

General Terms and Conditions:

1. Only single net transactions amounting to HK\$500 or more will be included in the calculation of Bonus Points for eligible spending categories.
2. All transactions are counted based on the transaction date.
3. 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 UnionPay International.
4. 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 at the exchange rate of UnionPay International.
5. The cardholder's eligible account must be valid at the time any Bonus Points are given.
6. A computer system will be used to calculate transactions and Bonus Points. The records of BEA shall be final and conclusive.
7. Bonus Points earned are not transferrable.
8. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
9. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant Bonus Points 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).
10. Extra Bonus Points earned for eligible transactions of "Unionpay Overseas Spending Reward" will be credited to the relevant principal card account during the below periods, and will appear on the related statement:

Spending period	Bonus Points credit period
12 th November – 31 st December, 2018	within February 2019
1 st – 31 st January, 2019	within May 2019

11. 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.
12. 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.