

Revised BEA Days (effect from 1 May, 2019)

	Current	Revised
1. Eligible Spending period	On or before 30 th April, 2019	From 1 st May, 2019
2. Rebate Ratio		
Local/overseas spending*	Total 4.4% rebate (including the basic 0.4% rebate, the extra rebate exclusive to each card type, and the BEA Days rebate)	Extra 4.4% rebate
Mobile payments	10% cash rebate	Up to 10% rebate
3. Spending Requirement		
Local/overseas spending*	Single transaction of HK\$500 or more	<ul style="list-style-type: none"> Selected World Mastercard/Visa Signature Card: Monthly spending of HK\$2,000 or more[#] Other credit cards[^]: Monthly spending of HK\$1,000 or more[#]
Mobile payments	Single transaction of less than HK\$500	
4. Spending Category		
Local spending*	<ul style="list-style-type: none"> Limited to local transactions made on Saturday and Sunday Transaction made at supermarkets / department stores/travel agencies are excluded 	<ul style="list-style-type: none"> Applies to local transactions made from Monday to Sunday Transactions made at supermarkets/department stores/travel agencies are included
Overseas spending*	Limited to overseas transactions	Overseas/ Online foreign currency transactions are included
Mobile payments	Limited to transactions made at local fast food restaurants / coffee shops	Transactions made at local bakeries /fast food restaurants/coffee shops are included

* Not applicable to World MasterCard (has registered for BEA Mileage Reward), Flyer World Mastercard and Corporate Card

Monthly accumulated spending amount includes eligible transactions of local dining / online / retail / overseas / online foreign currency / mobile payments

^ PLATINUM Card, i-Titanium Card, Gold Card and Classic Card are included

Remarks:

- If the account(s) already registered for BEA Days on or before 30th April, 2019, you don't need to register the relevant accounts (s) for the revised BEA Days programme again. You only need to register an account once, and it will be eligible to earn a rebate from that month onwards. Cardholders who hold more than one eligible card account must complete registration individually. Each principal card account and any related supplementary card account(s) will be treated as one eligible card account when calculating the transactions, Bonus Points, and/or rebates. Transactions made by using different eligible accounts cannot be transferred/combined.
- BEA Days – Local Transactions does not include online transactions posted in any currency other than Hong Kong dollars, cash advances, online/Automatic Teller Machine (“ATM”) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus Automatic Add Value Service, fund transfers, purchase and/or recharge of prepaid cards or digital wallets, “Cash in Hand” programme-related amounts, finance charges, late charges, annual fees, bank charges, and casino chip purchases.
- BEA Days – Mobile Payment is only applicable to transactions made by a BEA Credit Card with Apple Pay/Google Pay only. JCB Platinum Card and Corporate Card are excluded.
 - World Mastercard (has registered for BEA Mileage Reward) and Flyer World Mastercard: receive 10% rebate for each eligible mobile payment transaction upon the accumulated spending of HK\$2,000 or more in any month.
 - World Mastercard (has registered for BEA Dining Reward), Visa Signature Card and other credit cards: receive up to 10% rebate for each eligible mobile payment transaction, including an extra 5.6% mobile payment rebate and an extra 4.4% local transaction rebate.

“BEA Days•Local Transactions” and “BEA Days•Overseas/Online foreign currency transactions” Terms and Conditions

Each eligible account must be valid whereas BEA World Mastercard holders must remain registered for the BEA Dining Reward at the time any Bonus Points and/or rebates are given.

“BEA Days•Local Transactions” Terms and Conditions

1. Eligible transactions include local dining/retail transactions/online purchases/new interest-free instalment plans (total amount).
2. Each eligible transaction will receive an extra 11X Bonus Points (equivalent to an extra 4.4% cash rebate with the BEA i-Titanium/ BEA JCB PLATINUM Card)
3. Each eligible account will be entitled to a maximum of 50,000 “BEA Days•Local Transactions” Bonus Points in each calendar month (equivalent to a maximum cash rebate of HK\$200 for the BEA i-Titanium/BEA JCB PLATINUM Card).

“BEA Days•Overseas/Online foreign currency transactions” Terms and Conditions

1. Eligible transactions include: (i) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars (including transactions made in renminbi using the BEA UnionPay Dual Currency PLATINUM Credit Card), (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion, and (iii) online transactions posted in any currency other than Hong Kong dollars.
2. Ineligible overseas transactions include cash advances, casino chip purchases, and phone/mail orders.
3. Each eligible transaction will receive an extra 11X Bonus Points (equivalent to an extra 4.4% cash rebate with the BEA i-Titanium/ BEA JCB PLATINUM Card).
4. Each eligible account will be entitled to a maximum of 50,000 “BEA Days•Overseas/Online foreign currency transactions” Bonus Points in each calendar month (equivalent to a maximum cash rebate of HK\$200 with the BEA i-Titanium/BEA JCB PLATINUM Card).

“BEA Days• Mobile Payment” Terms and Conditions

1. All eligible transactions in Hong Kong which are classified as paid to bakeries and fast food restaurants (including coffee shops) are bound by the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/UnionPay International.
2. Each eligible account will be entitled to a maximum cash rebate of HK\$100 in each calendar month.
3. Does not apply to the BEA JCB PLATINUM Card. The Google Pay does not apply to the BEA UnionPay Dual Currency PLATINUM Credit Card.
4. Eligible account must be valid and linked with Apple Pay/Google Pay at the time the rebate is given.

General Terms and Conditions

1. BEA Days – Extra 4.4% rebate and up to 10% rebate privileges (“BEA Days”) starts from 1st May, 2019 and will continue until further notice.
2. Unless otherwise specified, BEA Days applies to holders of a BEA Credit Card (the “Cardholder”). BEA Corporate Card is excluded.
3. The eligibility of each transaction is defined by its transaction date.
4. Transaction eligibility shall be determined at the sole and absolute discretion of The Bank of East Asia, Limited (“BEA”) according to the merchant codes issued by Visa International/ Mastercard Asia/Pacific (Hong Kong) Limited/ JCB International Co., Ltd/ China UnionPay.

5. To calculate the Cardholder's spending, eligible transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars (including transactions made in renminbi using the BEA UnionPay Dual Currency PLATINUM Credit Card) will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Visa International / Mastercard Asia/Pacific (Hong Kong) Limited / JCB International Co., Ltd. / China UnionPay.
6. A computer system will be used to calculate transactions, rebate, and/or Bonus Points. The records of BEA shall be final and conclusive.
7. All Bonus Points earned using the BEA i-Titanium/BEA JCB PLATINUM Card will be converted to a cash rebate automatically and will be rounded down to the nearest Hong Kong dollar (the conversion rate is 250 Bonus Points to HK\$1 cash rebate).
8. Any rebate credited can be used to offset the balance of the relevant card account only, and will be rounded down to the nearest Hong Kong dollar.
9. Rebates and/or Bonus Points earned are not transferrable. Rebates and/or Bonus Points for a cancelled account will be automatically cancelled and cannot be refunded, transferred or redeemed.
10. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible.
11. If a transaction proves to be ineligible, BEA shall be entitled to debit an amount equal to the value of the relevant Bonus Points/rebate from the Cardholder's account. The conversion rate for charging back Bonus Points is HK\$1 for every 200 Bonus Points (rounded up to the nearest Hong Kong dollar).
12. Extra Bonus Points and/or rebate earned for eligible transactions will be credited to the relevant principal card account only during the below periods, and will appear on the related statement:

Spending period	Extra bonus points and/or rebate credit period
1 st May – 30 th June, 2019	within August, 2019
1 st July – 30 th September, 2019	within November, 2019
1 st October – 31 st December, 2019	within February of the following year
In each subsequent calendar year from 1 st January – 31 st March	within May of the same year
In each subsequent calendar year from 1 st April – 30 th June	within August of the same year
In each subsequent calendar year from 1 st July – 30 th September	within November of the same year
In each subsequent calendar year from 1 st October – 31 st December	within February of the following year

13. No person other than the 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 receive the benefit of any of the provisions of these Terms and Conditions.
14. BEA reserves the sole right to vary or cancel the "BEA Days" 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.

「東亞日」詳情 (由 2019 年 5 月 1 日起)

	現行	修訂後
1. 合資格簽賬日期	2019 年 4 月 30 日或之前	由 2019 年 5 月 1 日起
2. 回贈比率		
本地/海外簽賬*	4.4% 回贈 (包括基本 0.4%回贈、個別卡類專享之額外回贈及「東亞日」回贈)	額外 4.4% 回贈
手機付款	10% 現金回贈	高達 10% 回贈
3. 簽賬要求		
本地/海外簽賬*	單一簽賬滿 HK\$500	<ul style="list-style-type: none"> 指定 World Mastercard 卡/Visa Signature 卡：每月累積簽賬滿 HK\$2,000 或以上[#] 其他信用卡[^]：每月累積簽賬滿 HK\$1,000 或以上[#]
手機付款	單一簽賬 HK\$500 以下	
4. 簽賬類別		
本地簽賬*	<ul style="list-style-type: none"> 只限星期六及日之本地簽賬 超級市場/百貨公司/旅行社除外 	<ul style="list-style-type: none"> 適用於星期一至日之本地簽賬 超級市場/百貨公司/旅行社簽賬亦包括在內
海外簽賬*	只限海外簽賬	海外或網上之外幣簽賬亦包括在內
手機付款	只限本地快餐/咖啡專門店之簽賬	本地餅店/快餐/咖啡專門店之簽賬亦包括在內

*不適用於已登記 BEA 飛行里數獎賞之 World Mastercard 卡、Flyer World Mastercard 卡及公司卡

[#]每月累積簽賬金額包括於本地食肆/網上/零售/海外/網上外幣/手機付款之合資格交易

[^]包括白金卡、i-Titanium 卡、金卡及普通卡

註：

- 如信用卡賬戶於 2019 年 4 月 30 日或之前已成功登記「東亞日」，則無須再次登記修訂後之「東亞日」。每個賬戶只須登記 1 次，即可由登記月份起賺取獎賞。持有多於 1 個合資格賬戶之持卡人，其每個賬戶須獨立登記。每個主卡賬戶及任何有關附屬卡賬戶會被視為 1 個合資格賬戶以計算交易、獎分及/或現金回贈。以不同合資格賬戶所作之簽賬不得轉讓/合併。
- 東亞日 – 本地簽賬不包括以港元以外貨幣誌賬之網上簽賬、現金透支、網上/自動櫃員機繳款、稅務繳款、循環付款、自動轉賬交易、八達通自動增值服務、轉賬金額、購買及/或充值儲值卡或電子錢包、「好用錢」計劃有關金額、財務費用、逾期手續費、年費、銀行收費及籌碼兌換。
- 東亞日 – 手機付款：適用於透過 Apple Pay/Google Pay 所作之信用卡之簽賬（JCB 白金卡及公司卡除外）。
 - 已登記 BEA 飛行里數獎賞之 World Mastercard 卡及 Flyer World Mastercard 卡：每月需累積簽賬 HK\$2,000 或以上，每筆合資格交易可獲 10% 手機付款回贈
 - 已登記 BEA 餐饗獎賞之 World Mastercard 卡、Visa Signature 卡及其他信用卡：每筆合資格交易可獲高達 10% 回贈，包括額外 5.6% 手機付款回贈及額外 4.4% 本地簽賬回贈

「東亞日●本地簽賬」及「東亞日●海外/網上外幣簽賬」條款及細則

每個合資格賬戶於獎分及/或現金回贈發放時必須維持有效，而東亞銀行World Mastercard持卡人須同時維持登記BEA餐饗獎賞。

「東亞日●本地簽賬」條款及細則

1. 合資格交易包括本地食肆/零售簽賬/網上購物/全新免息分期（總金額）。
2. 每筆合資格交易最多可獲額外11X獎分（相當於東亞銀行i-Titanium卡/東亞銀行JCB白金卡最高可獲額外4.4%現金回贈）。
3. 每個合資格賬戶於每個曆月最多可獲50,000「東亞日●本地簽賬」獎分（相當於東亞銀行i-Titanium卡/東亞銀行JCB白金卡最高可獲HK\$200現金回贈）。

「東亞日●海外/網上外幣簽賬」條款及細則

1. 合資格交易包括：(i) 以港元以外貨幣誌賬之香港境外零售簽賬（包括東亞銀行銀聯雙幣白金信用卡的人民幣簽賬），(ii) 以「即時外幣兌換」方式結算之港元交易，及(iii) 以港元以外貨幣誌賬之網上簽賬。
2. 不合資格海外交易包括現金透支、籌碼兌換及電話/郵寄購物。
3. 每筆合資格交易最多可獲額外11X獎分（相當於東亞銀行i-Titanium卡/東亞銀行JCB白金卡最高可獲額外4.4%現金回贈）。
4. 每個合資格賬戶於每個曆月最多可獲50,000「東亞日●海外/網上外幣簽賬」獎分（相當於東亞銀行i-Titanium卡/東亞銀行JCB白金卡最高可獲HK\$200現金回贈）。

「東亞日●手機付款」條款及細則

1. 合資格簽賬只包括根據Visa國際組織/ Mastercard Asia/Pacific (Hong Kong) Limited/銀聯國際之商戶編號釐定的香港餅店及快餐店（包括咖啡專門店）之簽賬。
2. 每個合資格賬戶於每個曆月最多可獲額外HK\$100現金回贈。
3. 不適用於東亞銀行JCB白金卡。Google Pay不適用於東亞銀行銀聯雙幣白金信用卡。
4. 合資格賬戶於現金回贈發放時必須維持有效及綁定於Apple Pay/Google Pay。

一般條款及細則

1. 東亞日—額外4.4%回贈及高達10%現金回贈（「東亞日」）由2019年5月1日起生效直至另行通知。
2. 除非另有指明，東亞日只適用於東亞銀行信用卡持卡人（「持卡人」），東亞銀行公司卡除外。
3. 所有交易以交易日為準。
4. 合資格交易將完全由東亞銀行有限公司（「本行」）酌情決定及根據Visa國際組織/ Mastercard Asia/Pacific (Hong Kong) Limited/ JCB International Co., Ltd./ 銀聯國際之商戶編號釐定。
5. 以港元以外貨幣誌賬之香港境外零售簽賬及有關外幣交易費用（如適用）將按Visa國際組織/ Mastercard Asia/Pacific (Hong Kong) Limited/ JCB International Co., Ltd./ 銀聯國際之匯率換算為港元，以計算持卡人的合資格簽賬額。
6. 所有交易、現金回贈及/或獎分將由電腦系統計算。本行記錄為最終及不可推翻。
7. 東亞銀行i-Titanium卡/東亞銀行JCB白金卡所獲得之所有獎分將自動轉換成現金回贈，並調低至港元整數計算（兌換率為每250獎分等於HK\$1現金回贈）。
8. 所有獲得之現金回贈只能用作扣減有關信用卡賬戶之結欠金額及將調低至港元整數。
9. 所有獲得之現金回贈之金額及/或獎分不可轉讓。已取消賬戶之現金回贈之金額及/或獎分將一律自動註銷，及不獲退款、轉讓及不可用以換領禮品。
10. 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，均為不合資格交易。

11. 對於被證實為不合資格之交易，本行保留於持卡人合資格賬戶扣除相等於獎分價值金額/現金回贈價值之權利。將獎分退還之兌換率為每200獎分等於HK\$1（調升至港元整數）。

12. 合資格交易所獲得之額外獎分及/或現金回贈將按以下日期存入有關主卡賬戶，並顯示於有關結單：

簽賬期	額外獎分及/或現金回贈存入日期
2019年5月1日至6月30日	2019年8月內
2019年7月1日至9月30日	2019年11月內
2019年10月1日至12月31日	翌年2月內
其後每個曆年之1月1日至3月31日	同年5月內
其後每個曆年之4月1日至6月30日	同年8月內
其後每個曆年之7月1日至9月30日	同年11月內
其後每個曆年之10月1日至12月31日	翌年2月內

13. 除持卡人及本行以外，並無其他人士有權按《合約（第三者權益）條例》（香港法例第 623 章）強制執行此等條款及細則的任何條文，或享有此等條款及細則的任何條文下的利益。

14. 本行保留隨時更改或取消「東亞日」及/或修改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。