., Ltd/ China UnionPay.
5. To calculate the Cardholder’s spending, eligible transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars (including transactions made in renminbi using the BEA UnionPay Dual Currency PLATINUM Credit Card) will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Visa International / Mastercard Asia/Pacific (Hong Kong) Limited / JCB International Co., Ltd. / China UnionPay.
6. A computer system will be used to calculate transactions, rebate, and/or Bonus Points. The records of BEA shall be final and conclusive.
7. All Bonus Points earned using the BEA i-Titanium/ BEA JCB PLATINUM Card will be converted to a cash rebate automatically and will be rounded down to the nearest Hong Kong dollar (the conversion rate is 250 Bonus Points to HK\$1 cash rebate).
8. Any rebate credited can be used to offset the balance of the related card account only, and will be rounded down to the nearest Hong Kong dollar.
9. Rebate and/or Bonus Points earned are not transferrable.
10. Un-posted/ cancelled/ refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/ refunded will be considered ineligible.
11. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant Bonus Points/rebate from the Cardholder’s account. The conversion rate for charging back Bonus Points is HK\$1 for every 200 Bonus Points (rounded up to the nearest Hong Kong dollar).
12. Extra Bonus Points and/or rebate earned for eligible transactions will be credited to the relevant principal card account during the below periods, and will appear on the related statement:

Spending period	Bonus Points/Rebate credit period
in each calendar year from 1 <sup>st</sup> January – 31 <sup>st</sup> March	within May
1 <sup>st</sup> April – 30 <sup>th</sup> June	within August
1 <sup>st</sup> July – 30 <sup>th</sup> September	within November
1 <sup>st</sup> October – 31 <sup>st</sup> December	within February of the following year

13. 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.
14. 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.