

“BEA Credit Card x MTR Malls up to HK\$3,000 Spending Rewards” - Terms and Conditions

1. This Promotion runs from 1 November 2025 to 4 January 2026, both dates inclusive (the “Promotional Period”).
2. The Promotion only applies to the cardholders (the “Cardholders”) of a BEA Credit Card or Co-branded/ Affinity Card, excluding a BEA Corporate Card (“Eligible Credit Cards”), issued by The Bank of East Asia, Limited (“BEA”). To participate in the Promotion, Cardholders must use their Eligible Credit Card, or transaction made by mobile payments (Apple Pay, Google Pay™ and UnionPay App, excluding Alipay, AlipayHK, PayMe, WeChat Pay and WeChat Pay HK) (“Eligible Mobile Payments”) to pay in full at merchants in designated participating malls (“Participating Malls”) including Telford Plaza, Maritime Square, PopCorn, The LOHAS, The Wai and THE SOUTHSIDE managed by MTR Corporation Limited (“Merchant”) during the Promotional Period. The types of BEA Credit Cards accepted may vary among participating merchants. Please contact the relevant participating merchant for details.
3. During the Promotional Period, Eligible Cardholders are entitled to redeem the following Reward(s) (the “Rewards”) by accumulating net spending of designated amounts at the same Participating Mall on the same day with the same Eligible Credit Card:

Tier	Same-Day cumulative net Spending amount upon (Maximum 3 payment receipts from merchants at the same mall)	Reward 1 (“Reward 1”)	Reward 2 (“Reward 2”)
1	HK\$1,800 or above	HK\$50 MTR Malls eVoucher	HK\$50 MTR Malls Dining eCoupon
2	HK\$9,000 or above	HK\$400 MTR Malls eVoucher	HK\$100 MTR Malls Dining eCoupon

4. Cardholders can redeem each of Reward 1 and Reward 2 in each spending tier up to 5 times during the Promotional Period, up to a total of HK\$3,000 spending rewards. Rewards are subject to a quota, and are available to claim on a first-come-first-served basis, while stocks last. For the usage of quota, please refer to the related MTR materials in Participating Malls.
5. Same-day cumulative net spending amount is calculated based on a maximum of 3 Eligible Transactions which are fully settled by the same Eligible Card in the same Participating Mall on the same day with a spending amount of at least HK\$200 for each Eligible Transaction.
6. Rewards will be credited to the Cardholder’s MTR Mobile account in the form of eVoucher/ eCoupon. Cardholders must download the latest version of the “MTR Mobile” mobile application (“MTR Mobile”) and sign up as Registered Users before Reward redemption to entitle the rewards. Each Cardholders must sign up as an MTR Mobile Registered Users with email and mobile number. Each effective email and mobile number can be used for one account only. Duplicate registration of the same mobile number or holding more than one membership account by the same individual or by any means to hack and/or amend computer software to redeem MTR Points to spend at shops will not be accepted. The Eligible Cardholders must update to the latest mobile version for the MTR Points usage, otherwise customers may not be able to use MTR Points successfully.
7. The redemption location and time of each Participating Mall are as follows:



Participating Malls	Self-redemption Kiosks Address	Opening Hours
Telford Plaza	Telford Plaza: G/F, Telford Plaza 1 & 3/F, Telford Plaza 2 (next to Customer Service Centre)	Monday to Sunday 1pm – 9pm
Maritime Square	Maritime Square: 1/F, Maritime Square 1 & G/F, Maritime Square 2 (next to Customer Service Centre)	
PopCorn	PopCorn: G/F, PopCorn 1 & G/F, PopCorn 2 (next to Customer Service Centre)	
The LOHAS	The LOHAS: L4 The LOHAS (opposite to Emperor Cinemas)	
The Wai	The Wai: L2 (next to Customer Service Centre), L4 & L5, The Wai (next to self-service parking redemption Centre)	
THE SOUTHSIDE	THE SOUTHSIDE: GF, THE SOUTHSIDE (near Customer Service Centre) & L3, THE SOUTHSIDE (opposite to ICBC (Asia))	

8. Eligible transaction refers to transaction between an Eligible Cardholder and an eligible merchant through payment with an Eligible Credit Card. Receipts from the following shops or services or transactions are not counted as Eligible Transaction or entitled to earn MTR Points: interest-free instalment for retail purchase, any non-designated electronic payment, temporary promotional booths, online shopping / takeaway order platform (including online shopping transaction which is paid at the physical shop) , online ticketing (excluding online purchase of movie tickets from Emperor Cinemas), online payment (including collect in store) or transfer, purchase and usage of cash coupons / gift vouchers / coupons / gift cards / stored value cards or cards of similar nature (Note: including without limitation the cost and non-refundable deposits of the concerned vouchers / coupons / gift cards / stored value cards which are all not entitled to earn MTR Points. Regardless of whether the concerned vouchers / coupons / gift cards and stored value cards are with or without pre-loaded value, they are not entitled to earn MTR Points), reload of stored value cards (except game centre), bill payments, autopay, bank, foreign currency exchanges, insurance and value-added services, property rental and sale, domestic services, other non-retail related spending (for instance: care and maintenance services, repair services, goods delivery, dismantling services, installation services), betting, school fees, purchase of travel or transport or entertainment related tickets fees or charges, 999.9 gold and gold savings club (not including decorated gold). Some electronic spending receipts require customers to provide the records in the mobile phone device for verification.
9. Cardholders are required to register at the Self-redemption Kiosk in the same Participating Mall where the Eligible Transactions are made within 7 days from the date of the Eligible Transactions (as per the date stated on the machine-printed receipts) on or before 4 January 2026 (whichever is earlier). When registering for the Promotion, the Cardholders shall present the physical Eligible Card together with the original sale receipts and the accompanying electronic payment slips or the screenshots of transaction records of the mobile payment tools bound with the Eligible Card. Once MTR points are successfully earned through MTR Mobile, the Cardholders can check the gift through “MTR Points” > “My Collections” > “Valid” and use the eVoucher / eCoupon at participating shops of MTR Malls directly within redemption period. MTR Malls eVoucher/ eCoupon are available on a first-come-first-served basis, while stocks last.
10. HK\$50/HK\$400 MTR Malls eVoucher is applicable to participating merchants at Participating Mall. The eVoucher will expire on 31 January 2026. A maximum of 10 eVouchers can be used each time.
11. HK\$50/HK\$100 MTR Malls Dining eCoupon (“eCoupon”) is valid until 31 January 2026. It only applies to the participating dining outlets in the Participating Malls upon net spending of HK\$500 or above on dine-in or takeaway with the Eligible Credit Card to enjoy this offer. A max of ONE eCoupon can be used each time. This eCoupon is not applicable to any transactions made by online payment via third-party platforms and any purchase of product voucher (for example: soup voucher, beverages voucher, food voucher or cake voucher etc.). Additional terms and conditions apply to the use and redemption of the eVoucher and eCoupon. Please refer to MTR Malls’ website for details and the list of participating merchants in the Participating Malls.
12. Please refer to Terms and conditions of eCoupon/eVoucher in MTR Mobile. MTR Malls reserve the right to amend and



change concerning the eCoupon or these terms and conditions at any time without prior notice.

13. Cardholders can visit MTR Malls website for the latest updated shop categories and participating merchants. To enjoy the Offers, you are also required to meet the requirements for earning MTR Points including, but not limited to, Eligible Transactions, payment methods, spending amount requirements and required documents for submission. Spending less than HK\$200 are not eligible to this promotion. Users are entitled to earn 1 Point for every HK\$1 spent. Should there be any decimal place(s) in the Points earned as a result, such Points will be rounded off to the nearest integer. For details, please refer to MTR Points Promotion Terms and Conditions on the MTR Mobile promotion page.
14. Only Machine printed sales receipts and corresponding electronic payment slip or screenshot of the electronic payment transaction must clearly showing the name of qualifying Merchants, shop address, invoice number, transaction date, amount of the transaction, product PUBLIC information and sales record will be accepted. All damaged or modified receipts will be forfeited. Receipts with the abovementioned information being masked, any receipts of cash or cash voucher payments, photocopied or handwritten receipts will not be accepted for this Promotion. Machine printed sales receipts, and corresponding electronic payment slips or screenshot of the electronic payment transaction must be in the name of the Registered User of MTR Mobile account. Otherwise, MTR Points, eVoucher or eCoupon will not be granted. For verification purpose, staff at the Self-redemption kiosk reserves the right to capture the images of original machine printed sales receipts and electronic payment slips provided by the Registered Users and will stamp on them. No alteration or change of the receipts will be allowed once verified.
15. Cardholders must keep the machine printed sales receipts and corresponding electronic payment slips or transaction record(s) in logged-in designated mobile payment app must be in the name of the registered user of MTR Mobile account and cardholder bearing the same credit card number for redemption, otherwise, eCoupon/eVoucher will not be granted. No alteration or change of the receipts will be allowed once verified. MTR Points, eVoucher and eCoupon will not be granted on any unregistered, voided or refunded transactions (whether partly or fully).
16. Staffs at the Self-redemption Kiosk at Participating Malls reserves the right to request you to present your proof of identity, record the first 6 digits of your eligible Credit Card and capture the images of machine-printed receipt(s) from outlet(s) and corresponding electronic payment slip(s)/ transaction record(s) in logged-in MTR mobile payment App for verification, MTR Malls may not process the redemption if you refuse to provide the relevant information.
17. Upon gift redemption, registered users should check the gift and the total amount of updated MTR Points at the time of redemption. Once the gift redemption procedure is completed, the gift and MTR Points will not be returned or changed. Any cash vouchers or discount vouchers that may be redeemed as gifts/ rewards under the captioned Promotion shall not be refunded or redeemable for cash.
18. Upon successful registration to earn MTR Points, all submitted information cannot be modified after verification and registration. If there is any applicable promotional campaign at the time, each registered transaction can only participate in one promotion with its full amount. Even if the registered transaction amount exceeds the required spending threshold for the promotion participated, the excess amount cannot be split or counted toward other promotional campaigns.
19. MTR Points will not be granted on any unregistered, void, and partially or fully refunded transactions.
20. Please check with the Merchant for the selected offer details. All product details and prices, which are provided by the Merchant, are for reference only, and are subject to change without further notice.
21. This Offer is subjected to the terms and conditions of MTR Point Scheme, should there be any discrepancy, these terms and conditions shall prevail. For details of the MTR Points terms and conditions, please refer to website of Telford Plaza, Maritime Square, PopCorn, The LOHAS, The Wai and THE SOUTHSIDE. Terms of Use in the MTR Mobile app or send your enquiries to staff at the customer service counter.
22. Related agency Staff and Shops staff of Participating Malls are not allowed to join the promotion in case of any disputes.
23. Un-posted/cancelled/refunded transactions and transactions that are found to be fraudulent or are eventually cancelled/refunded will be considered ineligible. If a transaction proves to be ineligible after the Rewards are claimed, BEA shall be entitled to debit an amount equal to the value of the relevant Rewards from the Cardholder's account.
24. No person other than the Cardholder, BEA, and the Merchant 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.

25. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by Merchant, the Participating Malls, 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 Merchant, the Participating Malls, and/or the participating merchants. Cardholders should direct any queries to Merchant, the Participating Malls, and the participating merchants (where applicable). Shall there be any further existence of claims or disputes between cardholders, Merchant, the Participating Malls, and the participating merchants (where applicable), BEA should be informed of such claims or disputes within a reasonable period so that BEA can make corresponding handling.
26. BEA, Merchant and the Participating Malls reserve the sole right to vary or cancel the offers 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, Merchant, and the Participating Malls shall be final and conclusive.
27. These Terms and Conditions shall be governed by and construed in accordance with, Hong Kong law. You agree to submit to the exclusive jurisdiction of the Hong Kong courts.
28. If there is any inconsistency or ambiguity between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

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