

(This is a revised version of the promotion, which will be extended to 31st March 2024)

Terms and Conditions for "New BEA Credit Card Cardholders First Time Login BEA Mobile"

1. The "New BEA Credit Card Cardholders First Time Login BEA Mobile" (the "Promotion") is organised by The Bank of East Asia, Limited ("BEA").
2. The Promotion runs from 1st July 2023 to 31st March 2024 (both dates inclusive) (the "Promotional Period").
3. Participants ("Eligible Participants") of the Promotion must:
 - be aged 18 or above;
 - hold a valid Hong Kong Identity Card;
 - have not logged into the BEA Mobile;
 - have not maintained any deposit accounts with BEA;
 - apply for the Designated BEA principal card successfully (as defined in Clause 4) during the Promotional Period; and
 - have any of their newly applied Designated BEA cards approved on or before the specified date below:

Month of credit card application	Card to be approved on or before
July 2023	31 st August 2023
August 2023	30 th September 2023
September 2023	31 st October 2023
October 2023	30 th November 2023
November 2023	31 st December 2023
December 2023	31 st January 2024
January 2024	29 th February 2024
February 2024	31 st March 2024
March 2024	30 th April 2024

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

4. Designated BEA cards include:
 - BEA World Mastercard
 - BEA i-Titanium Card
 - BEA UnionPay Dual Currency DIAMOND Credit Card
5. The Eligible Participant must successfully log in to the BEA Mobile for the first time within 2 months of the card's issue date to receive a HK\$50 rebate (the "Reward").
6. Each Eligible Participant can be rewarded at most once (i.e. HK\$50 rebate) during the Promotional Period.
7. The Eligible Participant's BEA Online account must remain valid at the time the Reward is credited.
8. Reward Arrangements
 - The Reward will be credited to the principal BEA credit card account according to schedule below, and will appear on the related statement without prior notice.

Card issue month	Reward to be credited on or before
July 2023	30 th November 2023
August 2023	31 st December 2023
September 2023	31 st January 2024
October 2023	29 th February 2024
November 2023	31 st March 2024
December 2023	30 th April 2024

January 2024	31 st May 2024
February 2024	30 th June 2024
March 2024	31 st July 2024
April 2024	31 st August 2024

- If the reward recipient successfully applies 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 UnionPay Dual Currency DIAMOND Credit Card.

For example: if the reward recipient successfully applies a BEA World Mastercard and a BEA i-Titanium card, the reward will be credited to the BEA World Mastercard account.

- 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.
- The results, date, and time of the Promotion and Reward 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 Promotion and Reward and make conclusive decisions.
- After the Reward has been delivered, it cannot be changed, transferred, or returned, and will not be re-issued.
- BEA reserves the sole right to recover from any Reward recipient the Reward given to them if BEA discovers that they do not fulfil the requirements to obtain the Reward or if they have violated any of these Terms and Conditions.

General terms and conditions

1. This Promotion does not apply to participants who have already received a reward in other promotions/campaigns related to their first time logging in to the mobile banking/BEA Mobile or logging in to the mobile banking/BEA Mobile, or from the "Exclusively for new accounts – Mobile Banking Rewards" offer.
2. BEA reserves the sole and absolute right to make final and conclusive decisions about the Reward.
3. Participation in the Promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Promotion or the Reward. BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
4. Participation in the Promotion represents the participant's understanding of, acceptance, and willingness to comply with the Terms and Conditions for the Promotion 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 cancel the participant's entitlement to the Reward without prior notice, and reserves the right to pursue any violations.
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 Promotion (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 all or any of the Promotion/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.
7. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this Promotion, BEA reserves the sole right to cancel the participant's entitlement to any rewards. The participant will bear all related responsibilities, liabilities, and consequences.
8. Participants are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile and/or BEA Online.

9. Participants should download the BEA Mobile from official application stores or BEA website, and ensure the search wording is correct.
10. By using the BEA Mobile and/or BEA Online, the 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 the BEA Mobile and/or BEA Online.
11. 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.
12. This Promotion does not apply to Cross-boundary Wealth Management Connect customers.
13. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
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!