

“BEA Days – 12% cash rebate for Mobile Payment/e-Wallet” Terms and Conditions

1. The promotional period of this promotion (“Promotion”) is from 1 January, 2024 to 30th June, 2024 (both dates inclusive) (“Promotional Period”).
2. All eligible transactions in Hong Kong are bound by the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International and payments made through Apple Pay/Google Pay/UnionPay QR Code Payment.
3. The list of eligible local merchants are included bakeries, fast food restaurants (including coffee shops) and transport (including but not limited to bus company, MTR, taxi app, and fuel station).
4. Monthly accumulated spending amount includes eligible transactions of dining / online / retail / overseas / online foreign currency / mobile payments, excludes cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus Automatic Add Value Service, fund transfers, 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.
5. Unless otherwise specified, the Promotion applies to holders of a BEA Credit Card (the “Cardholder”). BEA JCB PLATINUM Card/ BEA Corporate Card is excluded. The Google Pay does not apply to the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card. The UnionPay App only applies to the BEA UnionPay Dual Currency PLATINUM/DIAMOND Credit Card.
6. Cardholders who are successfully registering the Promotion within the Promotional Period can earn rebates from that month onwards. If your credit card account has already been registered for “BEA Days” on or before 2023, you are not required to register again. Cardholders with more than one eligible card account only have to register with any one of their eligible credit card. Each principal card account and any related supplementary card account(s) will be treated as one eligible card account when calculating the transactions and/or rebates. Transaction made using different eligible accounts cannot be transferred/combined.
7. During the Promotional Period, Cardholders can enjoy 12% cash rebate upon purchases at eligible merchants through designated mobile payment/e-wallet in that calendar month when the monthly accumulated spending of each eligible credit card account reaches the specified amount.

Specified amount of monthly cumulative spending amount for eligible accounts are:

Credit Card Type	Monthly accumulated spending amount
World Elite Mastercard / World Mastercard / Visa Signature Card / Dual Currency DIAMOND Card	HK\$4,000 or more
PLATINUM Card/ i-Titanium Card/ BEA GOAL Credit Card/ Gold Card / Classic Card	HK\$2,000 or more

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

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8. Each eligible account will be entitled to a maximum rebate of HK\$100 in each calendar month.
9. Eligible account must be valid and linked with Apple Pay/Google Pay/UnionPay App at the time the rebate is given.

General Terms and Conditions

1. The eligibility of each transaction is defined by its transaction date.
2. 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/ UnionPay International.
3. A computer system will be used to calculate transactions and/or rebate. BEA shall be final and conclusive.
4. 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.
5. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded, transferred or redeemed.
6. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
7. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount of rebate from the Cardholder' s account.
8. Rebate earned for eligible transactions will be credited to the relevant principal card account only during the below periods, and will appear on the relevant statement:

Spending period	Rebate credit period	Remark
From 1 st January 2024– 31 st March 2024	Within May 2024	Rebate earned for the Promotion
From 1 st April 2024 – 30 th June 2024	Within August 2024	

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 receive the benefit of any of the provisions of these Terms and Conditions.
10. BEA reserves the sole right to vary or cancel the 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. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
12. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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