

Terms and Conditions:

1. This offer runs from 1st March to 30th April, 2021.
2. The 0% handling fee offer (the “Offer”) applies to cardholders who settle any relevant payments in full with a BEA credit card (“Eligible Card”) except BEA JCB Platinum Card.
3. The Offer applies to Cardholders who make transactions through the Reap website with the promotional code “BEAREAP2”. There is no limit on the number of transactions, but the accumulated transaction amount should be no greater than HK\$10,000. The offer will be valid for 30 days after the cardholder activates it.
4. Offer only applies on the Reap website: <https://reap.global/promotion-bea-en>.
5. Offer applies to Reap’s new and existing users.
6. Offer is not valid for any:
 - a) Transactions made by BEA Credit Cards issued outside of Hong Kong;
 - b) Additional fees incurred for international payments to recipients outside of Hong Kong;
 - c) Additional fees incurred for using the Fast Payment feature.
7. The Offer available under this programme is limited and will be distributed on a first-come-first-served basis.
8. No person other than the cardholder or The Bank of East Asia (“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.
9. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Reap. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Reap. Cardholders should direct any queries or complaints to Reap.
10. BEA and Reap reserve the sole right to vary or cancel the Offer 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 Reap shall be final and conclusive.

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