

“Limited-Time Travel Reward – Convert Bonus Points into Asia Miles at a 50% Better Rate” - Terms and Conditions

1. This promotion runs from 17th January to 29th February, 2024, both dates inclusive (the "Promotional Period").
2. The promotion only applies to principal holders (the "Cardholders") of a BEA Credit Card or co-branded card issued by The Bank of East Asia, Limited ("BEA"), excluding a BEA AIA Credit Card, FTLife Credit Card, GOAL Credit Card, i-Titanium Card, JCB PLATINUM Card, UnionPay Dual Currency Credit Card, supplementary card and corporate card ("Eligible Credit Card").
3. The promotion is only applicable to the first 3,000 Cardholders who log in to the BEA Mall App and successfully register with an Eligible Credit Card during the Promotional Period ("Registration"). During the Registration, **Cardholders must enter the number of a valid Cathay membership in the same name as the Cardholders.** Cardholders only need to register once. After successful Registration, BEA will send an email to the Cardholder's email address as provided during Registration. The offer is subject to a quota and is available on a first-come, first-served basis. Registration status and quota are determined by the computer records of BEA.
4. Cardholders who fail to successfully register and provide the number of their valid Cathay membership during the Promotional Period will be deemed to have forfeited the reward and will be ineligible to get any reward. BEA and Asia Miles Limited (the "Merchant") will not be liable for Asia Miles being lost or crediting being delayed as a result of either the Cardholder providing incorrect information (including but not limited to a discrepancy between the Cathay membership number and/or membership name and the registered Cardholder name on the Eligible Credit Card) or providing incomplete information.
5. Cardholders will be able to convert 200,000 Bonus Points into 50,000 Asia Miles (instead of the 400,000 bonus points which would have been required according to the conversion rate of "8 Bonus Points = 1 Asia Mile") (the "Offer") when they have accumulated at least HK\$1,000 in eligible spending (as set out in clause 6) with the registered Eligible Credit Card during the Promotional Period.
6. Eligible local and overseas retail spending ("Eligible Spending") includes:
 - I. Eligible local retail spending: local retail transactions/online purchases and new single interest-free instalment plans (total amount).
 - 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.
7. Ineligible spending includes monthly instalments for retail purchases, cash advances, online/Automatic Teller Machine (ATM) bill payments, tax payments, recurring transactions, auto-pay transactions, Octopus automatic add value service transactions, digital wallets (including but not limited to AlipayHK, PayMe, and WeChat Pay HK), fund transfers, purchase and/or recharging of prepaid cards, "Cash in Hand" programme-related amounts, finance charges, late charges, annual fees, bank charges, casino chip purchases, insurance premiums, ticket

purchase through designated local ticket agents (including but not limited to Cityline (Hong Kong) Limited, Hong Kong Ticketing (International) Limited, and HotdogTIX Limited), mail/fax/telephone orders, unposted/cancelled/refunded transactions, and transactions that are found to be fraudulent or are eventually cancelled/refunded.

8. Cardholders can enjoy the Offer once only during the Promotional Period. By registering for this promotion, **Cardholders agree to and authorise the conversion by BEA of the relevant Bonus Points into Asia Miles as its fulfilment of the Offer under this promotion.** Bonus Points will be automatically deducted from the registered Eligible Credit Card, and will then be converted into Asia Miles and credited to the Cardholder's Cathay membership account directly on or before 30th April 2024, without further notice. **Cardholders must ensure that the registered card has the required 200,000 Bonus Points for the conversion into Asia Miles during the period from 1st to 30th April 2024, otherwise they will be deemed to have forfeited the reward.**
9. Cardholders who have failed to receive their Asia Miles within the period mentioned in Clause 8 are required to inform BEA by 31st May 2024, otherwise they will be deemed to have forfeited the reward.
10. To claim the Offer, the credit card account should remain valid and in good standing at the time the Bonus Points are deducted and the Asia Miles are credited. In case of any fraud/abuse/reversal/cancellation of transactions in respect of which Asia Miles have been credited, BEA reserves the right to charge the equivalent value of the Asia Miles directly to the Card without further notice, cancel the Cardholder's entitlement to the programme, and/or suspend the Card account for investigation.
11. No person other than the Cardholders 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. Cardholders acknowledge that the Asia Miles earned from the Offer shall be credited to their Cathay membership accounts by the Merchant, BEA makes no warranty that the Asia Miles earned will be accurately credited to the Cardholder's Cathay membership account by the Merchant and accepts no liability for failure or delay in the crediting of miles to the 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 the Merchant. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the Merchant. Cardholders should direct any queries or complaints to the Merchant. Shall there be any further existence of claims or disputes between Cardholders and the Merchant, BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
13. BEA reserves the sole right to vary or cancel the Offer 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. The use of Bonus Points is subject to the Terms and Conditions of the "Bonus Gallery". Please click [here](#) for more details.

14. 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.
15. In case of any inconsistency 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!