

Terms and Conditions

1. This promotion is only applicable to holders of a BEA Credit Card. The BEA Corporate Card is excluded.
2. 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 VISA International/MasterCard Asia/Pacific (Hong Kong) Limited/JCB International Co., Ltd./China UnionPay.
3. Eligible overseas 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 UnionPay Dual Currency PLATINUM Credit Card) will be converted into Hong Kong dollars at the exchange rate applicable on the transaction date to calculate the cardholder's total spending.
4. A computer system will be used to calculate transactions/cash rebates. The records of BEA shall be final and conclusive. The cash rebate will be rounded down to the nearest Hong Kong dollar.
5. The cardholder's eligible account must be valid during the promotional period and at the time the cash rebates are given. The cash rebates are not transferrable.
6. Approval for an interest-free instalment plan will be subject to the current status of the cardholder's account and the credit policy of 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. If a cardholder's account is cancelled by the cardholder or BEA or the interest-free instalment plan is terminated for whatever reason, all outstanding amounts together with an additional HK\$150 prepayment fee will become immediately due and payable by the cardholder.
7. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered as ineligible transactions.
8. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant cash rebate(s) from the cardholder's account.
9. BEA reserves the sole right to vary or cancel the promotion 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.