

Terms and Conditions "Up to 60,000 Miles for Selected Cardholders"

1. The promotional period is from 18 July 2024 to 15 October 2024 (both dates inclusive) (the "Promotional Period"). The Promotional Period is separated into 2 phases: Phase 1 from 18 July 2024 to 31 August 2024 ("Phase 1"), Phase 2 from 1 September 2024 to 15 October 2024 ("Phase 2").
2. This promotion (the "Promotion") only applies to designated principal cardholders of BEA Visa Card who have received the invitation SMS of relevant Promotion from the Bank of East Asia, Limited ("BEA") (the "Selected Cardholders") and the designated BEA Credit Card account as stated in the invitation SMS (the "Designated Credit Card").
3. This Promotion only applies to the first 5,000 Selected Cardholders register during the Promotional Period. To take part in this Promotion, Selected Cardholders must successfully register through the BEA designated webpage (www.hkbea.com/amtravel/en) with a Designated Credit Card during the Promotional Period. Selected Cardholders **must enter a valid Cathay membership number of an account in the same name as the Designated Credit Card**. If the Selected Cardholder registers more than once, BEA will select the last successful registration record of the Designated Credit Card and Cathay membership number. After successful registration, BEA will send an email to the Selected Cardholder's email address provided during registration. Registration status and quota are determined by the computer records of BEA. Registration is subject to a quota and is available on a first-come, first-served basis.
4. Selected Cardholders must successfully register and provide their valid Cathay membership number during the Promotional Period; otherwise they will be deemed to have forfeited the spending rewards ("Reward") and will be ineligible to get any Reward. BEA and Asia Miles Limited will not be liable for Asia Miles ("Miles") being lost or crediting being delayed as a result of either the Selected Cardholder providing incorrect information (including but not limited to a discrepancy between the Cathay membership number and/or membership name and the registered Selected Cardholder name on the Designated Credit Card) or providing incomplete information.
5. Selected Cardholders only need to successfully register once during the Promotional Period and fulfil the designated spending requirement in order to earn Reward.
6. Eligible local and overseas retail spending ("Eligible Spending") includes:
 - i. Eligible local retail spending: local retail transactions/online purchases.
 - ii. Eligible overseas retail spending:
 - (a) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars,
 - (b) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and
 - (c) online transactions posted in any currency other than Hong Kong dollars.
 - iii. 6(i) or 6(ii) amounts spent must be single transactions of at least HK\$500.



7. Selected Cardholders are required to make Eligible Spending with Designated Credit Cards and fulfil the designated spending requirements during the Promotional Period in order to enjoy the following Reward.

Reward:

| | Accumulated Eligible Spending per phase [#] | Rewards | Maximum reward to be earned per phase |
|---------------------|------------------------------------------------------|-------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------|
| Basic Reward | Every HK\$5,000 in Local & Overseas Spending | 2,000 Miles[^] (= 16,000 Bonus Points ⁸) | 20,000 Miles[^] (= 160,000 Bonus Points ⁸) |
| Extra Reward | Every HK\$5,000 in Overseas Spending | Extra 2,000 Miles[^] (= Extra 16,000 Bonus Points ⁸) | Extra 10,000 Miles[^] (= Extra 80,000 Bonus Points ⁸) |

Earn up to 60,000 Miles^{^*} during the Promotional Period
(= 480,000 Bonus Points⁸)

[^] Converted from Bonus Points.

[#] Amounts spent must be single transactions of at least HK\$500.

^{*} Selected Cardholders can earn Basic Reward of 2,000 Miles (converted from Bonus Points) upon successfully registered with the Designated Credit Card and accumulated in Eligible Spending of local and overseas in every HK\$5,000 during the Promotional Period. If the accumulated Eligible Spending in every HK\$5,000 is overseas spending at the same time, Extra Reward of extra 2,000 Miles (converted from Bonus Points) will be entitled. During the Promotional Period, a maximum of 20,000 Miles (converted from Bonus Points) of Basic Reward and 10,000 Miles (converted from Bonus Points) of Extra Reward can be earned in each phase and up to 60,000 Miles (converted from Bonus Points) in total for Basic Reward and Extra Reward can be earned across the entire Promotional Period.

8. From 5 August 2024 onwards, the Bonus Points conversion rate into Asia Miles will be 10 Bonus Points = 1 Asia Mile. **However, during the entire Promotional Period, the conversion rate of "8 Bonus Points = 1 Asia Mile" will be used. The Bonus Points rewards will be converted into Asia Miles and credited to the Selected Cardholder's Cathay membership account by January 2025, without prior notice. The Selected Cardholders cannot select Bonus Point as the Reward. For the Bonus Points conversion of this promotion, it will not be charged for any handling fee.**
9. By registering for this promotion, Selected Cardholders agree to and authorise the conversion by BEA of earned Bonus Points into Miles as its fulfilment of this Promotion's Reward.
10. Ineligible spending includes interest-free instalments for retail purchases, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus top-up transactions by any means (including but not limited to Automatic Add Value Service (AAVS), online or through mobile), digital wallets (including but not limited to AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, insurance premiums, designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited and HotdogTIX Limited), transactions of **"BEA Credit Card x Suning Shopping Offer" from 18 July to 31 August 2024 (please refer to www.hkbea.com/suning/en for relevant spending definition and details)**, transactions at any supermarkets, transactions to government departments, mail / fax / telephone orders, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.
11. Transaction eligibility shall be determined by BEA according to the merchant codes/transaction types as defined by VISA Worldwide Pte. Limited or determined by the respective merchant's acquiring bank. BEA has no obligation to clarify which transactions are eligible for a credit cash rebate before Selected Cardholders conduct their transactions. BEA's decision as to the definition of an eligible spending shall be final.



12. To calculate a Selected Cardholder's spending, eligible transactions that are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of VISA International.
13. All transactions must be conducted during the Promotional Period according to their transaction dates.
14. Designated Card accounts of Selected Cardholders should remain valid and in good credit standing during the entire Promotional Period and at the time when the relevant Reward is credited. Selected Cardholders are required to keep the relevant registration record, original sales receipts and credit card sales slips (if applicable) for inspection.
15. BEA will determine whether the Selected Cardholder is eligible for the Reward based on the transaction records in BEA's computer system. In the event of any dispute, BEA's records are final and conclusive. BEA reserves the right of final decision on eligibility for each relevant transaction.
16. If the Selected Cardholder cancels or refunds part or all of the transaction related to a credit Reward after the Miles are credited to a Cathay membership account, or a transaction proves to be ineligible after the Reward is given, BEA reserves the right to charge an amount equal to that credited Miles or Reward from the credit card account, or from the Selected Cardholder's Cathay membership account through Asia Miles Limited without prior notice.
17. Any Reward earned cannot be converted into Bonus Points or cash rebate, and are non-transferable. Reward for a cancelled account will be automatically cancelled and cannot be refunded or transferred.
18. **Selected Cardholder is liable to inform BEA within 1 month (i.e. on or before 28 February 2025) after the period mentioned in Clause 8 if the Selected Cardholder has not received the Miles, failing which the Reward will be deemed forfeited.**
19. No person other than the Selected Cardholder 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.
20. Selected Cardholders acknowledge that the Miles earned from Eligible Spending shall be credited to their Cathay membership accounts by Asia Miles Limited, BEA makes no warranty that the Miles earned will be accurately credited to the Selected Cardholder's Cathay membership account by Asia Miles Limited and accepts no liability for failure or delay in the crediting of Miles to the Selected Cardholder's Cathay membership account for any reason beyond BEA's control. Terms and Conditions of Asia Miles apply for redemption and/or use of Miles. For details, please visit www.cathaypacific.com. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Asia Miles Limited. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Asia Miles Limited. Selected Cardholders should direct any queries or complaints to Asia Miles Limited. Shall there be any further existence of claims or disputes between Selected Cardholders and Asia Miles Limited, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
21. BEA reserves the sole right to vary or cancel the 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.
22. These Terms and Conditions shall be governed by, and construed in accordance with, Hong Kong law. You submit to the non-exclusive jurisdiction of the Hong Kong courts but these Terms and Conditions may be enforced in the courts of any competent jurisdiction.
23. If there is any inconsistency or ambiguity between the English and Chinese versions of these terms and conditions, the English version shall prevail.

To borrow or not to borrow? Borrow only if you can repay!