

**Ztore Promotional Offer Terms and Conditions:**

1. Offer is valid from 11 May 2020 to 30 June 2020 ("Promotional Period").
2. Ztore new customers can enjoy HK\$50 instant discount upon a single net purchase of HK\$700 or above at Ztore during the Promotional Period by entering Promotion Code: ZBEA50 and check out with BEA Credit Card.
3. Ztore existing customers can enjoy HK\$20 instant discount upon a single net purchase of HK\$700 or above at Ztore during the Promotional Period by entering Promotion Code: ZBEA20 and check out with BEA Credit Card.
4. Offers are not applicable to BEA UnionPay Dual Currency Platinum Credit Card.
5. Only one Promotion Code can be applied per each order. Promotion Codes are valid from 11 May 2020 to 30 June 2020. Each Promotion Code limited to the first 1,000 cardholders. Each cardholder can enjoy the each Promotion Code once only.
6. Offer cannot be used in conjunction with other Promotion Code, cash vouchers or discounts by Ztore.
7. This promotional offer is only applicable to Home Delivery Service.
8. This promotional offer is only applicable to Home Delivery Service. Ztore new customer shall not use the same phone number and/or home delivery address for registration as well as making successful purchase at Ztore's website before. If duplicated phone number and/or home delivery address is/are found on the new registered account, the new Ztore customer offer under this Promotion shall be forfeited immediately and all of the ordered products shall be charged at its original price.
9. Please contact Ztore Customer Service if there are any enquiries.
10. Delivery service is bound by terms and conditions. Please visit Ztore website "About Delivery" section for more details. For details on orders and delivery service, please refer to Ztore website "Terms and Conditions" and "FAQ."

**Neigbuy Promotional Offer Terms and Conditions:**

1. Offer is valid from 11 May 2020 to 30 June 2020 ("Promotional Period").
2. Offer is applicable to Neigbuy new customers only. Neigbuy new customers can enjoy HK\$15 instant discount on the first order upon a single net purchase of HK\$60 or above during the Promotional Period by applying the Promotion Code: NBEA60 upon checkout with BEA Credit Card. Each Neigbuy account can only enjoy the offer once in the first order.
3. Limited to the first 500 cardholders.
4. Offers are not applicable to BEA UnionPay Dual Currency Platinum Credit Card.
5. Only one Promotion Code can be applied per order. Promotion code is valid from 11 May 2020 to 30 June 2020. Offers cannot be used in conjunction with other Promotion Code, cash vouchers or discounts by Neigbuy.
6. Neigbuy new customer shall not use the same phone number for registration as well as making successful purchase at Neigbuy before. If duplicated phone number is found on the new registered account, the Neigbuy new customer offer under this promotion shall be forfeited immediately and all of the ordered products shall be charged at its original price.
7. Please contact Neigbuy Customer Service if there are any enquiries.

**General Terms and Conditions:**

1. Unless otherwise specified, all offers (the "Offers") apply to cardholders who settle any relevant payments to the participating merchants in full with BEA Credit Card.
2. Offers available while stocks last.
3. No person other than the cardholder or The Bank of East Asia, Limited ("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.
4. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Ztore HK Limited, and Neigbuy Limited ("Participating Merchants"). BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by relevant Participating Merchants. Cardholders should direct any queries or complaints to the relevant Participating Merchants.

5. BEA, and 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 and Participating Merchants shall be final and conclusive.