

For Immediate Release

BEA Announces Cyberbanking Lucky Draw

Prizes Include Free Trips and Annual Travel Insurance Worth Over HK\$280,000

Hong Kong, 10 December 2003 – The Bank of East Asia (“BEA”) announces today the launch of its Cyberbanking Lucky Draw promotion for personal and corporate customers. All customers who login to Corporate or Personal Cyberbanking between 10 December, 2003 and 28 February, 2004 will be automatically entered into a lucky draw to win Cathay Pacific Holidays Travel Certificate and annual travel insurance worth over HK\$280,000.

Two sets of prizes are available, one for Personal Cyberbanking customers and another for Corporate Cyberbanking customers. On Personal Cyberbanking, there will be one 1st prize winner who will take away a HK\$20,000 Cathay Pacific Holidays travel certificate and an annual travel insurance plan; three 2nd prize winners who will each receive a HK\$10,000 Cathay Pacific Holidays travel certificate and an annual travel insurance plan; and six 3rd prize winners who will each win a HK\$5,000 Cathay Pacific Holidays travel certificate and an annual insurance plan.

For Corporate Cyberbanking customers, there will be one winner of the 1st prize that includes a HK\$50,000 Cathay Pacific Holidays travel certificate and an annual travel insurance plan; while three 2nd prize winners will each take away a HK\$20,000 Cathay Pacific Holidays travel certificate and an annual travel insurance plan; and six 3rd prize winners will each receive a HK\$10,000 Cathay Pacific Holidays travel certificate and an annual insurance plan.

In addition to the lucky draw, customers who use online banking service during the promotion period will be entitled to Maxim’s gift coupons, privileged rates on service charges, and discounts on Blue Cross medical insurance plans. Details are as follow:

Gift Coupon and Discount on Medical Insurance Plan

Cyberbanking – Personal Customers

The first 10,000 customers to register their e-mail addresses for the first time and execute one bill payment transaction will receive a Maxim’s gift coupon valuing HK\$20. The first 3,000 customers to perform at least one designated transaction (including HKD CHATS, fund transfer to a BEA account in China, e-IPO Service, and linked deposit placement or successfully apply for a property loan, consumer loan or insurance) will

also receive an additional Maxim's gift coupon valuing HK\$100 as well as a 10% discount on a Blue Cross individual medical insurance plan.

Corporate Cyberbanking – Corporate Customers

The first 1,000 customers to register their e-mail addresses for the first time will be entitled to a Maxim's gift coupon worth HK\$20. The first 1,000 customers to perform at least one designated transaction (including HKD or USD CHATS, T/T, fund transfer to a BEA account in China, L/C application and amendment transaction) will receive an additional Maxim's gift coupon valuing HK\$100 and a 10% discount on a purchase of a Blue Cross group medical insurance plan.

Special Rates for Designated Services

Personal and corporate customers who conduct HKD CHATS transactions during the promotion period can enjoy a preferential service charge of HK\$30 per transaction (standard charge is HK\$50) and a service charge for fund transfers to BEA accounts in China of HK\$100 (standard charge is HK\$150). Corporate customers can enjoy a lower charge of HK\$100 per transaction when making telegraphic transfers (standard charge is HK\$200), which will enable them to lower operational costs and enhance the efficiency of financial management.

Customers can open Personal or Corporate Cyberbanking accounts at any BEA branch or contact our Customer Service Hotline at 2211 1311 for more information.

Cyberbanking website: www.hkbea-cyberbanking.com

Corporate Cyberbanking website: www.hkbea-cyberbanking.com/corporate

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