

BEA CENTENNIAL World Elite Mastercard ("CENTENNIAL Card") Terms and Conditions**General Terms and Conditions**

1. This programme is only applicable to holders of BEA CENTENNIAL World Elite Mastercard (the "Cardholders").
2. No person other than the cardholder or The Bank of East Asia, Limited ("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).
3. All information, prices, and photos shown are for reference only.
4. Each principal card account and related supplementary card account(s) will be treated as one eligible account ("Eligible Account") when calculating spending, transactions and Programme Reward.
5. BEA reserves the sole right to vary or cancel this programme 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.
6. In case of any inconsistency between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Terms & Conditions for CENTENNIAL Concierge Service ("CENTENNIAL Concierge Service"/"The Service")

7. The CENTENNIAL Concierge Service is provided by Mastercard Travel and Lifestyle ("MTLS"). This Service is only applicable to the principal cardholder of BEA CENTENNIAL World Elite Mastercard.
8. Usage of the CENTENNIAL Concierge Service will be deemed as acceptance of the terms and conditions hereby listed below:
 - a. Understand that cardholders need to provide further information directly to MTLS for the purpose of member registration after cardholders agreed to become the member of MTLS.
 - b. Understand that MTLS will not use cardholders' personal data for direct marketing purpose unless cardholders have provided consent directly to MTLS. Cardholders shall opt-in or opt-out of receiving direct marketing from MTLS at MTLS's website or any other means or platform specified by MTLS. BEA will not accept nor process any opt-in/ opt-out request for MTLS.
9. The Service is bound by the terms and conditions of MTLS Concierge Services, please refer to MTLS for details.
10. BEA makes no representation or guarantee as to the quality and availability of the services provided by MTLS. BEA shall not be liable for any matters arising from or in connection with the services, or information provided by MTLS. Cardholders should direct any queries or complaints to the MTLS.
11. BEA and MTLS shall not be required to provide the CENTENNIAL Concierge Service to Cardholders located in areas which in the sole opinion of BEA and MTLS represent war risks, political or other conditions such as to make such services impossible or reasonably impracticable.
12. BEA and MTLS reserve the sole right to vary or cancel CENTENNIAL Concierge Service 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 MTLS shall be final and conclusive.

Terms & Conditions for Designated Reward Scheme (Privilege valid until 30th September, 2025)

13. Each Eligible Account is eligible for a maximum of 2,000,000 extra Bonus Points can be earned per calendar month within the promotional Period.
14. The reward scheme selected by Principal Cardholders is applicable to the eligible spending by Principal and Supplementary Cardholders.
15. For details of "BEA Credit Cards – Privilege Services and Spending Reward", please visit https://www.hkbea.com/pdf/en/credit-card/master-reward-tnc_en.pdf.

Terms and Conditions of Golf Privilege (Privilege valid until 30th September, 2025)

16. This Privilege is only applicable to principal cardholder of CENTENNIAL Card.
17. Cardholders must make the reservation through BEA CENTENNIAL Concierge Service or designated website <https://mastercardapacgolf.apexlynx.net/>. The golf clubs will not accept Cardholders to make reservations and inquiries through any other means or take over reservations made by any other person.
18. The Offer is provided by Mastercard through Apexlynx LeisureSport Private Limited and is not a direct offer by participating golf clubs.
19. Participating Golf Clubs may change from time to time without prior notice.
20. Cardholder and his/her guest(s) must have (i) a valid handicap to book a tee time and (ii) a valid golfer's insurance including insurance as required or recommended by Participating Golf Clubs.
21. The Offer is valid for weekdays, weekends and public holidays unless otherwise stated. Some participating golf clubs may not accept booking on weekends and public holidays or only allow restricted day and tee time for bookings on weekends and public holidays. Please refer to the terms of use of the participating Golf Clubs.
22. Bookings must be made at least 5-10 Singapore business days in advance. Please refer to the terms of use of the participating Golf Clubs.
23. At all times, only one active golf booking per Cardholder is allowed. For the avoidance of doubt, Cardholder may only place a new golf booking after the completion of an active booking.
24. There are a limited number of discounted green fees per month that applies to all bookings under the Offer fulfilled on a first-come-first serve basis. Once the monthly limit is reached, no further bookings will be accepted.
25. Minimum number of golfers per flight may be required as per respective Participating Golf Clubs' policies in order for bookings to be processed.
26. Acceptance of all golf bookings, pairings and changes to tee times will be at the discretion of the Participating Golf Clubs and are strictly subject to availability. Cardholders will not be granted access to the Participating Golf Clubs without a prior confirmed booking.
27. Mastercard and/or Participating Golf Clubs shall have the right to reject any booking request in its absolute discretion.
28. The Privilege is not valid for use in conjunction with other promotions, participation in corporate golf events, private golf events or golf tournaments.
29. Cardholders request for pairing, or to join a flight booked by other golfers/participating club members will be done on a best-effort basis and are at the sole discretion of and administered by the Participating Golf Clubs. Participating Golf Clubs reserve the right to refuse such requests.
30. This Privilege is not to be regarded as a membership at the Participating Golf Clubs. Mastercard/Apexlynx LeisureSport Private Limited reserves the right to reject the booking if Cardholders make enquiries/bookings directly at the club or transfer a confirmed tee time to another Cardholder.
31. The discounted green fee rounds hosted at the Participating Golf Clubs apply only to the Principal Cardholders. The Principal Cardholder shall pay for buggy, caddie, turf mate, locker fee, insurance, taxes and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates stipulated by the Participating Golf Clubs.
32. All other Cardholder's guests shall pay green fees, buggy, caddie, turf mate, locker fee, insurance, taxes, and all other ancillary and miscellaneous charges ("Other Usage Charges") at normal published rates stipulated by the Participating Golf Clubs.
33. All payments made in relation to usage of the Offer and Other Usage Charges incurred, including the golfing fee for guest(s) where applicable while utilizing the Offer must be settled with CENTENNIAL Card
34. All charges will be made in the local currency of the Participating Golf Clubs at which the game is booked and played or in equivalent of United States Dollars where required.
35. Booking shall not be confirmed until the required and relevant golf charges are successfully charged to the Cardholder's CENTENNIAL Card.
36. To cancel or amend the booking details, Cardholders must make the reservation through BEA CENTENNIAL Concierge Service or designated website <https://MastercardAPCgolf.apexlynx.net>, or email to Apexlynx LeisureSport Private Limited. The Participating Golf Clubs will not directly handle any cancellations or amendments.



37. Any amendment and cancellation for bookings made in countries (except Mission Hills Golf Club and the Golf Clubs in South Korea) must be made at least 3-5 Singapore working days prior to tee-off date for all Participating Golf Clubs. Please refer to the terms of use of the Participating Golf Clubs.
38. For Mission Hills Golf Club, no cancellation or amendment is allowed upon confirmation of tee-time and Cardholder shall pay full published rates for any cancellation and/or no-show.
39. Cancellations made less than 3 Singapore business days, late arrivals or no-shows shall be subjected to a penalty of the full published rates stipulated by the Participating Golf Clubs.
40. An amendment fee of USD\$10 + applicable GST shall apply if there is any change request post confirmation of the booking by means of adding/removing a golfer to the booking/changing the name of a golfer from the existing booking/requesting for a change in date/timing for an already confirmed tee time or similar.
41. No rain checks will be issued. Rain check refers to postponement of golf game due to inclement weather without additional charges. The discounted green fee rounds hosted at the Participating Golf Clubs apply only to the Principal Cardholders.
42. Cardholders are valid for golf course access only at Participating Golf Clubs. They do not provide Cardholders and their guests with access to the other recreational or members-only facilities at Participating Golf Clubs.
43. Mastercard nor Apexlynx LeisureSport Private Limited nor their affiliates are responsible for non-fulfillment of any Offers or any defect or lack of service or goods supplied by third parties, including the Participating Golf Clubs.
44. By participating in this Privilege, you will be deemed to comply with the rules, policies and bylaws set out by the Participating Golf Club.
45. The Privilege is offered by Mastercard and bound by related terms and conditions. For the details of the Privilege and relevant Participating Golf Clubs, please refer to <https://mastercardapacgolf.apexlynx.net/>.
46. BEA, Mastercard, and Participating Golf Clubs reserve the sole right to vary or cancel this programme 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, Mastercard, and Participating Golf Clubs shall be final and conclusive.

Terms and Conditions of Complimentary main courses and dining offers at designated restaurants across Asia Pacific

47. The Offer is provided by Mastercard and bound by related terms and conditions. Please refer to <https://specials.priceless.com/en-hk/homepage> for details.
48. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the Participating Restaurants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Participating Restaurants. Cardholders should direct any queries or complaints to the Participating Restaurants.
49. BEA, Mastercard, and relevant restaurants reserve the sole right to vary or cancel this programme 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, Mastercard, and relevant restaurants shall be final and conclusive.

Terms and Conditions of Complimentary Access to Airport Lounges Worldwide ("The Service") (Privilege valid until 31st December, 2025)

50. The offers apply to principal and supplementary cardholders of a CENTENNIAL Card (Eligible Cardholders).
51. Eligible Cardholders can enjoy complimentary access to a Mastercard Travel Pass airport lounge up to 6 times per calendar year.
52. The Service is provided by Mastercard and bound by related terms and conditions. Please refer to <https://mastercardtravelpass.dragonpass.com> for details.
53. The offers cannot be exchanged for cash, vouchers, or other products/services, nor be used in conjunction with any other promotional offers.

Terms and Conditions of Complimentary Airport Limousine Service ("The Service") (Privilege valid until 31st December, 2025)

54. The offers apply to principal and supplementary cardholders of a CENTENNIAL Card (Eligible Cardholders).
55. Eligible Cardholders can enjoy complimentary use of worldwide airport limousine service up to 2 times per calendar year (except in Japan and Korea).
56. The Privilege valid until 30th April, 2025. The Service is provided by Mastercard and bound by related terms and conditions. Please refer to <https://travelwithus.mastercard.com/#/> for details.
57. From 1st May, 2025, website of <https://travelwithus.mastercard.com/#/> will be decommission and migration to Mastercard Travel Pass. The Service is provided by Mastercard and bound by related terms and conditions. Please refer to <https://mastercardtravelpass.dragonpass.com> for details.
58. The offers cannot be exchanged for cash, vouchers, or other products/services, nor be used in conjunction with any other promotional offers.

Terms and Conditions of "Complimentary Night(s) at designated hotels worldwide"

59. The offers are provided by Mastercard and are subject to relevant terms and conditions. For details of the offers, please visit <https://specials.priceless.com/en-hk/homepage> for details.
60. BEA, Mastercard, and relevant hotels reserves the sole right to vary or cancel this programme 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, Mastercard, and relevant hotels shall be final and conclusive.

General Terms and Conditions of hotel booking offers on Expedia and Hotels.com (Privilege valid until 31st December, 2025)

61. The hotel booking offers apply to principal and supplementary cardholders of a CENTENNIAL Card.
62. The offers cannot be exchanged for cash, vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
63. All photos shown are for reference only.
64. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Expedia/Hotels.com. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Expedia. Cardholders should direct any queries or complaints to Expedia.
65. BEA and Expedia/Hotels.com 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 Expedia/Hotels.com shall be final and conclusive.
66. No person other than the cardholder or The Bank of East Asia, Limited ("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.

Terms & Conditions of Expedia Hotel Booking 8% Off Discount

67. Eligible Cardholders who book hotels through the designated Expedia Hong Kong website (www.expedia.com.hk/beahk) ("Designated Website") or Expedia mobile app with their CENTENNIAL Card on or before 31st December, 2025 and enter the Voucher Code "BEAHK08" in the check-out section will be entitled to an instant 8% off discount. Offer is valid for hotel stays until 30th June, 2026.
68. The offer cannot be redeemed against booking of properties on the exclusion list which may be accessed at <https://www.expedia.com.hk/p/corporate/coupon-exclude-hotels>.
69. Other Expedia Terms and Conditions apply. Please visit <https://www.expedia.com.hk/en/lp/pmexphk-bea-tnc?> for more details.



Terms & Conditions of Hotels.com Hotel Booking 8% Off Discount

70. Eligible Cardholders who book hotels through the designated Hotels.com Hong Kong website (www.hotels.com/beahk) ("Designated Website") or Hotels.com mobile app with their CENTENNIAL Card on or before 31st December, 2025 and enter the Voucher Code "BEA8" in the check-out section will be entitled to an instant 8% off discount. Offer is valid for hotel stays until 30th June, 2026.
71. The offer cannot be redeemed against booking of properties on the exclusion list which may be accessed at http://www.hotels.com/page/hotel-exclusions-apac/?pos=HCOM_ASIA&locale=en_HK.
72. Each Eligible Cardholders can use this offer for a maximum of five bookings throughout the promotion period. The offer is limited to the first 2,000 bookings.
73. Eligible Cardholders can collect 1 Hotels.com™ Rewards night for each night they book at a hotel using the offer. Please visit hotels.com/customer_care/terms_conditions.html for full terms and conditions of the Hotels.com™ Rewards.
74. Other Hotels.com terms and conditions apply. Please visit https://www.hotels.com/booking/coupon_terms_conditions.html?couponName=BEA8 for more details.

Terms and Conditions of Complimentary Insurance

75. The complimentary insurance is offered by AIG Asia Pacific Insurance Pte. Ltd. ("AIG") but not BEA. The Global Travel Insurance and Global Purchase Protection are underwritten by AIG. BEA is not the agent of AIG. For any enquiries relating to the free insurance, please contact Mastercard or AIG directly. Please refer to https://specials.priceless.com/en-ap/benefitsDetail/Travel_Insurance?Oid=201901310006&issuerId=&productId= for details.
76. BEA, Mastercard, and relevant insurance company reserve the sole right to vary or cancel this programme 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, Mastercard, and relevant insurance company shall be final and conclusive.

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