

For Immediate Release

BEA Launches Auto-payroll Promotion with Rewards of up to HK\$2,900

Hong Kong, 25th February, 2015 – The Bank of East Asia, Limited (“BEA”) today announces the launch of a new auto-payroll promotion for personal customers, which includes rewards of up to HK\$2,900.

During the promotional period from now until 31st July, 2015, new customers who register for BEA’s auto-payroll service and arrange to have their monthly salary deposited into their individual all-in-one account[#] via auto-payroll can earn a total reward of up to HK\$2,800. This includes a welcome reward of up to HK\$1,000, and a bonus reward of up to HK\$1,800 when meeting the designated Average Daily Relationship Balance* requirement for their all-in-one account for 12 consecutive months. Customers will receive an additional HK\$100 if they register for auto-payroll service online.

In addition, auto-payroll customers are entitled to a range of banking privileges, including discounts on investment and general insurance plans, an all-in-one account monthly service fee waiver, a BEA Credit Card perpetual annual fee waiver, and preferential terms on an overdraft facility.

Terms and conditions apply to the above offers. For more details, please refer to the Appendix. Customers can obtain more information on the promotion and register for auto-payroll service by calling the Registration Hotline on (852) 2211 1828, or by visiting the BEA website or any BEA branch.

[#] SupremeGold Account, Supreme Account, or i-Account

* "Average Daily Relationship Balance" refers to the average daily balance in the preceding month of the customer's all-in-one account sub-accounts, and the accounts/plans that have been selected to be incorporated into the all-in-one account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).

About The Bank of East Asia, Limited

Incorporated in 1918, BEA is Hong Kong’s largest independent local bank, with total consolidated assets of HK\$795.9 billion (US\$102.6 billion) as of 31st December, 2014. The Bank is listed on The Stock Exchange of Hong Kong, and is a constituent stock of the Hang Seng Index.

BEA offers customers a comprehensive range of commercial banking, personal banking, wealth management, and investment services through an extensive network of more than 240 outlets covering Hong Kong and the rest of Greater China, Southeast

Asia, the United Kingdom, and United States. For more information, please visit any BEA branch or the Bank's homepage at www.hkbea.com.

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BEA – Operator of one of the largest banking networks in Hong Kong



Appendix: Offer Details

- **Welcome Reward^{1,2} of up to HK\$1,000**

Monthly Salary (HK\$)	Welcome Reward (BEA Credit Card free spending credit, HK\$)
\$60,000 or above	\$1,000
\$30,000 - \$59,999	\$600
\$20,000 - \$29,999	\$400
\$10,000 - \$19,999	\$300

- **Bonus Reward^{1,3} of up to HK\$1,800**

Average Daily Relationship Balance Requirement (HK\$) (for 12 consecutive months)	Bonus Reward (BEA Credit Card free spending credit, HK\$)
\$300,000	\$1,800
\$100,000	\$600
\$50,000	\$300

- **Register online for an extra HK\$100⁴**

Remarks:

1. The welcome reward and bonus reward are not applicable to the following customers: i) existing auto-payroll customers of The Bank of East Asia, Limited ("BEA") or ii) customers who have used BEA's auto-payroll service or received a reward in a previous BEA auto-payroll promotion programme at any time during the 12 months prior to the date of registration.
2. To be eligible for the welcome reward, customers must register their individual SupremeGold Account, Supreme Account, or i-Account (the "Payroll Account") for the auto-payroll service, and i) start depositing their monthly salary via auto payroll into their Payroll Account within the next 2 calendar months from the date of registration, and maintain this arrangement for 6 consecutive months, ii) open a securities sub-account and/or a linked deposit sub-account, and iii) provide an email address during the promotional period.
3. To be eligible for the bonus reward, customers must deposit their monthly salary via auto-payroll into their Payroll Account and maintain the designated Average Daily Relationship balance in the Payroll Account for 12 consecutive months during the observation period.
4. Online registration is only applicable to Payroll Account holders. To be eligible for the online registration reward of HK\$100, customers must successfully submit the online registration form for the auto-payroll promotion via the BEA website (www.hkbea.com) during the promotional period, and fulfill all the requirements of the welcome reward.
5. Each customer is required to register once only via any BEA branch, the registration hotline (2211 1828) or the BEA website (www.hkbea.com) during the promotional period. Should duplicated registration records be found, only the first record the customer made to BEA shall prevail. No registration records can be altered subsequently, and BEA's records shall apply and prevail.
6. Each customer is entitled to receive each reward once only.

7. The rewards will be awarded in BEA Credit Card free spending credit.
8. All offers are subject to terms and conditions. For details, please refer to the promotional leaflet or contact a BEA representative.

Important Notes:

Investment involves risks. Before making any investment, investors should refer to all relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this material. If investors are in doubt, independent professional advice should be sought.