“BEA Days●Local Transactions” and
“BEA Days●Overseas/Online foreign currency transactions” Terms and Conditions

Each eligible account must be valid whereas BEA World Mastercard holders must remain registered for the BEA Dining Reward at the time any Bonus Points and/or rebates are given.

“BEA Days●Local Transactions” Terms and Conditions

1. Eligible transactions include local dining/retail transactions/online purchases/new interest-free instalment plans (total amount).
2. Each eligible transaction will receive an extra 11X Bonus Points (equivalent to an extra 4.4% cash rebate with the BEA i-Titanium/BEA JCB PLATINUM Card).
3. Each eligible account will be entitled to a maximum of 50,000 “BEA Days●Local Transactions” Bonus Points in each calendar month (equivalent to a maximum cash rebate of HK$200 for the BEA i-Titanium/BEA JCB PLATINUM Card).

“BEA Days●Overseas/Online foreign currency transactions” Terms and Conditions

1. Eligible 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), (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (iii) online transactions posted in any currency other than Hong Kong dollars.
2. Ineligible overseas transactions include cash advances, casino chip purchases, and phone/mail orders.
3. Each eligible transaction will receive an extra 11X Bonus Points (equivalent to an extra 4.4% cash rebate with the BEA i-Titanium/BEA JCB PLATINUM Card).
4. Each eligible account will be entitled to a maximum of 50,000 “BEA Days●Overseas/Online foreign currency transactions” Bonus Points in each calendar month (equivalent to a maximum cash rebate of HK$200 with the BEA i-Titanium/BEA JCB PLATINUM Card).

“BEA Days●Mobile Payment” Terms and Conditions

1. All eligible transactions in Hong Kong which are classified as paid to bakeries and fast food restaurants (including coffee shops) are bound by the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.
2. Each eligible account will be entitled to a maximum cash rebate of HK$100 in each calendar month.
3. Does not apply to the BEA JCB PLATINUM Card. The Google Pay does not apply to the BEA UnionPay Dual Currency PLATINUM Credit Card.
4. Eligible account must be valid and linked with Apple Pay/Google Pay at the time the rebate is given.

General Terms and Conditions

1. BEA Days – Extra 4.4% rebate and up to 10% rebate privileges (“BEA Days”) starts from 1st September, 2019 and will continue until further notice.
2. Unless otherwise specified, BEA Days applies to holders of a BEA Credit Card (the “Cardholder”). BEA Corporate Card is excluded.
3. The eligibility of each transaction is defined by its 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 relevant card account only, and will be rounded down to the nearest Hong Kong dollar.

9. Rebates and/or Bonus Points earned are not transferrable. Rebates and/or Bonus Points for a cancelled account will be automatically cancelled and cannot be refunded, transferred or redeemed.

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 only during the below periods, and will appear on the related statement:

<table>
<thead>
<tr>
<th>Spending period</th>
<th>Extra bonus points and/or rebate credit period</th>
</tr>
</thead>
<tbody>
<tr>
<td>1st July – 30th September, 2019</td>
<td>within November, 2019</td>
</tr>
<tr>
<td>1st October – 31st December, 2019</td>
<td>within February of the following year</td>
</tr>
<tr>
<td>In each subsequent calendar year from 1st January – 31st March</td>
<td>within May of the same year</td>
</tr>
<tr>
<td>In each subsequent calendar year from 1st April – 30th June</td>
<td>within August of the same year</td>
</tr>
<tr>
<td>In each subsequent calendar year from 1st July – 30th September</td>
<td>within November of the same year</td>
</tr>
<tr>
<td>In each subsequent calendar year from 1st October – 31st December</td>
<td>within February of the following year</td>
</tr>
</tbody>
</table>

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 receive the benefit of any of the provisions of these Terms and Conditions.

14. BEA reserves the sole right to vary or cancel the “BEA Days” 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.