

BEA Credit Card x Harbour City Spending Rewards - Terms and conditions

1. This promotion runs from 19th September to 20th November, 2022, both dates inclusive (the “Promotional Period”).
2. The Offers apply to cardholders of an eligible BEA credit card (“Cardholders”), except for the BEA Corporate Card. Cardholders must use a valid BEA credit card to pay in full at Harbour City Estates Limited (“Harbour City”) outlets (exclude Gallery by the Harbour, Bank and Medical Service outlets) during the Promotional Period in order to enjoy the following rewards (“Rewards” or “Offers”). The types of BEA credit card accepted may vary among the participating merchants. Please contact the relevant participating merchants for details.

Reward 1: BEA Credit Card Special Rewards (“Special Rewards”)

Same Day Total Spending (A maximum of 3 payment slips from different merchants paid by the same cardholder)	Rewards
HK\$3,000 or above*	HK\$50 Dining Coupon (x1) + HK\$100 Dining Coupon (x1)
HK\$15,000 or above*	Extra HK\$100 Shopping Coupons (x2) + HK\$500 Shopping Coupon (x1)
HK\$35,000 or above^	Extra HK\$500 Harbour City Gift Card (x1)

Reward 2: Rewarding Every Day Basic Rewards (DOUBLE Shopping Coupons on Tuesdays and Sundays) (“Basic Rewards”)

Same Day Total Spending (A maximum of 3 payment slips from different merchants paid by the same cardholder)	Rewards
Every HK\$1,500* (Up to HK\$15,000)	HK\$50 Dining Coupon (x1) + HK\$100 Dining Coupon (x1) + HK\$100 Shopping Coupon (x1)
Every HK\$5,000* (Up to HK\$30,000)	Extra HK\$500 Shopping Coupon (x1)

*Each HARBOUR CITYZEN member is eligible to claim Reward 1 (except HK\$500 Harbour City Gift Card) & Reward 2 **up to 5 times** respectively during the promotional period. For terms & conditions and details of coupon usage, please refer to the back of the coupons. To claim the Reward 1 & Reward 2 at the same time, all transactions within the same claim must be paid with a BEA credit card by the same Member. No split payments/receipts will be accepted.

^Each HARBOUR CITYZEN member is eligible to claim a HK\$500 Harbour City Gift Card of Reward 1 **once only** upon presentation of a valid e-pass during the promotional period. Gift cards can be used as cash at merchants in Harbour City.

Example 1

Eligible spending of **HK\$35,000** using a BEA credit card on a **Friday** during the promotional period:

BEA Credit Card Special Rewards	Rewarding Every Day Basic Rewards	Total Rewards
HK\$50 Dining Coupon (x1) +	HK\$50 Dining Coupons (x10) +	Up to HK\$6,850
HK\$100 Dining Coupon (x1) +	HK\$100 Dining Coupons (x10) +	
HK\$100 Shopping Coupons (x2) +	HK\$100 Shopping Coupons (x10) +	
HK\$500 Shopping Coupon (x1) +	HK\$500 Shopping Coupons (x6)	
HK\$500 Harbour City Gift Card (x1)		

Example 2

Eligible spending of **HK\$35,000** using a BEA credit card on a **Sunday** during the promotional period:

BEA Credit Card Special Rewards	Rewarding Every Day Basic Rewards	Total Rewards
HK\$50 Dining Coupon (x1) +	HK\$50 Dining Coupons (x10) +	Up to HK\$10,850
HK\$100 Dining Coupon (x1) +	HK\$100 Dining Coupons (x10) +	
HK\$100 Shopping Coupons (x2) +	HK\$100 Shopping Coupons (x20) +	
HK\$500 Shopping Coupon (x1) +	HK\$500 Shopping Coupons (x12)	
HK\$500 Harbour City Gift Card (x1)		

- A Cardholder is required to register as a HARBOUR CITYZEN member ("Member") in advance to enjoy the Offers. To claim a HK\$500 Harbour City Gift Card as a Special Reward, a Member is also required to present a valid e-pass in "My Wallet". Each Cardholder can register as a Member once only. Harbour City reserves the right to request Cardholders to present their proof of identity for verification.
- Special Rewards and Basic Rewards can be claimed together. Each eligible same-day spending amount at one outlet (total amount) can only be used to claim the Rewards once per day.
- To claim Special Rewards and Basic Rewards at the same time, the total transaction amount of all payment slips within the same claim and the relevant purchased product(s) must be fully paid with a BEA credit card by the same HARBOUR CITYZEN Member. No split payments/receipts will be accepted.
- A limited quota of gift cards (limited to 300 pieces) is available during the Promotional Period – they will be distributed on a first-come, first-served basis while stocks last. Cardholders can check the redemption

status at Level 2, Gateway Arcade, Harbour City near Shop GW 2217-18 ACCA KAPPA or near Shop GW 2602 Honbo ("Redemption Counter").

7. Shopping coupons are divided into type A and type B; cardholders cannot choose the coupon type when claiming their coupons. Each type of shopping coupon and each face value of dining coupon can be used at designated participating outlets only. Shopping coupons are valid till 7th December, 2022 and dining coupons are valid till 30th November, 2022. For a list of designated participating tenants and coupon usage terms, please follow the QR code, read the back of the relevant coupon, or visit the Harbour City website.
8. To join this Promotion, Cardholders are required to log in to the membership website and present their own physical BEA credit card(s) which they used for the spending at Harbour City, then show the original machine-printed receipt(s) from Harbour City outlet(s) (a Member can use payment slips from up to 3 different outlets) and their electronic payment slip(s) at a redemption counter. Cardholders are required to log in to the app and show the mobile payment transaction(s) (screen caps are not accepted).
9. Cardholders should claim their Rewards in person at the Redemption Counter between 12:30 p.m. and 9 p.m. within 8 days of the transaction date or by 20th November, 2022 (whichever is earlier). Claims cannot be made by merchant staff or third parties. Staff members reserve the right to ask for identity proof for verification purposes.
10. Cardholders will receive a collection letter ("Collection Letter") to claim a HK\$500 Harbour City Gift Card. They are required to present their BEA credit card used for the transaction and the original Collection Letter on or before 30th November, 2022 in person at the Gift Card Sales Counter located at Level 4, Ocean Terminal, Harbour City. The Gift Card is valid for 12 months from the date it is collected. Any outstanding balance after deducting the face value of the Gift Card must be settled by BEA Credit Card. Please refer to the terms and conditions on the Collection Letter and Gift Card for details.
11. Eligible amount is calculated to only include the actual spending amount (only the net payment amount after deduction of any discount and/or vouchers). Transaction amounts by the primary card and supplementary cards under the same Cardholder will be counted separately.
12. Value-added receipts and purchases of vouchers/gift cards are NOT eligible. Receipts for bank charges are NOT eligible, nor are membership fees (including but not limited to gold, jewellery, or fitness clubs), medical charges, insurance & investment fees, telecommunications services, bill payment services, parking fees, car wash services, wedding banquets, and private or corporate functions at F&B outlets. For instalment payments for products/treatments/courses, only the first month's instalment payment amount will be accepted for this Promotion. Duplicate, photocopied, handwritten, or split receipts are NOT accepted.
13. Members can use product deposit payments made between 19th September and 20th November, 2022 to claim Rewards within 8 days from the day they collect the product (last collection date is 20th November, 2022). Members are required to present their own physical BEA credit card(s) used for the spending; relevant original machine-printed receipts of deposit payment/balance payment (if any)/product collection slip from a Harbour City outlet; and the electronic payment slip/transaction record as shown in the mobile payment app (Cardholder must be logged in to show the details). Spending amount is determined by the total value of the product (both deposit and remaining amount should be fully settled with designated BEA credit card(s)). The spending day and entitlement to claim Rewards are determined by the deposit payment date.
14. For restaurants requiring a deposit payment between 19th September and 20th November, 2022, Members can claim the Rewards within 8 days from the day of dining (last dining & collection date is 20th November, 2022). Members are required to present their own physical BEA credit card(s) used for the bill; relevant original machine-printed receipts (showing the total spending amount including the deposit payment) from the restaurants; and the electronic payment slip/transaction record in the mobile payment app (Cardholder must be logged in to show the details) of the deposit payment and remaining payment amount on the day of dining. The total spending amount is counted according to the deposit and remaining payment amount, both of which should be fully settled with designated BEA credit card(s); the spending day and entitlement to claim the Rewards are determined by the dining day.
15. All original copies of machine-printed receipts and electronic payment slips will be stamped by staff members at the Redemption Counter after any claim. All spending receipts that have been used for a claim are NOT eligible for refund from the outlets. If Members need a refund, they must first return all claimed Rewards at the Redemption Counter.
16. Harbour City and The Bank of East Asia, Limited ("BEA") reserve the right to record the **first 4 digits and last 4 digits** of cardholders' BEA credit card number, and to copy the machine-printed merchant sales invoices and sales slips – which are used for internal audit purposes. The information collected will be destroyed 3 months after the Promotion.

17. Rewards cannot be cancelled, altered, transferred, refunded, or exchanged for cash or other gifts, and no change will be provided under any conditions once they are issued. BEA and Harbour City reserve the right to retrieve or cancel the transferred gifts.
18. Cardholders should refer to the Coupons and Gift Card for their terms and conditions. They will not be re-issued in case of loss or damage.
19. In case of fraud or abuse, BEA and Harbour City reserve the right to disqualify the cardholder & retrieve the Rewards immediately, and retain the right to take legal action.
20. Harbour City will collect the Cardholder's personal information for the purposes of this Promotion, and the use of this personal information is governed by the privacy policy of Harbour City. For details, please check with Harbour City. When the Cardholder provides relevant personal information to Harbour City, it means that they fully understand the purpose of the collected information and agree for it to be collected.
21. The Offers cannot be exchanged for cash, gift/cash vouchers, or other products/services, nor be used in conjunction with any other promotional offers (except the Harbour City VIC Club & Parking Promotion).
22. All information and photos shown are for reference only.
23. No person other than the Cardholder, BEA, or Harbour City 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.
24. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Harbour City and the participating merchants. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by Harbour City and the participating merchants. Cardholders should direct any queries to Harbour City and the relevant participating merchants.
25. BEA and Harbour City reserve the sole right to vary or cancel the Offers 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 and Harbour City shall be final and conclusive.
26. These Terms and Conditions shall be governed by and construed in accordance with the law of Hong Kong.
27. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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