

Terms and Conditions of the "Enjoy \$10 discount upon spending with UnionPay QR Code"

1. The promotion period of **"Enjoy \$10 discount upon spending with UnionPay QR Code"** (the **"Campaign"**) runs from 4th December 2025 to 28th February 2026 (both dates inclusive) (the **"Promotion Period"**).
2. The Campaign only applies to customers who meet the following requirements (**"Eligible Customers"**):
 - Personally holds a UnionPay ATM card bearing the "UnionPay" logo (the **"Card"**) issued by The Bank of East Asia, Limited (the **"Bank"** or **"BEA"**), and this card has been linked to BEA Online (also known as Cyberbanking);
 - Has a valid mobile phone number and email address registered in the Bank's records; and
 - Has installed and logged in to BEA Mobile;
 - Follows the Bank's service registration and authentication procedures regarding the UnionPay QR code functions as specified from time to time;
 - Has linked the Card to the primary deposit account (default account) held personally with the bank;
 - Exclude joint accounts, BEA Corporate Cards, all co-branded/affinity cards, and supplementary cards.Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
3. Each Eligible Customer (the **"Participant"**) can enjoy an instant discount of HKD/CNY/MOP 10 upon single net spending of HKD/CNY/MOP 25 via UnionPay QR code via BEA Mobile (the **"Offer"**) during the promotion period.
4. Each card is eligible for the Offer a maximum of 3 times during the promotion period, with a maximum of 3 times available each day.
5. The Offer has a quota of 65,000 discounts, available and on a first-come-first-served basis while quota lasts.
6. Eligible transactions can only be made from the primary deposit account (default account) personally held with the bank to which the Card is linked. The customer must ensure that the account has sufficient funds to complete the transactions.
7. The transaction circumstances for different types of cards:
 - If a customer uses the BEA UnionPay ATM card to make transactions through "UnionPay QR Code" at merchants in Chinese Mainland, Hong Kong, or Macau, the system will automatically deduct the amount from the relevant Hong Kong Dollar account.
 - If the customer uses the BEA UnionPay dual-currency ATM card to make transactions through "UnionPay QR Code" at merchants in Chinese Mainland, the system will automatically deduct the amount from the relevant Renminbi account. For transactions at merchants in Hong Kong and Macau, the transaction will be settled in Hong Kong Dollars, and the system will automatically deduct the amount from the relevant Hong Kong Dollar account.
 - The customer must ensure that his/her account has sufficient funds; otherwise, the transaction will not be completed.
 - If the transaction involves foreign currency, the exchange rate will be determined by UnionPay.
8. The Offer shall be determined based on the transaction amount and time initiated by the merchant(s), and cannot be accumulated or reissued. The Offer details will not be shown on the receipts. Cardholders can refer to the actual amount debited by BEA.
9. The exchange rates for transactions involving foreign currencies will be determined by UnionPay. These rates may differ from the actual effective rates on the transaction date due to market fluctuations. The transaction rate will be displayed to customers upon completion of the transaction.
10. The Offer carries no cash value and cannot be exchanged for cash, other products or discounts. It is non-exchangeable and non-transferable.
11. The Offer is non-transferable and cannot be exchanged for cash or other products /services. The Offer is based on net single spending.
12. The timestamps of this Promotion (including but not limited to the transaction date/time), transaction amounts, reversals, revocations, cancellations and refunds shall be based on the UnionPay system records.
13. Each eligible transaction is entitled to one reward only. If a transaction qualifies for more than one reward campaign, UnionPay International reserves the right to determine which reward campaign applies.

14. The Offer cannot be used in conjunction with other offers, merchant / member benefits, cash coupons, discounts and gift certificates, unless otherwise stated.

General terms and conditions

1. 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 Rewards. BEA shall not be responsible for any related obligations or costs incurred by participating in the Campaign.
2. Participation in the Campaign represents the participant's understanding of, acceptance of, and willingness to comply with the Terms and Conditions for the Campaign 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 disqualify and/or cancel the participant's entitlement to the Reward without prior notice, and reserves the right to pursue any violations.
3. The transaction record will be calculated by the computer system arranged by BEA. BEA's records and the results of its calculations shall be final and conclusive.
4. 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. BEA reserves the sole and absolute right to make final and conclusive decisions.
5. 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.
6. 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 disqualify and/or cancel the Participant's entitlement to any Rewards. The Participant will bear all related responsibilities, liabilities, and consequences.
7. 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 benefits of any of the provisions of these Terms and Conditions.
8. This Campaign does not apply to Cross Boundary Wealth Management Connect customers.
9. Participants are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
10. Please download the BEA mobile application from official application stores or the BEA website, and ensure the search wording is correct.
11. By using the BEA Mobile, participant agrees to be bound by the content of the disclaimer and policy as it may be amended by BEA from time to time and posted on BEA Mobile.
12. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. 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.

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