

## Travel Insurance Terms and Conditions

1. The travel insurance is applicable to holders of a BEA SupremeGold World Mastercard or BEA World Mastercard (the “Cardholder” of the “BEA World Mastercard”) only. The BEA Flyer World Mastercard and HKROA World Mastercard are excluded.
2. The Cardholder can only enroll for a single free 12-day travel insurance plan (the “Free Plan”) for any one trip. With each plan, the Cardholder has the option to extend the period of coverage to a maximum of 22 days at a special premium.
3. New BEA World Mastercard holder with an account opened from 9<sup>th</sup> January to 31<sup>st</sup> August, 2020 is entitled to two Free Plans. For a BEA World Mastercard holder with an account opened on or before 8<sup>th</sup> January, 2020 who has reached HK\$90,000 in spending between 9<sup>th</sup> January, 2019 to 8<sup>th</sup> January, 2020, he/she is entitled to two Free Plans which can use anytime between 9<sup>th</sup> January, 2020 and 8<sup>th</sup> January, 2021. The validity of the offer will be based on the enrolment date.
4. Eligible transactions include local/overseas retail transactions (including phone/mail/online purchases), cash advances, and monthly instalments for retail purchases.
5. Ineligible transactions include online/Automatic Teller Machine (“ATM”) bill payments, tax payments, recurring transactions, autopay, Octopus Automatic Add Value Service, “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, and casino chips.
6. All transactions must be made by the same BEA World Mastercard. Transactions made by different card accounts held by the same Cardholder cannot be transferred or combined when calculating spending in order to qualify for the Free Plans. Transactions made by supplementary cardholders will be combined with those made by the relevant principal Cardholder.
7. If the Cardholder makes repeated enrolments for same trip (same travel period), the first enrolment received by BEA will be processed.
8. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/refunded will not be counted as eligible transactions, and The Bank of East Asia, Limited (“BEA”) shall be entitled to debit or charge back an amount equivalent to the value of the Free Plans as determined by BEA from the relevant BEA World Mastercard account.
9. If a Cardholder reverses a transaction that was included in the calculation of the transactions amount after receiving the Free Plans, he/she is required to reimburse BEA for an amount equivalent to the value of the Free Plan as determined by BEA. BEA will charge the determined amount directly to the Cardholder’s relevant BEA World Mastercard account.
10. Fraud and abuse will result in the forfeiture of the Cardholder’s eligibility to enjoy the Free Plans as well as the cancellation of the Cardholder’s BEA World Mastercard account(s).
11. The travel insurance plans are underwritten by Blue Cross (Asia Pacific) Insurance Limited (“Blue Cross”), a member of the BEA Group. The related policy number is TD000042. Should the Cardholder require any emergency assistance during the period covered by a travel plan, he/she should make a call to the Blue Cross Worldwide Emergency Aid Hotline on (852) 3608 6083 and quote the corresponding policy number.
12. The offer is non-refundable and non-endorsable.
13. All expenses must be settled with the BEA World Mastercard in order to be eligible for insurance claims. If a cardholder enrolls in the travel insurance plan using an ineligible BEA credit card, BEA will charge the applicable premium to the cardholder’s credit card account without prior notice.
14. For more information on the travel insurance plans and the relevant claims procedure, please call the Blue Cross Travel Insurance Hotline on 3608 2932.

15. No withdrawal or changes may be made after enrolment. The relevant additional insurance premium will be charged to the Cardholder's BEA World Mastercard account in 1 working day after enrolment.
16. Any journey covered by a travel plan taken out under the offer shall either include Hong Kong, or such travel arrangements shall be made and paid for in Hong Kong.
17. BEA reserves the sole right to vary or cancel this programme and/or amend or alter these Terms & Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
18. Unless otherwise specified, words and expressions as defined in the BEA Credit Cardholder Agreement (Personal Account) (the "Cardholder Agreement") shall have the same meaning when used in these Terms and Conditions. For the avoidance of doubt, nothing in these Terms and Conditions shall prejudice or affect the terms and conditions of the Cardholder Agreement. These Terms and Conditions shall be in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.
19. 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.