

For Immediate Release

**BEA Rolls Out “Customer Referral Reward Programme”
for SME Loan Guarantee Scheme**

Cash coupons will be rewarded for successful business referrals

Hong Kong, 1 March 2004 – The Bank of East Asia (“BEA”) today announces the launch of a “Customer Referral Reward Programme” for new loan applications under the SME Loan Guarantee Scheme (“SGS”) of the HKSAR Government. A special promotion is being launched to enhance the Bank’s relationship with existing SME customers and to encourage the participation of other SMEs.

From 1 March to 31 August 2004, the first 50 existing BEA customers whose business referrals successfully obtain a loan under the SGS will be rewarded a HKD1,000 cash coupon from Maxim’s, Park’n Shop or Fortress ¹.

In addition, each of the first 10 new SGS customers who draw their approved loan during the promotional period may enjoy a waiver of their first year arrangement fee and also receive free MYOB accounting software, which is worth approximately HKD4,000.²

SGS is a funding scheme for local SMEs that was launched by the HKSAR Government on 31 March 2003. BEA has been an active participant in SGS since its inception.

Mr Adrian M. K. Li, BEA’s General Manager and Head of Corporate Banking Division, said: “BEA has always supported local SMEs meet their financing needs. We value the long term relationships that we have established with our customers and have enjoyed helping them to grow their businesses over the years”.

Having served customers in Hong Kong for over eighty years, BEA has developed a full spectrum of banking products and services for its corporate customers. “Through this Customer Referral Reward Programme, we encourage our existing customers to share their positive banking experience at BEA with their business contacts,” Mr Li added.

SGS comprises Business Installations & Equipment loans, Associated Working Capital loans and Accounts Receivable Finance loans. Each local SME can apply for a maximum loan amount of HKD8 million under SGS. Interested parties may call the BEA SGS Customer Service Hotline on 2823 9276 for more details.

Remarks:

- ¹ - Offer valid from 1 March to 31 August 2004 only for approved loan amounts of HKD500,000 or above.
 - Existing Customers shall maintain individual or corporate account(s) with BEA.
- ² - Offer valid from 1 March to 31 August 2004 and only for accumulated loan drawdown amounts of HKD1,000,000 or above.

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