

【 BEA Flash Referral Reward Promotion - Exclusive for Tertiary Students 】 Terms and Conditions
A. BEA Flash Referral Reward Promotion - Exclusive for Tertiary Students

1. The “BEA Flash Referral Reward Promotion - Exclusive for Tertiary Students” (“Promotion”) of the Bank of East Asia, Limited (“BEA”) is valid from 23rd October to 31st December, 2020, both days inclusive (the “Promotional Period”), unless otherwise specified.
2. The Promotion only applies to an existing holder of an All-in-One Account (SupremeGold account, Supreme Account, or i-Account) (the “Referrer”). Each Referrer who fulfils the following requirements will be entitled to the rewards below (Table 1):
 - Create a Referral Code (“Referral Code”) on the BEA Flash website (<https://www.hkbea.com/beaflash/en/MGMreferrals>) with a mobile phone number and share it with their friends and relatives; and,
 - Refer their friends and relatives (the “Referee”) to be approved and open an i-Account (“Eligible Account”) successfully during the Promotional Period; and,
 - Register an email address with BEA through a BEA branch or Cyberbanking (“Settings”>“Contact Information”>“Personal Information – Change Email Address”).
3. Referees must fulfil the following requirements to be entitled to the rewards below (Table 1):
 - Not have maintained any deposit account with BEA, either individually or jointly, in the 12 months prior to the date on which the Eligible Account is opened; and,
 - Enter "UNI" followed by expected year of graduation as well as the Referral Code into the “Promotion Code” field during the account opening process in BEA Flash, be approved, and open an Eligible Account successfully during the Promotional Period (E.g. If the customer graduates in 2024 and the "Referral Code" is MGMXXXXXXXX, they should enter “UNI2024MGMXXXXXXXX”); and,
 - Register an email address with BEA through a BEA branch or Cyberbanking (“Settings” > “Contact Information” > “Personal Information – Change Email Address”).

Table 1

	Referrer reward	Referee reward
Rewards	HKTV Mall HK\$50 e-voucher for every successful referral (up to a maximum of HK\$500 for each Referrer)	HKTV Mall HK\$50 e-voucher (one only for each Referee)

4. Each Referrer can refer up to ten Referees. For every successful referral for a new Eligible Account opened through BEA Flash, the Referrer will be entitled to one Referrer reward only. Should one Referrer refer more than ten Referees, the Referee rewards will be issued to the first ten eligible Referees only.
5. If a customer who does not currently hold an All-in-one Account, intends to create a “Referral Code” on the BEA Flash website with their mobile phone number and open an Eligible Account through BEA Flash with that “Referral Code”, he will not be entitled to the Referrer reward or the Referee reward.
6. Each Eligible Referee is entitled to the Referee reward once only during the Promotional Period. BEA will only accept the Referral Code received during the account opening process in BEA Flash according to the BEA’s records after the Referee successfully opens an Eligible Account.
7. This offer cannot be enjoyed in conjunction with the offer of other Referral Reward Promotion of BEA. In the event of any dispute, the decision of BEA shall be final and conclusive.
8. The Referrer and Referee rewards will be forfeited if the Referrer or Referee closes their All-in-one Account before the reward is issued.
9. BEA staff are eligible to participate in this Promotion as Referrers or Referees.
10. The Referrer and Referee understand and agree that joining the Promotion involves giving consent for BEA to contact them in relation to the Promotion.

11. The Referee understands and agrees that joining the Promotion involves giving consent for BEA to disclose the application result to the referrer.
12. Should the Referee close the Eligible Account within 1 year from the date the account is opened, BEA reserves the right to recover the Referrer reward and Referee reward (collectively referred to as “Rewards”) without prior notice.
13. For details and relevant Terms and Conditions of BEA Flash and the welcome rewards, please refer to the relevant promotional materials.

B. Terms and Conditions related to rewards

1. Referrer reward and Referee reward collection arrangement: Winners will be notified by email about collection arrangements for the Rewards within 90 working days after the end of the Promotional Period. A notification email (if applicable) will be sent to each winner’s email address as registered with BEA.
2. The Rewards will be forfeited if the eligible winner has never registered an email address with BEA through a BEA branch or Cyberbanking either before or during the Promotional Period.
3. The Rewards are non-transferable and cannot be exchanged or redeemed for cash or other products.
4. The Rewards will only be awarded in Hong Kong.
5. The results, date, and time of the Promotion will be determined by the records in BEA’s computer systems. BEA reserves the sole and absolute right to determine the final results of the Promotion and make conclusive decisions.
6. After Rewards have been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued. The Rewards shall only be used in accordance with the supplier’s terms and conditions.
7. BEA reserves the sole right to recover from any reward winner the Rewards or the equivalent value of the Rewards awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the Rewards or violates any of these Terms and Conditions.
8. If the Reward runs out of stock, BEA reserves the right to substitute that Reward with another item without prior notice.
9. BEA makes no representation or guarantee as to the quality and availability of the products, Rewards, services, or information provided by the participating merchants. BEA shall not be held responsible or liable for any matters arising from or in connection with the products, Rewards, services, or information provided by the participating merchants. Customers should direct any queries or complaints to the relevant participating merchant.

C. Other Terms and Conditions

1. BEA reserves the sole right to vary or cancel all or any of the offers under the Promotion 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.
2. 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 participant 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.

3. Participation in the Promotion represents the participant's understanding of, acceptance, and willingness to comply with the Terms and Conditions for the Promotion and Rewards. In case of any breach of these Terms and Conditions, or any dishonest conduct and/or acts of counterfeit, BEA reserves the sole right to immediately cancel the participant's entitlement to a reward without prior notice.
4. No person other than the Eligible Participant 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.
5. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
6. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

D. Personal Information Collection Statement

1. The personal data provided by a Referrer or Referee belongs to BEA, which will use the information for the Promotion only, including account opening, verification, and notification purposes.
2. If a customer fails to supply the information required for the Promotion, the Rewards will be forfeited.
3. Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
4. The Referrer and Referee have the right to request for access to and correction of their personal data. If a Referrer or Referee would like to make such request, they may submit it to the BEA's Group Data Protection Officer by post at 10 Des Voeux Road Central, Hong Kong.
5. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA has the right to charge a reasonable fee for the processing of any data access request.
6. BEA shall continue to hold the data for a period of 6 months or such other period as prescribed by applicable laws and regulations.

Enquiry hotline: 2211 1333