

Spending Reward Programme – Terms and Conditions:

1. The Hong Kong Professional Teachers' Union Visa Card Spending Reward Programme is only applicable to holders of HKPTU Visa Card and HKPTU Family Member Visa Card (the "Cardholder" of the "Card").
2. The Cardholder is eligible for HK\$80 cash rebate (the "Cash Rebate") upon monthly retail spending of at least HK\$700 for 12 consecutive months from 1st January to 31st December each year (both days inclusive). The Cash Rebate will be credited to the eligible Card's account automatically and will appear on the account statement in February of the following year.
3. All transactions will be calculated in Hong Kong dollars.
4. Only posted transactions with physical sales slips in Hong Kong dollars will be considered for the offer. Ineligible transactions include overseas retail spending, cash advances, monthly instalments for retail purchases, online/Automatic Teller Machine ("ATM") bill payments, online purchases, mail and phone orders, insurance payments, tax payments, recurring transactions, autopay, Octopus Automatic Add Value Service, "Cash in Hand" programme-related amounts, BEA Traveller's Card reload amounts, casino transactions, finance charges, late charges, annual fees, bank charges, speculation commerce, and other fees or charges determined at any time and notified to customers by The Bank of East Asia, Limited ("BEA") are excluded.
5. Un-posted/cancelled/refunded transactions and transactions that are found fraudulent or eventually cancelled/returned will not be considered as eligible transactions. BEA shall be entitled to debit or charge back any cash rebate that has been credited to the relevant account with appropriate notice.
6. To be eligible for the offer, the Cardholder's Card account must be valid.
7. The offer cannot be used in conjunction with any other promotional offers provided by BEA Credit Card.
8. BEA reserves the right to vary or cancel the offer and/or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

签账奖赏计划 — 条款及细则：

1. 香港教育专业人员协会Visa卡奖赏计划只适用于持有香港教育专业人员协会Visa卡及香港教育专业人员协会会员家属Visa卡「信用卡」之客户（「客户」）。
2. 客户必须于每年1月1日至12月31日（包括首尾两天）期间连续12个月，每月凭信用卡零售签账满HK\$700或以上，可获赠HK\$80现金回赠（「现金回赠」）。东亚银行有限公司（「本行」）将于每年2月以进账方式予合资格之信用卡账户，并将显示于客户信用卡该月份之结单内。
3. 所有签账均以港币计算。
4. 合资格之签账只包括以港币计算及已志账并有签账存根的零售签账。不合资格交易包括海外零售签账、现金透支、商户分期付款每月供款、网上/自动柜员机缴款、网上购物、邮购、电话订购、有关保险费用、税务缴费、循环付款、自动转账、八达通自动增值服务、「好用钱」计划有关金额、东亚银行旅游卡增值金额、赌场交易、财务费用、逾期手续费、信用卡年费、银行收费、投机买卖及本行不时确定及通知持卡人的服务收费均不适用。
5. 未志账/取消/退款的交易及任何被发现为欺诈交易或最终被取消/退款之交易，均不会计算为合资格交易。本行有权于有关账户直接扣除或索回持卡人所得的现金回赠，并作出适当的通知。
6. 客户之信用卡账户必须保持有效，方符合资格享有此项优惠。
7. 此优惠不可与其他东亚银行信用卡之优惠同时使用。
8. 本行保留随时更改或取消此优惠及/或修订此等条款及细则之权利，并作出适当的通知。如有任何争议，本行所作的决定为最终及不可推翻。