

Terms and Conditions for BEA Mastercard Debit Card Welcome Offer

Promotion Period

1. The promotion period of the “BEA Mastercard Debit Card Welcome offer” (the “Promotion”) held by The Bank of East Asia, Limited (“BEA” / the “Bank”) runs from 30 October 2025 to 31 January 2026, both dates inclusive (the “Promotion Period”), unless otherwise specified.

Eligible Customers

2. The Promotion is only applicable to any principal cardholder (the “Eligible Customer”) of the BEA Mastercard Debit Card (the “Eligible Debit Card”) issued by the Bank who meets the following conditions:
 - a. Aged 18 or above who holds an All-in-One Account individually, including SupremeGold, Supreme, BEA GOAL, or i-Account (excluding Private Banking, corporate accounts and joint accounts) (the “Eligible Account”). Each All-in-One Account can link to only one Eligible Debit Card; and
 - b. Maintain a valid email address on BEA’ s record; and
 - c. Maintain a valid Debit Card and it’ s linked to an All-in-One Account (“Debit Card Account”) at the time the Reward is given, otherwise the Reward will be forfeited .

Spending Rewards Setting

3. Upon successful application and activation of the Eligible Debit Card, the default spending rewards will be set to “Cash Rebates” . Customers may switch to “Bonus Points” via BEA Mobile. The new setting will be effective on the 1st day of the following month. Customers who choose “Bonus Points” rewards mode must hold an eligible BEA Credit Card (Refer to “Eligible Cards” specified in “Terms and Conditions of Bonus Gallery Programme” URL: <https://www.hkbea.com/pdf/bg-tnc-e.pdf>) . All Bonus Points will be credited to the Principal Credit Card’ s Account.

Welcome Offer

4. Eligible Customer must complete the designate spending transactions requirements during the Promotion Period in order to enjoy the following Welcome Offer (the “Reward”):
- a. **Retail Spending Reward:**
- i. Retail spending made with an Eligible Debit Card locally and overseas (“Eligible Retail Transaction”) will be entitled to up to 1.5% Cash Rebate (including a basic 0.5% and an additional 1% Cash Rebate), or HK\$1 = 2 Bonus Points (including a basic HK\$1 = 1 Bonus Point and additional 1 Bonus Point). The additional spending reward applies only to the first HK\$10,000 (or equivalent) of Eligible Retail Transaction and will be awarded based on spending rewards setting as of the Promotion end date.
- (1) The basic 0.5% Cash Rebate will be credited automatically to the Debit Card Account on the next business day after the transaction is posted;
- (2) The basic HK\$1 = 1 Bonus Point will be credited to the Principal Credit Card Account on the first business day of the following month (excluding Saturdays, Sundays, public holidays, and days when Typhoon Signal No. 8 or above or a Black Rainstorm Warning is in effect);
- (3) The additional 1% Cash Rebate and HK\$1 = 1 additional Bonus Point will be credited in a lump sum to the Eligible Customer’ s Debit Card Account/ Principal Credit Card Account on or before 30 April 2026 and will be shown on the monthly statement.
- ii. “Eligible Retail Transaction” includes in-store purchase transactions, contactless payments and online shopping transactions made with the Eligible Debit Card and posted to the account. It excludes all types of fees and charges, cash withdrawals, non-Mastercard network payments, bill / tax / public utility payments, gambling transactions, foreign currency cash purchases, stored value card /e-wallet top-ups, cryptocurrency purchases, instalment payments, wire transfers, rental or property-related payments, etc. Eligibility of retail merchants

- is determined based on the Bank' s internal system and merchant category codes.
- iii. The Bank shall determine Eligible Transactions based on the merchant codes or transaction categories as assigned by Mastercard Asia/Pacific (Hong Kong) Limited or the acquiring bank of the respective merchants. The Bank will not be responsible for confirming the eligibility of any transaction prior to its execution. If a merchant' s code or transaction category is inconsistent with its actual business nature, the Bank shall not be liable for any compensation and reserves the final right to determine the eligibility of such transactions.
 - iv. If an Eligible Customer spends by using sufficient available foreign currency balances in the BEA All-in-One Account, the Hong Kong Dollar equivalent of such foreign currency amount will be calculated based on the Bank' s settlement exchange rate on the transaction date.

b. Deposit Reward:

- i. Eligible Customers who successfully accumulate deposits of at least HK\$70,000 or equivalent (the "Eligible Deposit") in the Debit Card Account within the Promotion Period, and maintain such amount until the designated date(s), are entitled to a HK\$35 Cash Rebate or 14,000 Bonus Points.
- ii. "Eligible Deposit" refers to deposits of HK\$70,000 or above, or the equivalent amount in USD, EUR, GBP, RMB, JPY, AUD, CAD, NZD, SGD, and CHF.
- iii. The Deposit Reward will be credited to the Eligible Customer' s Debit Card Account / Principal Credit Card Account in accordance with the reward fulfillment date set out in the table below.

Eligible Deposit is successfully accumulated on or before	Deposit must be maintained until (date inclusive)	Reward to be credited on or before
30 Nov 2025	31 Jan 2026	30 Apr 2026
31 Dec 2025	28 Feb 2026	
31 Jan 2026	31 Mar 2026	



c. **Foreign Currency Transaction Reward**

- i. Eligible Customers who complete foreign exchange transactions via digital channels and accumulate a total foreign exchange transaction amount of HK\$70,000 or equivalent (the “Eligible FX Transactions”) are entitled to a HK\$35 Cash Rebate or 14,000 Bonus Points. Foreign exchange transactions conducted through the Auto FX Conversion function will not be counted towards the “Foreign Currency Transaction Reward” . Such transactions shall only be regarded as general retail spending, and the corresponding reward will be credited according to the spending rewards setting at the time.
- ii. “Total Cumulative Foreign Exchange Transaction Amount” refers to the accumulated total Eligible FX Transactions amount made by the Eligible Customer within the Promotion Period.
- iii. If the transaction amount is not in Hong Kong Dollars, the transaction amount will be converted into Hong Kong Dollars according to the relevant foreign currency exchange rate determined by the Bank before calculation.
- iv. The date and time of the Eligible FX Transactions is subject to BEA’ s computer records and data. In case of any dispute, BEA’ s decision shall be final and conclusive.
- v. The Foreign Currency Transaction Reward will be credited to the All-in-One Account through which the Eligible FX Transactions were conducted on or before 30 April 2026. If an Eligible Customer conducts Eligible FX Transactions via more than one All-in-One Account, the reward will be credited to the Debit Card Account / Principal Credit Card Account.

Eligible customers who successfully complete at least one Eligible Retail Transaction and meet the requirements for the Eligible Deposits and the Eligible Foreign Transaction will receive one complimentary access to Plaza Premium Lounges and be automatically entered into a Lucky Draw for a Round-Trip Flight Ticket for Two.

Terms and Conditions for Plaza Premium Lounge Access Voucher

5. By presenting or using this Voucher, Eligible Customer, the individual holding the Voucher ("Voucher Holder"), accepts and agrees to be bound by these Terms and Conditions on the use of this Voucher.
6. This Voucher may be used at applicable participating lounges (www.plazapremiumlounge.com/en-uk/gc-lounges) (collectively "Service Locations") managed or operated by Plaza Premium Lounge Management Limited or its partners (collectively "Service Merchant") only.
7. Each Voucher entitles the Voucher Holder to only one visit to any one of the Service Locations for up to three hours' lounge access on or before the indicated expiry date ("Expiry Date") stated on Voucher, and subject to the Voucher Holder's payment of any applicable taxes and fees at the relevant Service Location. Services and facilities in each of the Service Locations may vary. This Voucher does not entitle the Voucher Holder to any other services or products besides the aforesaid lounge access, and the Voucher Holder is required and responsible to pay for any chargeable services or products offered at the relevant Service Location. For the avoidance of doubt, this Voucher shall be invalid and will not be recognized after the Expiry Date.
8. When using this Voucher to access any of the Service Locations, the Voucher Holder must also present (a) a valid boarding pass issued by an airline during check-in or a travel itinerary, and (b) a valid passport or identification document to the staff of the relevant Service Location upon request.
9. This Voucher is transferable provided always that the transfer is not a part of any sale or exchange for value.
10. This Voucher cannot be used in conjunction with any promotion or offer.
11. This Voucher offers no cash value and cannot be exchanged for cash or other denominations of any kind or any other services or products.
12. Access to Service Locations using this Voucher is not eligible for any rewards or loyalty points accrual.
13. This Voucher issuance is final, non-refundable and non-replaceable. The Service Merchant will not replace this Voucher in the event of any loss or damage. This Voucher

will become void if altered, defaced or damaged in any way. The Service Merchant shall not be responsible for any loss, theft, damage, or unauthorised use of this Voucher.

14. The Voucher Holder is responsible for the use and safekeeping of this Voucher. For the avoidance of doubt, the Service Merchant will not enquire about the origins of the Voucher and services will be provided to whoever presents this Voucher notwithstanding any circumstance where this Voucher is not used or presented by the person who has originally purchased/redeemed this Voucher, or any person authorised by him/her to use this Voucher.
15. The Voucher Holder understands and agrees that use of the products and/or services provided by the Service Merchant for this Voucher shall be at the Voucher Holder's own risk, and may be subject to any additional terms, conditions and restrictions that may be imposed by the Service Merchant at the time of presenting this Voucher.
16. Use of this Voucher is subject to the availability of the services and the general terms and conditions of the Service Merchant (if any).
17. The acceptance of this Voucher for the services stated in Clause 7 above is at the sole discretion of the Service Merchant. To the extent permitted by law, the Service Merchant reserves the right to change any provisions of these Terms and Conditions without prior notice. The Service Merchant does not hold responsibility for notifying the Voucher Holder of any changes to these Terms and Conditions.
18. The Voucher Holder acknowledges and agrees that nothing contained herein should be deemed to grant to the Voucher Holder, by implication, or otherwise, any licence or rights in or to any logo, mark, sign, name or any other intellectual properties of the Service Merchant.
19. The Service Merchant shall not be liable to the Voucher Holder for any losses, damages, costs or expenses of any kind whatsoever arising out of or in connection with the use of this Voucher.
20. The provisions of these Terms and Conditions are intended to bind the Service Merchant and the Voucher Holder only, and not intended to and do not create rights in any other person or confer upon any other person any benefits, rights or remedies. No person is or is intended to be a third party beneficiary of any of the provisions of these Terms and Conditions.

21. If any provision of these Terms and Conditions is or becomes invalid, illegal or unenforceable under the applicable laws or regulations, either such provision will be deemed amended to conform to such laws or regulations without materially altering the intention of the parties or it shall be stricken and the remainder of these Terms and Conditions shall remain in full force and effect.
22. If there is any inconsistency or ambiguity between the English version and any other versions in other languages, the English version shall prevail.
23. In case of any dispute, the decision of the Service Merchant shall be final.
24. The use of this Voucher and any dispute arising from the use of this Voucher is subject to the law of Hong Kong Special Administrative Region ("Hong Kong"), and the exclusive jurisdiction of Hong Kong courts.

Lucky Draw for Tokyo Round-Trip Flight Ticket for Two (Applicable to eligible BEA Credit Card only)

25. One winner will be drawn in this lucky draw. And the winner will receive Hong Kong Airline Tokyo Round-Trip Economy Class Flight Ticket for 2 (Valued up to HK\$ 20,000) based on the lucky draw result.
26. A winner will be drawn randomly by the Bank's computer system from all Eligible Customers who are automatically entered in the lucky draw.
27. The result will be announced on or before 30 April 2026 via BEA Mobile, and the Eligible Customer will be notified by push notifications, emails, and/or SMS.
28. A winner will be notified by email about the prize collection arrangements on or before the above-mentioned lucky draw result announcement date, and an email will be sent to the winner's email address as registered with BEA. The winner must follow the instructions in the email notification to claim the prize. For details, please refer to the prize notification email. If the winner fails to claim the prize within the specified time, the prize will be deemed forfeited and BEA will not provide any compensation.
29. The prize will be forfeited if a winner has never registered an email address through a BEA branch or BEA Online either before or during the Promotion Period, or if that email address is not valid at the time the prize is given.

30. This prize is converted from Bonus Points. The winner cannot select Bonus Points as a reward. The winner must hold a BEA Credit Card under Bonus Points reward scheme on or before 30 April 2026. An eligible credit card account of cardholders should remain valid and in good standing when the relevant reward is distributed.
31. The ticket includes 23kg checked baggage allowance, but excludes all applicable government and airport taxes/fees/charges, Passenger Fuel Surcharge and carrier surcharges which will be collected at the time of ticket issuance. Taxes and Fuel Surcharges will be charged at the time of ticket issuance. Tickets are non-transferable and any sale or exchange of tickets to others is strictly prohibited. Any violation will result in the ticket being immediately void and invalid. For ticket details, please refer to the terms and conditions in the corresponding redemption email.
32. The ticket is valid only for flights operated and marketed by Hong Kong Airlines. They are not applicable to special flights, charter flights, or codeshare flights.
33. The ticket is subject to the routes currently operated by Hong Kong Airlines. In the event of any route suspension or cancellation, Hong Kong Airlines will provide replacement tickets of equivalent value only. No cash compensation will be provided for any fare difference.
34. The ticket is non-exchangeable for other gifts, non-redeemable for cash, non-refundable, non-transferable, non-re-routable, and cannot be resold or used as change. The tickets are subject to seat availability on the selected flights and dates. The General Conditions of Carriage published by Hong Kong Airlines apply.
35. The General Conditions of Carriage published by Hong Kong Airlines (which may be amended from time to time) apply to the air tickets and can be accessed on the Hong Kong Airlines website.
36. Hong Kong Airlines shall not be held liable or responsible for any delay, error, or omission arising from technical problems (including but not limited to any computer or internet network issues).
37. Fortune Wings Club (FWC) members will earn FWC points according to fare class K.
38. BEA is not the supplier of the Prize and makes no representation or guarantee as to the quality and availability of the Prize provided by the supplier. BEA shall not be liable for any matters arising from or in connection with the Prize provided by the supplier.

Winner should direct any queries or complaints to the relevant supplier. The illustration/value of the Prize solely serve as reference and BEA shall not be liable for any price or market value difference.

39. This promotional material of the lucky draw is for distribution in Hong Kong only.

40. BEA staff are ineligible to participate in the lucky draw.

Reward Fulfilment Arrangement

41. Each Eligible Customer can only enjoy the above rewards once respectively during the Promotion Period.

42. Eligible Customers will be notified about the Plaza Premium Lounge Access Voucher redemption arrangements on or before 30 April 2026 via the email address registered with the Bank. The Eligible Customers must follow the instructions in the email notification to claim the Reward. For details, please refer to the Reward notification email. If the Eligible Customers fail to claim the Reward within the specified time, the Reward will be deemed forfeited and BEA will not provide any compensation. Customers who fail to register a valid email address with the Bank or through BEA Online before or during the Promotion Period will be disqualified from receiving the Reward.

43. Eligible Customer must hold a valid BEA Credit Card under Bonus Points reward scheme. All Bonus Points will be credited to the Principal Credit Card Account. All relevant accounts must remain valid and in good standing throughout the Promotion Period and at the time of reward fulfillment.

44. Reward will be credited according to the spending rewards setting as of the end date of the Promotion Period. The Eligible Customer who does not receive the Reward on or before 30 April 2026 should contact BEA by email at E_CAMPAIGN@hkbea.com on or before 31 May 2026, otherwise the Reward will be deemed to have been forfeited.

45. BEA reserves the sole right to recover the prize from any winner, or the equivalent value of the prize awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the prize or violates any of these terms and conditions.

46. If a prize runs out of stock, BEA reserves the right to substitute that prize with another



prize without prior notice. The value and features of the alternative prize might be different from the original prize.

47. BEA will not take any responsibility and will not resend or replace the prize if it is lost, damaged or smeared. The usage of the prizes is subject to the terms and conditions as specified by the supplier(s). BEA is not the supplier of the prizes. Any enquiry or complaint in respect of the prizes should be directed to the relevant supplier(s). BEA gives no guarantee or representation to the quality and availability of the prizes, or the services or products provided by the related supplier(s), and does not accept any liability arising in conjunction with the use of the prizes or the services provided by the supplier(s). The illustration/value of the prizes solely serve as reference, and BEA shall not be liable for any price or market value difference.
48. If the Eligible Customer cancels or refunds part or all of transactions after the Reward are credited or used, the Bank reserves the right to charge the Debit Card Account the equivalent reward amount without prior notice.
49. BEA will determine whether the Eligible Customer is eligible for the Reward based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of a final decision on eligibility for each relevant transaction.
50. The use of Bonus Point is subject to additional terms and conditions, for details please visit <https://www.hkbea.com/pdf/bg-tnc-e.pdf>.
51. Unposted/ cancelled/ refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/ refunded will be considered ineligible. If a transaction proves to be ineligible after the Reward is given, the Bank reserves the right to charge an amount equal to that credited Reward from the Debit Card Account without prior notice.
52. Rewards earned are non-transferable. Rewards for a cancelled account will be automatically cancelled and cannot be refunded or transferred.

General Terms and Conditions

53. "Digital Channels" refer to BEA Online and BEA Mobile.

54. The rewards, number of winners, and eligibility criteria of the Promotion shall be subject to the announcement by the Bank, and the Bank reserves the right of final decision.
55. Participation in the Promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Promotion. BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.
56. Participation in this Promotion represents the customer's understanding of, acceptance of, and willingness to comply with the terms and conditions for the Promotion and the Reward. In case of any breach of these terms and conditions, or any dishonest conduct and/or fraudulent acts, BEA reserves the sole right to immediately cancel the participant's entitlement to a prize without prior notice.
57. A computer system arranged by BEA will be used to calculate the designated Reward. BEA's records and the results of its calculations shall be final and conclusive.
58. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss or transmission error of any information of the customers due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Promotion (including but not limited to the date and time of participation) will be based on the information as recorded in BEA's computer systems. BEA reserves the sole and absolute right to make final and conclusive decisions.
59. The rewards are non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
60. BEA reserves the sole right to vary or cancel all or any of the Reward 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.
61. If the Eligible Customer is entitled to the Reward in conjunction with other promotional offers during the Promotion Period, unless otherwise specified. BEA reserves the right to grant the customer one of or part of the entitled Rewards.
62. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Online and/or BEA Mobile.



63. Customers should download BEA Online and/or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
64. By using BEA Online and/or BEA Mobile, the customer agrees to be bound by the contents of the disclaimer and policy as it may be amended by BEA from time to time and posted on BEA Online and/or BEA Mobile.
65. No persons other than Eligible Customers or BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
66. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
67. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Important Notice:

- Foreign exchange rates fluctuate, and may go down as well as up. It is possible that you may lose some or all of your investment as a result of conducting foreign exchange transaction.

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