

**For Immediate Release****BEA Launches “Double Awards” Promotion for MPF Customers***Top Personal Contribution Account Holders Receive Rebates and Gold Coins*

**Hong Kong, 23<sup>rd</sup> May, 2005** – Bank of East Asia (Trustees) Limited, a member of the BEA Group, has launched its “Double Awards” promotion for holders of a Personal Contribution Account (“PCA”) under the BEA (MPF) Master Trust Scheme.

New customers who open a PCA on or before 30<sup>th</sup> July, 2005 are eligible to participate in the promotion. The first 200 PCA holders who make monthly designated contributions, or a lump sum contribution, on or before 31<sup>st</sup> August, 2005 will receive a rebate in the form of fund units of a maximum rebate value of HKD200\*. Details of the rebate are as follows:

	Contribution (HKD)	Rebate Amount (HKD)
Monthly Contribution	500 – 999	100
	1,000 or above	200
Lump Sum Contribution	5,000 – 9,999	100
	10,000 or above	200

\*The maximum unit rebate for a PCA member is HKD200 even though the designated amounts of both monthly and lump sum contributions have been met.

The top three PCA holders who have made the largest total contributions on or before 31<sup>st</sup> August, 2005 will also receive one pure gold coin each. The coin is worth approximately HKD1,100 and has a weight of about 11 grams.

Bank of East Asia (Trustees) Limited created the PCA in response to the growing interest in financial planning for retirement in Hong Kong. Designed to help customers build their wealth, the PCA has a minimum monthly contribution amount of HKD100 or a minimum lump sum contribution amount of HKD500, flexible management for fund allocation and switching, and convenient direct debit and cheque payment methods.

In addition, through the making of regular monthly contributions to a PCA, account holders can take advantage of “dollar cost averaging”, buying more units when prices are low and fewer when markets are high. Customers can therefore worry less about market volatility.

Bank of East Asia (Trustees) Limited is the first MPF approved trustee in Hong Kong to allow non-BEA MPF customers to open PCAs with the company. Accessible to non-BEA MPF customers, this brand-new service truly reflects the convenience and flexibility of the company’s solutions.

For more details on the PCA and “Double Awards” promotion, please call the BEA (MPF) Hotline on 2211 1777. To learn more about Bank of East Asia (Trustees) Limited and the BEA Group, please visit [www.hkbea.com](http://www.hkbea.com).

### **General Terms and Conditions**

1. The promotional period is from 25<sup>th</sup> April to 30<sup>th</sup> July, 2005.
2. The Personal Contribution Account (“PCA”) must be opened within the promotional period.
3. The first 200 PCA members are entitled to rebates in the form of additional fund units up to a maximum amount of HKD200.
4. The net amounts of contributions settled (single payment) between 25<sup>th</sup> April and 31<sup>st</sup> August, 2005 will be treated as designated contributions.
5. The additional fund units will be credited into the relevant MPF Scheme Member’s PCA in September 2005.
6. An amount equal to the rebate, including HKD1,100 for gold coin winners, should be refunded to Bank of East Asia (Trustees) Limited if a PCA member receives the rewards and subsequently cancels his / her direct debit authorisation or withdraws the accrued benefits or closes his / her PCA within the first 12 months after account opening.
7. Bank of East Asia (Trustees) Limited reserves the right to amend the offer as well as these terms and conditions without prior notice. In the event of any dispute, the decision of Bank of East Asia (Trustees) Limited shall be final.
8. Employees of the BEA Group are not eligible to participate in this promotion.

Investments inherently involve risk and the prices of units may go down as well as up. Please refer to the Explanatory Memorandum for details.

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