BEA東亞銀行

Terms and Conditions of "Mobile Wallet Bonus Reward"

1. The "**Mobile Wallet Bonus Reward**" (the **"First-Time Linkage Reward"** and **"Transaction Reward"**) (collectively referred to the **"Campaign"**) is organized by The Bank of East Asia, Limited (the "**Bank**" or "**BEA**").
2. The Campaign only applies to customers who meet the following requirements ("**Eligible Customers**"):
    - are aged 18 or above; and
    - hold a valid BEA bank account or principal credit card holders (exclude the cardholders of BEA Corporate Card and supplementary cards);

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

3. The Campaign runs from 1st November to 31st December, 2026 (both dates inclusive) (the **"Promotional Period").**
4. Each Eligible Customer ("**Participant**") who successfully clicks "Join Now" on the Campaign promotional page under "Missions for you" section on "Explore" page in BEA Mobile during the Promotional Period will be eligible to join the Campaign. Upon successful registration, all items completed by Eligible Customer during the Promotional Period, whether before or after registration, will be counted towards the Campaign.
5. **First-Time Linkage Reward (Quota: 2,500 customers)**
    - This reward is only applicable to Eligible Customers who have not linked any bank account or credit card to any of the following mobile wallets: AlipayHK, PayMe, Octopus App or WeChat Pay HK (the "**Designated Mobile Wallets**"), or added any credit card to Apple Pay / Google Pay within the 12 months prior to the commencement of the Promotion Period. The linking records in the Bank's internal system shall be final and conclusive.

Example:

	AlipayHK	**PayMe**	**Apple Pay / Google Pay**	**Eligibility for First-time Binding Reward**
Holds bank account only	Not linked	Linked	N/A	Ineligible
Holds credit card only	Not linked	Not linked	Added	Ineligible
Holds both bank account & credit card	Linked via bank account / credit card	Not linked	Not added	Ineligible
	Not Linked via bank account / credit card	Not linked	Not added	Eligible

- Eligible Customers have to complete a single transaction of at least HK$20 (or its equivalent) and have such transaction amount successfully posted to the respective bank account or credit card to receive a HK$50 cash reward / credit card free spending credit.
    - Link a BEA bank account or credit card to Designated Mobile Wallets and perform a top-up or payment using the newly linked wallet; OR
    - Add a credit card to Apple Pay / Google Pay and perform a payment.

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- Each Eligible Customer can only receive the First-time Binding Reward once during the Promotion Period.

6. **Transaction Reward (Quota: 5,000 customers)**
   - Eligible Customers must complete the designated transaction items and fulfill the detailed requirements and transaction counts to receive the Transaction Reward.
   - Each Eligible Customer can only receive the Transaction Reward once during the Promotion Period.

Designated Transactions	Detailed Requirements	Transaction Count	Cash Reward / Credit Card Free Spending Credit
Top-up or pay via Designated Mobile Wallets; OR pay via credit card using Apple Pay / Google Pay	Each transaction must be HK$20 (or its equivalent) or above, and the transaction must be successfully posted to the respective bank account or credit card.	30 times	HK$50

7. The reward quota is available on a first-come, first-served basis. No further notice will be given by the Bank if the quota is full.
8. The priority of the quota will be determined by the time each Eligible Customer completes their first eligible transaction within the Promotion Period. In the event of more than one customer completing the transaction at the same time, the Bank's internal system sequence shall be final and conclusive.
9. Any transactions not performed via Apple Pay / Google Pay or the Designated Mobile Wallets will not be counted.

10. Reward Collection:
    - The reward will be credited to Eligible Customer's BEA bank account by 30th April, 2027. If you hold more than 1 bank account, the reward will be credited to the relevant bank account according to the following sequence: (1) SupremeGold Private Account, (2) SupremeGold Account, (3) Supreme Account, (4) BEA GOAL, (5) i-Account, (6) Youth i-Account, (7) HKD Savings Account, (8) HKD Current Account, (9) Joint Account.
    - If you hold BEA's credit card only, the credit card free spending credit will be credited to the principal card account on or before 30th April, 2027. If you hold more than 1 credit card, the reward will be credited to the relevant credit card account according to 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 winner holds a BEA World Mastercard and a BEA i-Titanium card, the reward will be credited to their BEA World Mastercard account.
    - Eligible Customers should contact BEA by sending email (E_CAMPAIGN@hkbea.com) by 31st May, 2027 if they have not received the reward by 30th April, 2027, otherwise the reward will be deemed to have been forfeited.

- At the time of reward fulfillment, the winner's BEA bank account or credit card account, BEA Online services, and the linkage status between the said account and the designated mobile wallet, including Apple Pay or Google Pay must remain valid.
- Under any circumstances, after the reward has been credited to Eligible Customers' BEA account, it cannot be changed, transferred or returned, and will not be re-issued
- 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.
- BEA reserves the sole right to recover the rewards from any reward recipient if BEA discovers that he/she does not fulfil the requirements to obtain the rewards or violate any of these Terms and Conditions.

General terms and conditions

1. If there is more than one promotional offer with respect to the same product or service, an Eligible Customer will only be entitled to the promotional offer with the highest value (as determined in the sole discretion of BEA) unless otherwise specified.
2. 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.
3. 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 rewards without prior notice, and reserves the right to pursue any violations.
4. A computer system arranged by BEA will be used to calculate the transactions. BEA's records and the results of its calculations shall be final and conclusive.
5. 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.
6. 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.
7. 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.
8. 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.
9. Employees of The Bank of East Asia, Limited related to the Campaign and their relatives 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", "campaign", and "relatives".

10. This Campaign does not apply to Cross Boundary Wealth Management Connect customers.
11. The mobile application of the merchants is a third party application. The usage of third party applications is subject to the terms and conditions specified by the supplier(s). BEA is not the supplier of the third party applications, BEA gives no guarantee to the products and/or application and/or the services of the supplier(s), or does not accept any liability arising in conjunction with the use of the products and/or application and/or services provided by the supplier(s). Any enquiry, opinion, claim, compliance and/or dispute in respect of the products and/or application and/or the services of the third party applications should be directed to the relevant supplier(s). BEA does not accept any responsibility.
12. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile and/or third party application.
13. 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.
14. These terms and conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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!

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