

**BEA/ Blue Cross Insurance Plans Offer Terms and Conditions**

1. The 2X Bonus Points include the basic 1X Bonus Points.
2. Each principal card account and the related supplementary card account(s) will be treated as one eligible account. Cardholders can receive a combined maximum of 2,000 extra Bonus Points for all their eligible accounts per month (counted from the 10<sup>th</sup> of the current month to the 9<sup>th</sup> of the following month).
3. Promotion valid until further notice. All transactions must be conducted during the promotional period, based on the transaction date.
4. Bonus Points will be credited to the principal card account from the 15<sup>th</sup> to 20<sup>th</sup> of each month and will appear on the related statement.
5. The Bonus Points earned are not transferrable.
6. The cardholder's eligible account must be valid during the promotional period and at the time the Bonus Points are given in order to be eligible to receive the Bonus Points.
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, The Bank of East Asia, Limited ("BEA") shall charge an amount equal to the value of the Bonus Points from the cardholder's eligible account (at a conversion rate of HK\$1 for every 200 Bonus Points, rounded up to the nearest Hong Kong dollar).
9. 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.
10. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Blue Cross. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Blue Cross. Cardholders should direct any queries or complaints to Blue Cross.
11. BEA and Blue Cross reserve 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 Blue Cross shall be final and conclusive.