

**「特選客戶高達 2,000 里數」之條款及細則**

1. 推廣期分為兩個階段，階段 1 為 2024 年 9 月 11 日至 2024 年 9 月 21 日；階段 2 為 2024 年 9 月 22 日至 2024 年 10 月 31 日，包括首尾兩日（「推廣期」）。
2. 本推廣（「本推廣」）只適用於收到由東亞銀行有限公司（「東亞銀行」）發出相關推廣短訊之指定東亞銀行 World Mastercard® 及 Mastercard 白金卡/金卡（「合資格信用卡」）之主卡持卡人（「特選客戶」）。惟不適用於持卡人名下之其他東亞銀行信用卡（包括 Visa 信用卡、銀聯信用卡、JCB 白金卡、東亞銀行 CENTENNIAL World Elite Mastercard 卡、BEA GOAL 信用卡、i-Titanium 卡 及所有 Visa 及 Mastercard 聯營卡）及公司卡。附屬卡的簽賬交易將合併計算於主卡的交易內。
3. 特選客戶須於階段內憑合資格信用卡進行兩次合資格簽賬交易可享 1,000 里數（由 8,000 獎分轉換），推廣期內可最高 2,000 里數（由 16,000 獎分轉換）。
4. 本推廣只適用於每階段內首 2,500 名成功符合指定簽賬要求，先到先得，額滿即止。
5. 合資格本地及海外零售簽賬（「合資格簽賬」）包括：
  - i. 合資格本地零售簽賬：本地零售簽賬 / 網上購物。
  - ii. 合資格海外零售簽賬：
    - (a) 以港元以外貨幣誌賬之香港境外零售簽賬、
    - (b) 以「即時外幣兌換」方式結算之港元交易及
    - (c) 以港元以外貨幣誌賬之網上簽賬。
  - iii. 5 (i) 或 5 (ii) 之交易須單一簽賬滿 HK\$500 或以上。
6. 本推廣之不合資格簽賬包括商戶免息分期之簽賬、現金透支、網上/自動櫃員機繳款、稅務繳款、循環付款、自動轉賬交易、透過任何途徑增值八達通之交易（包括但不限於八達通自動增值服務、網上或手機）、電子錢包（包括但不限於雲閃付 App、AlipayHK、PayMe 及 WeChat Pay HK）、轉賬金額、購買及/或充值儲值卡、保險交易、經指定本地售票網絡之購票交易（包括但不限於 Cityline、快達票及 HotdogTIX Limited）、「指定綠色商戶享高達 10%現金回贈 + 額外折扣賞」於 2024 年 7 月 1 日至 2024 年 9 月 30 日期間所作之簽賬（有關簽賬定義請瀏覽 [www.hkbea.com/greenmerchants](http://www.hkbea.com/greenmerchants)）、任何超級市場簽賬、政府部門簽賬交易（任何地區）、郵購、傳真及電話訂購、「好用錢」計劃有關金額、財務費用、逾期手續費、年費、銀行收費、籌碼兌換、未誌賬/取消/退款的交易及任何被發現為欺詐交易或最終被取消/退款之交易。
7. 獎賞將會存入特選客戶於「指定東亞銀行 Mastercard 簽賬賞 – 本地及海外簽賬享低至 HK\$4=1 里」推廣登記時提供的國泰會員號碼或東亞銀行記錄內的最新國泰會員號碼。國泰會員號碼以最後提供時間為作準。
8. 由 2024 年 8 月 5 日起，以獎分兌換「亞洲萬里通」里數之兌換率為 10 獎分=1「亞洲萬里通」里數。**而本推廣於整個推廣期內將按『8 獎分 = 1「亞洲萬里通」里數』兌換率計算。**所獲之獎分將兌換成里數並於 2025 年 1 月或之前存入持卡人之國泰會員賬戶，恕不另行通知。持卡人不能選擇獎分作為獎賞。是次推廣之獎分兌換將不收取任何費用。

9. 特選客戶同意並授權東亞銀行轉換所獲得的獎分為里數，以作有關是次獎賞之安排。
10. 東亞銀行將根據 Mastercard Asia/ Pacific(Hong Kong) Limited 或個別商戶之收單銀行的商戶編號或交易類別釐定合資格簽賬。持卡人於進行簽賬交易前，東亞銀行恕不負責澄清該項交易可否獲享獎賞優惠。東亞銀行保留合資格簽賬的最終決定權。
11. 所有交易須於推廣期內完成，並以交易日為準。
12. 持卡人之合資格信用卡賬戶於推廣期內及獎賞發放時必須維持有效及良好信貸紀錄。持卡人必須保留有關之登記記錄、簽賬單據及信用卡簽賬存根正本（如適用）以作核對之用。
13. 東亞銀行將根據電腦系統之簽賬記錄，以決定持卡人是否符合獲取獎賞。如有任何爭議，東亞銀行記錄為最終及不可推翻。東亞銀行保留對有關簽賬是否符合資格之最終決定權。
14. 如持卡人於里數存入國泰會員賬戶後，取消或退款部份或全部與獎賞有關之合資格簽賬，或有關交易於獎賞發放後被證實為不合資格之交易，東亞銀行有權從信用卡戶口或透過亞洲萬里通有限公司從持卡人之國泰會員賬戶內扣除相等於該里數或獎賞金額，而毋須預先通知。
15. **倘若特選客戶於上述第 8 條條款的所述期限內未有收到里數，特選客戶須於 1 個月內（即 2025 年 2 月 28 日或之前）通知東亞銀行，否則將視為放棄該獎賞。**
16. 除持卡人及東亞銀行以外，並無其他人士有權按《合約（第三者權益）條例》（香港法例第 623 章）強制執行此等條款及細則的任何條文，或享有此等條款及細則的任何條文下的利益。
17. 持卡人明白由合資格簽賬所獲得之里數將由亞洲萬里通有限公司存入其國泰會員賬戶，對於亞洲萬里通有限公司能否準確存入里數至持卡人之國泰會員賬戶、任何於東亞銀行控制範圍以外的錯誤或延遲存入里數，東亞銀行毋須負上任何責任。里數之兌換及/或使用須受「亞洲萬里通」里數條款及細則約束，詳情請瀏覽 [www.cathaypacific.com](http://www.cathaypacific.com)。東亞銀行不會對亞洲萬里通有限公司的貨品、服務或資料之質素和供應作出任何陳述或保證，亦不會就亞洲萬里通有限公司的貨品、服務或資料所引起或與其有關的事宜負上任何責任。如有查詢或投訴，持卡人應直接聯絡亞洲萬里通有限公司。倘持卡人對亞洲萬里通有限公司之處理仍未感滿意，東亞銀行應於合理時間內被通知，讓東亞銀行作出相應處理。
18. 東亞銀行保留隨時更改或取消此計劃及/或修改或修訂此等條款及細則之權利，而不會作任何事先通知。如有任何爭議，東亞銀行所作的決定為最終及不可推翻。
19. 本條款及細則受香港法律管轄並按其解釋。你需接受香港法院的非專有司法管轄權管轄，而本條款及細則亦可在任何具司法管轄權之法院執行。
20. 如本條款及細則的中、英文兩個版本有任何抵觸或不相符之處，應以英文版本為準。

借定唔借？還得到先好借！

**"Up to 2,000 Miles for Selected Cardholders" – Terms and Conditions**

1. The promotion runs in 2 phases, phase 1 runs from 11 Sep 2024 to 21 Sep 2024 and phase 2 runs from 22 Sep 2024 to 31 Oct 2024, all dates inclusive (the "Promotional Period").
2. This promotion (the "Promotion") only applies to designated principal cardholders who hold a valid BEA World Mastercard, Platinum or Gold Mastercard ("Eligible Card") who have received the promotional SMS from the Bank of East Asia, Limited ("BEA") (the "Selected Cardholders"). The promotion is not applicable to other BEA Credit Cards (including Visa Credit Card, UnionPay Credit Card, JCB Platinum Card, BEA CENTENNIAL World Elite Mastercard, BEA GOAL Card, i-Titanium Card and all co-branded Visa Card and Mastercard) and a BEA Corporate Card. The spending transactions of the supplementary card will be combined with the transactions of the principal card.
3. During each phase, Selected Cardholders are required to make **two** Eligible Spending transactions with their Eligible Card in order to enjoy an extra 1,000 Asia Miles (converted from 8,000 Bonus Points). A maximum of 2,000 Asia Miles (converted from 16,000 Bonus Points) can be earned during the entire Promotional Period.
4. The promotion is only applicable to the first 2,500 Selected Cardholders who successfully fulfil the designated spending requirement for each phase on a first-come, first-served basis.
5. Eligible local and overseas retail spending ("Eligible Spending") includes:
  - i. Eligible local retail spending: local retail transactions/online purchases.
  - ii. Eligible overseas retail spending:
    - (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars,
    - (b) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and
    - (c) online transactions posted in any currency other than Hong Kong dollars.
  - iii. 5(i) or 5(ii) amounts spent must be single transactions of at least HK\$500.
6. Ineligible spending includes interest-free instalment for retail purchase, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), digital wallets (including but not limited to spending made via UnionPay App, AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited), transactions of "Up to 10% cash rebate + extra rewards at selected Green Merchants" from 1 July 2024 to 30 September 2024 (please refer to [www.hkbea.com/greenmerchants/en](http://www.hkbea.com/greenmerchants/en) for relevant spending definition and details), transactions at any supermarkets, transactions to government departments (any region), mail / fax / telephone orders, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.
7. The rewards will be credited to the latest Cathay membership number provided by the Selected Cardholder from either the registration for the "Designated BEA Mastercard HK\$4=1 for Overseas and Local Spending" Promotion or from the Bank's records, whichever is the last provided Cathay membership number to BEA.
8. From 5 August 2024 onwards, the Bonus Points conversion rate into Asia Miles will be 10 Bonus Points = 1 Asia Mile. However, **during the entire Promotional Period, this promotion will be calculated based on the conversion rate of "8 Bonus Points = 1 Asia Mile"**. The Bonus Points rewards will be converted into Asia Miles and credited to the Cardholder's Cathay membership account by January 2025, without further notice. The Cardholder

- cannot select Bonus Points as their reward. There will be no charge for redemption of bonus points in this promotion.
9. Selected Cardholders agree to and authorise the conversion by BEA of earned Bonus Points into Miles as its fulfilment of this Promotion's Reward.
  10. Transaction eligibility shall be determined by BEA according to the merchant codes/ transaction types as defined by Mastercard Asia/ Pacific (Hong Kong) Limited or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit cash rebate before customers conduct their transactions. BEA's decision as to the definition of Eligible Spending shall be final.
  11. All transactions must be conducted during the Promotional Period, with the transaction dates counting as evidence.
  12. Eligible Card accounts of Cardholders should remain valid and in good standing when the relevant reward is credited. Cardholders are required to keep the relevant registration record, original sales receipts can credit card sales slips (if applicable) for inspection.
  13. BEA will determine whether the Cardholder 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.
  14. If the Cardholder cancels or refunds part or all of the transaction related to a credit reward after the Miles are credited to a Cathay membership account, or a transaction proves to be ineligible after the reward is given, BEA reserves the right to charge an amount equal to that credited Miles or reward from the credit card account, or from the Cardholder's Cathay membership account through Asia Miles Limited without prior notice.
  15. **Selected Cardholders are liable to inform BEA within 1 month after the period mentioned in Clause 8 (i.e. on or before 28 February 2025) if they have not received the Miles, otherwise they will be deemed to have forfeited the reward.**
  16. No person other than the Cardholder 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.
  17. Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles Limited, BEA makes no warranty that the Miles earned will be accurately credited to the Cardholder's Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Cardholder's Cathay membership account for any reason beyond BEA's control. Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit [www.cathaypacific.com](http://www.cathaypacific.com). BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Asia Miles Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles Limited. Cardholders should direct any queries or complaints to Asia Miles Limited. Shall there be any further existence of claims or disputes between Cardholders and Asia Miles Limited, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
  18. BEA reserves the sole right to vary or cancel 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.
  19. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
  20. If there is any inconsistency between the English and Chinese versions of these terms and conditions, the English version shall prevail.

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