

Terms and Conditions for BEA GOAL and SupremeGold Additional Rewards Promotion ("Promotion")

A. General Terms and Conditions

1. The Promotion is valid from 14 July till 31 December 2025, both days inclusive ("**Promotional Period**").
2. The Promotion is only applicable to customers who have not maintained any deposit accounts with The Bank of East Asia, Limited ("**BEA**"), either individually or jointly, in the 12 months prior to the date on which the new BEA GOAL account or SupremeGold Account (the "**Designated Account**") is opened ("**Eligible Customers**").
3. "**Initial Funds**" refers to the funds newly deposited into the new SupremeGold Account. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (funds transferred from any other deposit account maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others are excluded).
4. If a customer newly opens/upgrades to SupremeGold Private / a SupremeGold Account and / or Supreme Account (if applicable), either individually or jointly, before the Reward Schedule (as defined in Section D Clause 1), their entitlement and rewards (if any) will be calculated based on the respective promotions in the following order of priority, and the relevant offers of this Promotion will not be applicable:
 - (i) SupremeGold Private;
 - (ii) SupremeGold Account;
 - (iii) Supreme Account.
5. For joint accounts, only the primary account holder is entitled to enjoy the offer.
6. Each customer is entitled to receive the Additional Account Opening Reward and Direct Debit Authorization Set-up Reward (collectively as "**Additional Rewards**", as defined in Section B and Section C respectively) once only during the Promotional Period.
7. Unless otherwise specified, the Promotion **cannot** be used in conjunction with other promotions with promotion code. The participant of the Promotion **cannot** act as referee under the Member-Get-Member Referral Programme (July - September 2025) and/or other customer referral programme(s) of BEA; and/or act as customer under the Employee Benefit Scheme and/or Selected Employee Benefit Scheme. If a customer is also entitled to other promotional reward(s) or offer(s), BEA reserves the right to provide only one or some of the reward(s) or offer(s) at its absolute discretion. For the avoidance of doubt, customer will not be eligible to act as referee in Member-Get-Member Referral Programme and/or Member-Get-Member Exclusive Reward if customer participates in this Promotion. In the event of any dispute, the decision of BEA shall be final and conclusive.
8. A limited quota for Additional Rewards during Promotion Period and will be offered on a first-come, first-served basis.
9. BEA's record will be conclusive as to the date on which the Designated Account is opened and the date on which the Direct Debit Authorisation ("**DDA**") or Electronic Direct Debit Authorisation ("**eDDA**") is successfully set.
10. BEA reserves the sole right to vary or cancel all or any of the offers 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.
11. No person other than the eligible customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
12. If there is abuse/non-compliance by the eligible customer during the Promotional Period, the eligible customer cannot enjoy the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the eligible customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
13. Participation in the Promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
14. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Additional Account Opening Reward

1. To be eligible for the corresponding cash reward (the **"Additional Account Opening Reward"**) set out in the Table 1, Eligible Customers must fulfil the following requirements:
 - (i) successfully open the Designated Account via the BEA Mobile during the Promotional Period; and enter the corresponding Designated Promo Code (refer to Table 1) into the "Promotion Code" field while applying;
 - (ii) pay a CLP Power Hong Kong Limited (the **"CLP"**) electricity bill in the BEA Mobile/BEA Online, and the transaction amount for the bill payment must be HK\$50 or above (or equivalent), with the transaction amount being posted in the Designated Account on or before the Designated Date as stipulated in Table 2; and
 - (iii) applicable to SupremeGold Account ONLY: deposit and maintain Initial Funds (as defined in Section A Clause 3) of HK\$500,000 or above (or equivalent) within the first 2 weeks from the date on which SupremeGold Account is opened until the Designated Date as stipulated in Table 2.

Table 1

Designated Account	Designated Promo Code	Additional Account Opening Reward (HK\$)
BEA GOAL account	BEACLPGO	\$100
SupremeGold Account	BEACLPSG	\$500

Table 2

Month account is opened	Designated Date the CLP electricity bill must be paid (date inclusive)	(Applicable to SupremeGold Account) Designated Date Initial Funds must be maintained until (date inclusive)
July 2025	31 January 2026	31 October 2025
August 2025		30 November 2025
September 2025		31 December 2025
October 2025	30 April 2026	31 January 2026
November 2025		28 February 2026
December 2025		31 March 2026

C. Direct Debit Authorization Set up Reward

1. To be eligible for a HK\$300 cash reward (the **"DDA Set up Reward"**), Eligible Customers must fulfil the following requirements:
 - (i) be eligible for the Additional Account Opening Reward under Section B; and
 - (ii) successfully set up DDA to pay a CLP electricity bill or eDDA to pay a CLP electricity bill through BEA Mobile/BEA Online on or before the Designated Date as stipulated in Table 3.

Table 3

Month account is opened	Designated Date the DDA / eDDA must be set (date inclusive)
July - September 2025	31 January 2026
October - December 2025	30 April 2026

D. Reward Arrangements

1. The Additional Rewards will be credited to Eligible Customers' Designated Account on or before the Designated Reward Date as stipulated in Table 4 without prior notice.

Table 4

Month account is opened	Designated Reward Date
July - September 2025	31 March 2026
October - December 2025	30 June 2026

2. To receive the Additional Rewards, Eligible Customers must maintain a valid Designated Account at the time BEA credits the Additional Rewards. If the Eligible Customers close the aforesaid account on or before the date when the Additional Rewards is credited, the customer's entitlement to the Additional Rewards will be forfeited.

3. If the awarded customer cancels the Designated Account within 1 year from the date the account is opened, BEA reserves the right to deduct an administration fee equivalent to the value of the Additional Rewards awarded to the account without prior notice.

E. Terms and Conditions of BEA GOAL Account Promotion

1. The offer is subject to the relevant Terms and Conditions. For details, please visit www.hkbea.com/pdf/en/goal_acq_tnc.pdf.

F. Terms and Conditions of SupremeGold Account Promotion

1. The offer is subject to the relevant Terms and Conditions. For details, please visit www.hkbea.com/supremegold/tnc/en.

To borrow or not to borrow? Borrow only if you can repay!