

Terms and Conditions:

1. All offers are valid from now until 30th June, 2011 (the "Promotional Period").
2. For more information on the funds, please visit your nearest BEA branch.
3. Customers are eligible to enjoy a deduction of up to 2.25% on the subscription fee, subject to a minimum fee of 2.5% of the subscription amount, when making a lump-sum subscription to funds offered by fund houses other than BEA Union Investment Management Limited via a BEA branch and/or the Cyberfund Centre during the Promotional Period. If the subscription fee falls below 2.5% after the deduction is applied, BEA will charge the minimum subscription fee of 2.5%.
4. Customers who successfully subscribe to any funds via a BEA branch and/or the Cyberfund Centre will receive a HK\$100 subscription fee rebate (the "Rebate") for every lump-sum subscription amount equivalent to HK\$200,000 during the Promotional Period on an accumulative basis. Customers with any remaining subscription amounts less than HK\$200,000 will not be entitled to the Rebate. The aggregated subscription amount is calculated independently on individual account basis. The Rebate is not applicable to the Monthly Investment Plan. The Rebate will be awarded to the eligible customer's settlement account within 3 months following the end of the Promotional Period. A customer notification letter will be mailed to eligible customers accordingly.
5. Payment by credit card is not accepted for lump-sum subscriptions to the funds.
6. The above offers are not applicable to fund switching or to funds with no subscription fee.
7. The above offers are not applicable to Monthly Investment Plan subscriptions.
8. The above offers cannot be redeemed for cash and are not transferable.
9. The above offers cannot be used in conjunction with any other promotional offers.
10. The above offers are not applicable to the employees of BEA or its wholly-owned subsidiaries, or to the immediate relatives of said employees.
11. BEA reserves the sole right to vary or cancel this promotional programme and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.

Important Notice:

Investment involves risks. The price of units may go down as well as up as the investments of a fund are subject to the market fluctuations and the risks inherent in investments. Past performance is not indicative of future performance. Investors should not make an investment decision based solely on this material.

Investment in emerging markets involves above-average investment risks, for instance, possible fluctuations in foreign exchange rates, political and economic uncertainties. It is possible that investors may lose some or the entire amount they have invested in the funds.

Before making any investment, investors should refer to all relevant investment funds' offering documents, including the Explanatory Memorandum, for detailed information including the risk factors.

The investment decision is yours but you should not invest in the investment funds unless the intermediary who sells it to you has explained to you that the investment funds are suitable for you having regard to your financial situation, investment experience and investment objectives.

The funds may not be available in all jurisdictions and/or may be subject to restrictions. If investors are in doubt, independent professional advice should be sought. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

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