

**General Terms and Conditions:**

1. The promotion runs from 22<sup>nd</sup> September to 30<sup>th</sup> November, 2020, both dates inclusive (the "Promotional Period"). The Promotional Period consists of two phases: Phase 1 from 22<sup>nd</sup> September to 31<sup>st</sup> October, 2020, and Phase 2 from 1<sup>st</sup> to 30<sup>th</sup> November, 2020.
2. This promotion applies to cardholders ("Cardholders") of valid BEA credit cards ("Eligible Cards"). The BEA i-Titanium Card and Corporate Card are not eligible.
3. All transactions must be conducted during the Promotional Period (as determined by the transaction date).
4. Transaction eligibility shall be determined to the merchant codes issued by Visa / Mastercard Asia/Pacific (Hong Kong) Limited / JCB International Co., Ltd. / UnionPay International.
5. To calculate a cardholder's spending, Eligible Transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Visa / Mastercard Asia/Pacific (Hong Kong) Limited / JCB International Co., Ltd. / UnionPay International.
6. A computer system will be used to calculate the transactions and rebate. The records of The Bank of East Asia, Limited ("BEA") shall be final and conclusive.
7. The cardholder's eligible account must be valid and registered into Apple Pay/Google Pay (applies to Offer 2 only) during the Promotional Period and at the time the rebate is credited.
8. 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.
9. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
10. 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. 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.
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 shall be final and conclusive.

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司刊發