

**General terms and conditions:**

1. The Promotion is valid from 1st July, 2021 to 31st August, 2021 (refers to “Promotion Period”).
2. Unless otherwise specified, all offers (“Offers”) apply to cardholders who settle any relevant payments in full with a valid BEA credit card at J SELECT (“Participating Merchant”). The BEA JCB PLATINUM Card is excluded.
3. Available while stocks last.
4. The offer cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with VIP/membership offers or any other promotional offers.
5. All product information, prices, and photos shown are for reference only. The information provided by the Participating Merchant shall prevail.
6. All transactions must be conducted during the promotional period according to their transaction date.
7. Transaction eligibility shall be determined according to the merchant codes issued by Visa/Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.
8. A computer system will be used to calculate the transactions and rebates. The records of The Bank of East Asia, Limited (“BEA”) shall be final and conclusive.
9. The cardholder’s eligible account must be valid during the promotional period and at the time the rebate is given. 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. Rebates earned are not transferrable. Rebates for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
10. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the rebate is given, BEA shall be entitled to debit an amount equal to the value of the relevant rebate from the cardholder’s account.
11. Cardholders’ personal data may be collected by the Participating Merchant, and the use of such personal data shall be subject to the personal information collection statement of the Participating Merchant. BEA is not involved in any part of such data collection and usage. Please contact the Participating Merchant for relevant details.
12. 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.
13. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Participating Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Participating Merchant. Cardholders should direct any queries or complaints to the Participating Merchant.
14. BEA and the Participating Merchant reserve 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 and the Participating Merchant shall be final and conclusive.

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