

Terms and Conditions for Extra 2% Rebate for World Mastercard (“Extra 2% Rebate”)

1. Extra 2% Rebate applies to customer who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards, supplementary cards and selected customers) in the 6 months prior to the application submission and approval date. Customers who fulfill both of the following requirements will be entitled to the Extra 2% Rebate (“Eligible Cardholders”):
 - a. Apply for a BEA World Mastercard (“Eligible Card”) (excluding BEA SupremeGold World Mastercard, Flyer World Mastercard, BEA Corporate Credit Card and any supplementary cards) between 1st October, 2023 and 31st January, 2024 (both dates inclusive).
 - b. The eligible card must be approved on or before 29th February, 2024.
 - c. Meet the spending requirement and other conditions (if any) of the Welcome Gift of your choice according to the Welcome Offer Terms and Conditions.
2. Eligible Cardholders will receive extra 2% rebate for all Eligible Transactions made on the Eligible Card within the first 3 months from the date of card issuance based on the transaction date (“Eligible Transactions”).
3. Eligible transaction **excludes** spending of supplementary card(s), “Cash in Hand” loan amounts, “Cash in Hand” and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service (including online, through mobile, or by any other means), fund transfer amounts, purchases and/or recharge of prepaid cards, reloading of/transfers using digital wallets (including but not limited to AlipayHK, PayMe, WeChat Pay HK), insurance premiums, designated local ticket agents (including but not limited to HotdogTIX Limited, Hong Kong Ticketing (International) Limited, Cityline (Hong Kong) Limited), mail/fax/telephone orders, casino transactions, casino chip purchases, foreign exchange, finance charges, late charges, credit card annual fees, online/ATM bill payments, tax payments, unposted/cancelled/refunded transactions, transactions that are found to be fraudulent or are eventually cancelled/refunded and any other transactions as determined by BEA from time to time.
4. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will be considered ineligible.
5. If a transaction proves to be ineligible, BEA shall be entitled to deduct an amount equivalent to the rebate directly from the cardholder’s account.
6. The Bank will classify all eligible spending according to the merchant codes as defined by Mastercard Asia/Pacific (Hong Kong) Limited/Visa International/UnionPay International/JCB International or a merchant’s acquiring bank, and is determined by the Bank at its sole discretion.
7. The rebate is capped at HK\$2,000 for each Eligible Cardholder. For the avoidance of double, each Eligible Cardholder will only enjoy the offer once.
8. The Extra 2% Rebate earned will be credited to the designated BEA World Mastercard account on or before 30th June, 2024.
9. The cardholder’s account must be valid during the promotional period and at the time the Extra 2% Rebate is given.
10. BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.
11. 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.
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).
13. Should there be any discrepancy between the English and Chinese version of these Terms and Conditions, the English version shall apply and prevail.