

## **Terms and Conditions**

- 1. All offers (the "Offers") are applicable to cardholders who settle payment in full with a BEA UnionPay Dual Currency PLATINUM Credit Card or a BEA UnionPay ATM Card (the "Cardholders" of the "BEA Card") via the UnionPay network. Extra Reward of up to 3X Bonus Point is not applicable to BEA UnionPay ATM Card.
- **2.** The Offers are available on a first-come, first-served basis while stocks last.
- **3.** The Offers are non-transferrable and cannot be redeemed for cash or other products/services.
- **4.** Redemption counter staff have the right to request Cardholders to present their BEA Card and sales slip(s) for verification purposes.
- **5.** All photos shown are for reference only.
- **6.** The Bank of East Asia, Limited ("BEA"), and China UnionPay Hong Kong Branch ("UnionPay Hong Kong") make no representation or guarantee as to the quality and availability of the products, services, or information provided by International Finance Centre Management Co., Ltd. ("Hong Kong ifc mall") and the participating merchants. BEA and UnionPay Hong Kong shall not be liable for any matters arising from or in connection with the products, services, or information provided by Hong Kong ifc mall and the participating merchants. Cardholders should direct any queries or complaints to Hong Kong ifc mall or the relevant participating merchant.
- **7.** BEA, UnionPay Hong Kong, Hong Kong ifc mall, and the participating merchants 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, UnionPay Hong Kong, Hong Kong ifc mall, and the participating merchants shall be final and conclusive.
- **8.** BEA and UnionPay Hong Kong shall not take any responsibility if Hong Kong ifc mall or a participating merchant fails to provide an offer as stated and the Cardholder incurs a loss as a result and also shall not take any responsibility for any dispute related to the promotion mechanism.