

## **Terms and Conditions:**

- 1. All offers (the "Offers") apply to cardholders with a BEA Credit Card. The BEA Corporate Card is excluded.
- 2. The Offers cannot be used in conjunction with any other promotional offers.
- 3. Approval for the interest-free instalment plan will be subject to the current status of the cardholder's account and the credit policy of The Bank of East Asia, Limited ("BEA"), while the cardholder shall be bound by all terms and conditions of the BEA Credit Card Interest-free Instalment Programme. For details, please visit the BEA website.
- 4. A computer system will be used to calculate transactions and Bonus Points. The records of BEA shall be final and conclusive.
- 5. All Bonus Points earned using the BEA i-Titanium/BEA JCB PLATINUM Card will be converted to a cash rebate automatically and will be rounded down to the nearest Hong Kong dollar (the conversion rate is 250 Bonus Points to HK\$1 cash rebate).
- 6. The cardholder's eligible account must be valid during the promotional period and at the time any Bonus Points are given.
- 7. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
- 8. If a transaction proves to be ineligible, BEA shall be entitled to debit Bonus Points, or an amount equivalent to the value of the Offers received, from the relevant credit card 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).
- **9.** All product information, prices, and photos shown are for reference only. The suppliers' information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
- 10. 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.
- **11.** BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the supplier. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the supplier. Cardholders should direct any queries or complaints to the supplier.
- **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 and the participating merchants shall be final and conclusive.