

Terms and Conditions of the Campaign

1. The **"Apply for a World Mastercard Lucky Draw"** (the **"Campaign"**) is organised by The Bank of East Asia, Limited (the **"Bank"** or **"BEA"**).
2. The promotional period for the Lucky Draw runs from 9 September 2026 to 31 October 2026 (both dates inclusive) (**"Promotional Period"**).
3. New BEA cardholders meeting all the following criteria to get 1 lucky draw entry (**"Eligible Customers"**):
 - During the Promotional Period, customers who have successfully submitted and applied for a BEA SupremeGold World Mastercard **OR** BEA World Mastercard (**"Eligible Card"**); AND
 - Only available to customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the application submission and approval date; AND
 - have a valid email address registered in the Bank's records.
4. Each Eligible Customer who successfully applies Eligible Card during the promotion period will be eligible for a maximum of one lucky draw chance only (**"Participant"**). **The Eligible Card must be approved on or before 9 November 2026. Each Eligible Participant can be rewarded with one lucky draw reward at most during the entire Promotional Period to win 2 tickets to "LOVE GiGi" World Tour in Hong Kong 2026 (ticket price: HK\$1,180 each, limited to 20 winners) ("Tickets").** This offer cannot be used in conjunction with any other discounts, coupons or promotional offers, unless otherwise specified. BEA reserves the right to a final decision concerning the provision of the eligibility of Lucky Draw Chance (**"Lucky Draw"**).
5. BEA will issue the Tickets to the Eligible Customers. The performance date and seat numbers on the Tickets obtained by an Entitled Customers in this promotion cannot be changed.
6. For the Welcome Offer details and Terms and Conditions of the BEA SupremeGold World Mastercard, please refer to www.hkbea.com/sgwc/en.
7. For the Welcome Offer details and Terms and Conditions of the BEA World Mastercard, please refer to www.hkbea.com/wmwo/en.
8. By participating for this Campaign, Participant agree to and authorise the fulfilment handling by BEA of the relevant terms and arrangement for the Lucky Draw.
9. If the cardholder cancels the Eligible Card above within 12 months from the date the account is opened, BEA shall be entitled to debit an amount equal to the value of the Lucky Draw Reward from the relevant account without prior notice.
10. The Eligible Customer's eligible account must be valid during the promotion period and at the time the Lucky Draw Reward is given. The Reward cannot be converted into cash and is not transferrable either to third parties or any other accounts held by the cardholder.
11. BEA reserves the sole right to approve or decline any credit card application, to assign any card type, and to grant any credit limit.

12. At the end of the Promotional Period, winners will be randomly drawn by computer ("**Winners**"). The number of lucky draw chances will be determined according to the records held by BEA.
13. **Lucky Draw Reward:**
- Reward: 2 tickets to "LOVE GiGi" World Tour in Hong Kong 2026 ("**Concert**") (Ticket price: HK\$1,180 each ("**Reward**")
 - Ticket date: 29 November 2026
 - Quota: 20
14. The Concert is organised by Ovation Entertainment Limited (collectively called the "Organiser"). BEA shall not be liable for the Concert or any matters arising from or in connection with it. Any enquiry or complaint regarding the Concert, should be directed to the Organiser; such matters shall be handled in accordance with the relevant terms and conditions of the Organiser and/or the ticketing agent.
15. **Reward Collection:**
- The Lucky Draw results will be announced by 20 November 2026 ("**Result Announcement Date**") at the top of BEA Mobile homepage.
 - The reward will be forfeited if the winner has never registered an email address with BEA either before or during the Promotional Period or if that email address is not valid at the time the reward is given.
 - The Reward are non-transferable and cannot be exchanged for other products.
 - The Reward are provided by the supplier. Winners cannot choose specific seats or Concert dates.
 - The Reward can only be collected in Hong Kong.
 - 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 Participant's eligibility to receive the Reward and the decision of BEA will be final and conclusive.
 - Winners will be notified by email about the reward collection arrangements on or before the above-mentioned Result Announcement Date, and an email will be sent to each winner's email address as registered with BEA. The Winners must follow the instructions in the email notification to claim the reward in person or by authorized representative at The Bank of East Asia, Limited. For details, please refer to the reward notification email. If the winner fails to claim the reward within the specified location and time, the reward will be deemed forfeited and BEA will not provide any compensation.
 - BEA reserves the sole right to recover the Reward from any reward recipient or the equivalent value of the Reward awarded to him/he if BEA discovers that he/she does not fulfil the requirements to obtain the Reward or violates any of these Terms and Conditions.
 - If a reward runs out of stock, BEA reserves the right to substitute that reward with another reward without prior notice. The value and features of the alternative reward might be different from the original reward.
 - BEA will not take any responsibility and will not resend or replace the reward if it is lost, damaged or smeared. The usage of the rewards is subject to the terms and conditions as specified by the supplier(s). BEA is not the supplier of the rewards. Any enquiry or complaint in respect of the rewards should be directed to the relevant supplier(s). BEA gives no guarantee or representation to the quality and availability of the rewards, or the services or products provided by the related supplier(s), and does not accept any liability arising in conjunction with the use of the rewards or the services provided by the supplier(s). The illustration/value of the rewards solely serve as reference, and BEA shall not be liable for any price or market value difference.

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 Reward. 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, 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. 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.
4. 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.
5. 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.
6. 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.
7. Employees of The Bank of East Asia, Limited are ineligible to participate in the Campaign. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia, Limited".
8. Participants are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
9. Please download the BEA mobile application from official application stores or the BEA website, and ensure the search wording is correct.
10. 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.
11. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

To borrow or not to borrow? Borrow only if you can repay!
Beware of fraudulent websites and mobile applications.