

Terms and Conditions for “BEA App – First Time Log In” Offer

1. The “BEA App - First Time Log In” offer (the “Campaign”) is organised by The Bank of East Asia, Limited (“BEA”).

2. All participants of the Campaign must:

- be aged 18 or above;
- hold a valid Hong Kong Identity Card;
- have not logged in to the BEA App in the prior 12 months;
- apply for any of the principal BEA credit cards excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) (“Designated Card”) during the promotional period; and
- have any of the newly apply cards approved on or before the specified date below:

Month of credit card application	Card to be approved on or before
April 2021	31 st May, 2021
May 2021	30 th June, 2021
June 2021	31 st July, 2021
July 2021	31 st August, 2021
August 2021	30 th September, 2021
September 2021	31 st October, 2021
October 2021	30 th November, 2021

(“Eligible Participant”).

Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.

3. The Campaign runs from 1st April to 31st October, 2021 (both dates inclusive) (the “Promotional Period”).

4. The Campaign:

- The Eligible Participant must successfully log in for the first time to Mobile Banking in the BEA App (please follow the steps below) within 60 days of the card’s issue date to receive HK\$50 in Credit Card Free Spending Credit (the “Reward”)
- Each Eligible Participant can be rewarded at most once during the Promotional Period
- Steps to log in to the BEA App for the first time:
 - a) Search for “BEA App” in the App Store or Google Play and download it.
 - b) Open the BEA App, select "My Banking", and enter your credit card number and phone PIN.
 - c) Enter the one-time password (OTP) sent to you, then enter/verify your email address.
 - d) Set a new PIN.
 - e) Select “Confirm” to complete.

5. BEA reserves the sole and absolute right to make final and conclusive decisions about the Reward.

6. Participation in the Campaign is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Campaign or the Reward. BEA shall not be responsible for any related obligations or costs incurred by participating in the Campaign.

7. Participation in the Campaign represents the Eligible Participant’s understanding of, acceptance, and willingness to comply with the terms and conditions for the Campaign and Reward. 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 Eligible Participant's entitlement to a prize and pursue any violations without prior notice.

8. 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 Campaign (including but not limited to the date and time of participation) will be based on the information as recorded in BEA's computer systems.
9. BEA reserves the sole right to vary or cancel the Campaign 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.
10. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this campaign, BEA reserves the sole right to cancel the participant's entitlement to any rewards. The participant will bear all related responsibilities, liabilities, and consequences.

11. Reward disbursement:

- a) The Reward will be credited to the principal card account according to schedule below without prior notice.

Card issue month	Reward to be credited on or before
April 2021	25 th August, 2021
May 2021	29 th September, 2021
June 2021	27 th October, 2021
July 2021	24 th November, 2021
August 2021	29 th December, 2021
September 2021	26 th January, 2022
October 2021	31 st March, 2022

- b) If the reward recipient newly apply for one or more designated credit cards and such application is approved, the reward will be credited to a credit card account that rank the first based on the following sequence: (1) BEA World Mastercard, (2) BEA i-Titanium Card, (3) BEA i-Titanium Student Card, (4) BEA UnionPay Dual Currency PLATINUM Credit Card, (5) BEA Visa Signature Card, (6) BEA PLATINUM Mastercard, (7) BEA Visa PLATINUM Card, (8) BEA JCB PLATINUM Card, (9) BEA Gold Mastercard, (10) BEA Visa Gold Card, (11) BEA Visa Classic Card. For example: if the reward recipient successfully applies for a BEA World Mastercard and a BEA i-Titanium card, the reward will be credited to the BEA World Mastercard account.
- c) If the reward recipient has already held any BEA credit cards, but he or she decides to newly apply for one or more designated credit cards and such application is approved, the reward will be credited to an account of the newly applied and approved BEA credit card according to above sequence.
- d) The reward cannot be redeemed for cash and is non-transferrable. The reward can be used to offset the balance of the relevant credit card account only.
- e) The reward recipient's credit card(s) and Cyberbanking account(s) must be valid during the promotional period and at the time the Reward is given.
- f) The Reward will be forfeited if the reward recipient has cancelled their credit card account with BEA before the Reward is given.
- g) The Reward will only be provided in Hong Kong.
- h) The results, date, and time of the Campaign 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 Campaign and make conclusive decisions.
- i) BEA reserves the sole right to recover from any reward recipient the reward given to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the reward or violates any of



these Terms and Conditions.

12. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. 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.
14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Beware of fraudulent websites and mobile applications.

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