

For Immediate Release**BEA Launches 3-Year Accumulator Savings Insurance***Enjoy returns up to 140% and rewards worth up to HKD4,500*

Hong Kong, 3rd January, 2006 – The Bank of East Asia (“BEA”) today announces the launch of the 3-Year Accumulator Savings Insurance endowment plan. The plan will be on offer from 3rd to 23rd January, 2006. Under the plan, customers simply need to make level premium payments for the first three years of the eight-year policy term. Enjoying life protection for the entire duration of the term, each customer will receive a lump sum return upon maturity of the policy.

The guaranteed return of the plan is equal to 120% of the sum insured. Together with the maturity dividend, the Projected Total Cash Value of the plan at maturity can be up to 140% of the total premium paid. In the event of death, a guaranteed death benefit equal to 120% of the sum insured will be paid to the appointed beneficiaries. In case of the misfortune within the first two years that the policy is in effect, the total death benefit is the same as the total amount of the premium paid.

Ms. Connie Chan, Head of BEA’s Bancassurance Department, said: “Most people in Hong Kong are looking for both stable wealth growth and comprehensive protection. We have developed 3-Year Accumulator Savings Insurance expressly for those who wish to establish a savings target and provide ample protection for themselves and their families.”

The minimum annualised premium of the 3-Year Accumulator Savings Insurance is USD6,000, or its equivalent value. The plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited, a member of the BEA Group.

From now until 23rd January, 2006, customers who successfully enrol in the plan can receive cash coupons or BEA Credit Card spending credit worth up to HKD4,500, or a maximum of 640,000 BEA Credit Card Bonus Points.

First Year Annualised Premium (USD)	Special Offer		
	JUSCO / PARKnSHOP / King Fook Jewellery Cash Coupon (HKD)	OR BEA Credit Card Bonus Points	OR BEA Credit Card Free Spending Credit (HKD)
6,000 - 12,499	900	128,000	900
12,500 - 95,999	1,400	200,000	1,400
96,000 - 127,999	4,000	570,000	4,000
128,000 or above	4,500	640,000	4,500

3-Year Accumulator Savings Insurance is available to customers aged 65 or below. No medical examination is required. For further information, please call the BEA Insurance Service Hotline on 3608 2928, visit any BEA branch, or the Bank's website at www.hkbea.com.

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