

Online Balance Transfer Programme Terms and Conditions:

1. All eligible transactions must be conducted during the promotional period and are based on transaction date.
2. Eligible transactions include online bill payments successfully made through the “Banking & Credit Card Services” or “Credit/Financial Services” categories under the “Payments - Bills” function using the Cyberbanking to settle the outstanding balances of non-BEA credit card, personal loan, or revolving loan accounts. All instructions of scheduled payments whose execution dates do not take place during the promotional period and other online bill payments are excluded.
3. The handling fee for each eligible transaction will be debited from the designated account first once the transaction is confirmed. The relevant handling fee plus the cash rebate (the “Reward”) to which the cardholder is entitled will be granted in a block to the designated account.
4. Transactions made by different principal card accounts held by the same cardholder cannot be transferred or combined when calculating the transaction amount in order to qualify for the Reward.
5. The designated account must be valid during the promotional period and at the time the Reward is given in order to be eligible to receive the Reward. The Reward is non-transferrable.
6. No Bonus Points or cash rebate (if applicable) will be offered for any eligible transaction made under the programme.
7. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
8. If a transaction proves to be ineligible, The Bank of East Asia, Limited (“BEA”) shall be entitled to debit an amount equal to the value of the Reward from the cardholder’s eligible card account.
9. 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.
10. BEA reserves the sole right to vary or cancel this Programme 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.