

**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 1<sup>st</sup> January to 31<sup>st</sup> 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.

**簽賬獎賞計劃 — 條款及細則：**

1. 香港教育專業人員協會Visa卡獎賞計劃只適用於持有香港教育專業人員協會Visa卡及香港教育專業人員協會會員家屬Visa卡「信用卡」之客戶（「客戶」）。
2. 客戶必須於每年1月1日至12月31日（包括首尾兩天）期間連續12個月，每月憑信用卡零售簽賬滿HK\$700或以上，可獲贈HK\$80現金回贈（「現金回贈」）。東亞銀行有限公司（「本行」）將於每年2月以進賬方式予合資格之信用卡賬戶，並將顯示於客戶信用卡該月份之結單內。
3. 所有簽賬均以港幣計算。
4. 合資格之簽賬只包括以港幣計算及已誌賬並有簽賬存根的零售簽賬。不合資格交易包括海外零售簽賬、現金透支、商戶分期付款每月供款、網上/自動櫃員機繳款、網上購物、郵購、電話訂購、有關保險費用、稅務繳費、循環付款、自動轉賬、八達通自動增值服務、「好用錢」計劃有關金額、東亞銀行旅遊卡增值金額、賭場交易、財務費用、逾期手續費、信用卡年費、銀行收費、投機買賣及本行不時確定及通知持卡人的服務收費均不適用。
5. 未誌賬/取消/退款的交易及任何被發現為欺詐交易或最終被取消/退款之交易，均不會計算為合資格交易。本行有權於有關賬戶直接扣除或索回持卡人所得的現金回贈，並作出適當的通知。
6. 客戶之信用卡賬戶必須保持有效，方符合資格享有此項優惠。
7. 此優惠不可與其他東亞銀行信用卡之優惠同時使用。
8. 本行保留隨時更改或取消此優惠及/或修訂此等條款及細則之權利，並作出適當的通知。如有任何爭議，本行所作的決定為最終及不可推翻。