

BEA Credit Card Welcome offer Terms & Conditions

1. The BEA Credit Card Welcome Reward ("Welcome Reward") is only for applicants who have successfully applied for a principal BEA Credit Card issued by The Bank of East Asia, Limited ("BEA") ("New Card") between 24th August, and 31st October, 2021 (the "Promotional Period").
2. Unless otherwise specified, the Welcome Reward applies to both "New Customers" and "Existing Customers" (collectively, the "Customers"). "New Customers" shall mean applicants who have not held a principal BEA credit card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission date or at the time the card is approved. "Existing Customers" shall mean applicants who are not New Customers.
3. To be eligible for the Welcome Reward, Customers are required to activate their new card(s) through the BEA App on or before 15th November, 2021 and fulfill the designated requirements shown below.

3.1 New Customers

A New Customer who applies for **dual credit cards** (BEA World Mastercard ("New Card 1") and BEA i-Titanium Card ("New Card 2")) within the Promotional Period, successfully get approved on or before 15th November, 2021 and fulfils the designated requirements shown below can choose **one of** the following welcome rewards:

a. Welcome Reward 1: 2 "BEA presents MOOV LIVE KAY TSE" ("The Concert") Tickets (2,500 quotas, available on a first-come, first-served basis) ("Reward 1")

- (i) New customers must reach an eligible spending amount of HK\$3,000 with New Card 1 and the same amount with New Card 2 within 2 months from each card's issue date (the "Spending Period") in order to be entitled to Reward 1. If only one of the principal cards is approved, the cardholder is required to reach HK\$6,000 in eligible spending with their relevant New Card within the spending period in order to be entitled to Reward 1 ("Reward 1 Spending Requirement").
- (ii) Reward 1 only applies to the **first 2,500 New Customers** whose applications for New Card 1 and/or New Card 2 are successfully approved ("Reward 1 Customers"). If the quota for Reward 1 is full, BEA will replace the welcome reward with Welcome Reward 2 (see Clause 3.1b below).
- (iii) BEA will first debit HK\$600 from the Reward 1 Customer's New Card 1 and New Card 2 (total debit amount: \$1,200) on or before 10th December, 2021. If only one of the principal cards is approved, BEA will debit the total amount of HK\$1,200 from the Reward 1 Customer's relevant New Card. If a Reward 1 Customer has fulfilled the Spending Requirements mentioned in Clause 3.1a(i), BEA will credit a total of HK\$1,200 back to their New Card 1 and/or New Card 2 account on or before 31st March, 2022. In order to receive the rebate, the Cardholder's card accounts must be valid, not in default, and in good standing at the time BEA gives the reward.
- (iv) BEA will send Reward 1 Customers a unique collection code by SMS (to mobile phone number in BEA's records) on or before 30th November, 2021. If the customer has not received the relevant collection SMS for Reward 1 on or before 30th November, 2021, he/she is required to inform BEA by 2nd December, 2021, after which the reward will be deemed forfeited. Reward 1 Customers must collect the concert tickets with the unique collection code and arrange for the concert tickets to be mailed by local courier (except Mainland China, Macau, and overseas countries) through www.bookyay.com or the BOOKYAY App (the "Collection Service") within 7 days of receiving the notification SMS, after which the reward will be deemed forfeited. Reward 1 Customers are required to register as members at www.bookyay.com or through the BOOKYAY App to enjoy the Collection Service. Reward 1 Customers are responsible for the total amount of HK\$32 customer service fee and courier delivery fee. The fee is charged by BOOKYAY.
- (v) The Collection Service is subject to the terms and conditions of BOOKYAY. The Collection Service is provided by BOOKYAY. BEA makes no representation or guarantee as to the quality and availability of the Collection Service provided by BOOKYAY, or the information provided by BOOKYAY. BEA shall not be liable for any matters arising from or in connection with the Collection Service or the information provided by BOOKYAY. Any enquiry or complaint regarding the Collection Service or any relevant information should be directed to BOOKYAY. Reward 1 Eligible Customers' personal data may be collected by BOOKYAY, and the use of such personal data shall be subject to the personal information collection statement of BOOKYAY. BEA is not involved in any part of such data collection and usage. Please contact BOOKYAY for relevant details. BEA and BOOKYAY will not be responsible for damaged, lost, or stolen tickets purchased through the Collection Service and will not re-issue tickets. BOOKYAY will assist in handling cases of lost tickets; in this situation, Reward 1 Customers should follow the requirements of BOOKYAY.

b. Welcome Reward 2: The Concert Live Show Token ("Reward 2")

- (i) New Customers whose applications for New Card 1 and/or New Card 2 are successfully approved on or before 15th November, 2021 will be entitled to Reward 2.

3.2 Existing Customers

An Existing Customer must apply for a new BEA World Mastercard/BEA i-Titanium Card/BEA UnionPay Dual Currency PLATINUM Credit Card ("Eligible Card") within the Promotional Period and get approval for the Eligible Card on or before 15th November, 2021 to be entitled to Reward 2. If the cardholder already holds a valid BEA Credit Card and chooses to apply for the same card type in this application, BEA shall not to process the application while Cardholder is required to apply another card type.

4. Welcome Reward Arrangements

- 4.1 A Reward 2 Live Show Token will be sent to the principal cardholder's mobile phone number (according to BEA record) on or before 10th December, 2021. If the customer has not received the relevant collection SMS for Reward 2 on or before 10th December, 2021, they are required to inform BEA by 17th December, 2021, after which the reward will be deemed forfeited. For details of how to claim Reward 1, please refer to Clause (3.1a(iv) & (v)) mentioned above.
- 4.2 In order to receive the reward, the Cardholder's card accounts must be valid, not in default, and in good standing at the time BEA gives the reward. BEA has the sole and absolute discretion in determining a Cardholder's eligibility to receive the reward.
- 4.3 BEA reserves the right to forfeit/replace the reward without prior notice.
- 4.4 Once awarded, no rewards can be transferred or exchanged for cash or kind.
- 4.5 Each live show token can be used through only one device at a time, and cannot be shared with others.
- 4.6 Concert seats will be assigned in order of the approval date of the credit card(s). Customers cannot choose their seats.

- 4.7 The Concert is organised by MOOV (the "Organiser"). BEA makes no representation or guarantee as to the quality and availability of the Concert organised by the Organiser, or the information provided by the Organiser. BEA shall not be liable for any matters arising from or in connection with the Concert or the information provided by the Organiser. Any enquiry or complaint regarding the Concert or any relevant information should be directed to the Organiser. The show date of the Concert shall be determined by the Organiser at its absolute discretion. The Organiser reserves the final right to vary or extend the show date or cancel any Concert or cancel any seats at the Concert at any time without prior notice. In the event of any dispute, the decision of the Organiser shall be final and conclusive.
5. General Terms and Conditions
- 5.1 Eligible spending excludes spending using supplementary card(s), "Cash in Hand" instalment amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, Credit Card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. The cardholder's entitlement to the Welcome Reward will be forfeited if he/she is unable to achieve the spending requirement within the Spending Period.
- 5.2 Eligible overseas transactions include: (i) retail transactions and cash advances made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion.
- 5.3 The eligibility of all transactions is determined by their transaction date.
- 5.4 To calculate the cardholder's spending, eligible overseas transactions that are made outside of Hong Kong and 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 Mastercard Asia/Pacific (HongKong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.
- 5.5 Transaction eligibility shall be determined at the sole and absolute discretion of BEA.
- 5.6 A computer system will be used to calculate transactions and rebates. BEA's decision shall be final and conclusive.
- 5.7 Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
- 5.8 If any relevant transaction proves to be ineligible after cardholder has received the rebate mentioned in 3.1a(iii), BEA shall be entitled to charge HK\$1,200 from the cardholder's account.
- 5.9 The cardholder's account must be valid during the Promotional Period and at the time the Welcome Reward is given.
- 5.10 BEA reserves the right to vary or cancel this promotion and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
- 5.11 Please visit the BEA website for offer details and terms and conditions.
- 5.12 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 the BEA Credit Cardholder Agreement (Personal Account).
6. The Concert Live Show streaming is only available in Hong Kong.
7. In case of inclement weather (e.g. typhoon signal no.8 or above or black storm signal), serious failure of the facilities, illness of the artiste, or any part thereof for unavoidable reason(s) to the effect that the concert has to be postponed or cancelled, BEA is not responsible for replacing any Welcome Reward or providing any compensation.
8. The Organiser may open up or restrict seating in response to the developing situation of COVID-19, gathering bans, or any other circumstances. In the event of Concert cancellation, postponement, or seats being reduced, the Rewards will be forfeited and BEA shall not be liable for any claim, loss, or damage incurred.
9. BEA shall not replace, and shall not be liable for any claim, loss, or damage incurred in relation to any Welcome Reward being lost or damaged or stolen in any circumstances, including without limitation, in the post.
10. BEA assumes no responsibility for technical hardware or software failures of any kind, lost or unavailable network connections, or failed, incomplete, garbled, or delayed electronic transmission which may limit a customer's ability to watch the show online using the live show token.
11. Each eligible customer can enjoy the Welcome Reward once only, and the offer cannot be enjoyed in conjunction with other promotional offers unless otherwise specified.
12. If the cardholder cancels their principal BEA credit card mentioned above within 12 months from the date the account is opened, an administration fee of HK\$300 will be charged to the relevant account without prior notice.
13. BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.

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

(10/2021)