

Terms and Conditions:

- 1. The offer (the "Offer") applies to cardholders who settle any related payments in full with a BEA World Mastercard. The BEA Corporate Card is excluded.
- 2. Offer cannot be redeemed for cash, gift certificates/vouchers, or other products/services, nor be used in conjunction with any other promotional offers.
- 3. All photos shown are for reference only.
- 4. All participating airport lounges are owned and operated by third party organizations. Cardholders are governed by the terms and conditions stipulated by each participating lounge.
- 5. The list of participating airport lounges is subject to change without prior notice, please visit mastercardtravelpass.dragonpass.com for the latest list.
- 6. 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.
- 7. Airport lounge service is provided by DragonPass International Ltd ("DragonPass"). BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by DragonPass. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by DragonPass. Cardholders should direct any queries or complaints to DragonPass.
- 8. BEA and DragonPass 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 DragonPass shall be final and conclusive.

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

Issued by The Bank of East Asia, Limited 東亞銀行有限公司