

For Immediate Release

BEA Launches e-Select Surgical Cash Insurance

Plan Features a Simple Enrolment Process, Monthly Premiums as low as HK\$55, and Ready Cash for Major and Minor Surgeries

Hong Kong, 31st August, 2015 – The Bank of East Asia, Limited (“BEA”) today announces the launch of the e-Select Surgical Cash Insurance plan (“the Plan”). By paying a monthly premium of as low as HK\$55, the insured can receive cash compensation for any kind of surgery*. In addition, from now until 31st December, 2015, customers who successfully enrol in the Plan will receive HK\$100 in BEA Credit Card free spending credit or McDonald’s® gift certificates.

Unlike other medical insurance products in the market, the e-Select Surgical Cash Insurance plan does not involve a complicated underwriting procedure. The Plan offers ready cash based on the surgery performed*, even if the insured is already covered by other medical insurance policies.

Mr. Patrick Wan, General Manager & Head of the Insurance and Retirement Benefits Division of BEA, says, “Young people today enjoy browsing, shopping, and managing their personal affairs online. We have therefore tailored the e-Select Surgical Cash Insurance plan for customers aged 35 or below by providing them with an online insurance product with straight-forward product features, a hassle-free application process, and instant online approval for greater convenience and simplicity.”

The Plan provides worldwide coverage¹ and simple product features, with no complicated benefit limits, and no bounding or complex graded surgical schedules. The payout will be the same whether the customer chooses to have surgery performed at a hospital or clinic. A maximum of HK\$20,000 may be claimed per disability*.

Furthermore, all pre-existing and congenital conditions² are covered by the Plan. In the event of accidental death or permanent disablement, the insured or his/her beneficiaries will receive a maximum of HK\$200,000.

All eligible persons aged between 0 and 35 may be covered by the e-Select Surgical Cash Insurance plan. No medical examination is required. Two plan levels are offered, with a monthly premium of as low as HK\$55. When renewing coverage, the insured may enjoy a no-claims discount of up to 10%[^].

The e-Select Surgical Cash Insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”). Customers can visit any BEA branch to enrol. For more information on the insurance plan* and offers[^], please call the BEA Insurance Services Hotline on (852) 3608 2928 or visit any BEA branch.

Remarks:

- 1 For any surgery performed in Mainland China, the maximum benefit payable under the Surgical Cash Benefit shall be limited to 50% of the benefit amount as specified in the Table of Benefits.
 - 2 A 36-month waiting period from the policy's effective date applies for surgeries necessitated by pre-existing or congenital conditions.
- * For details of the insurance plan, please refer to the leaflet and policy terms and conditions.
- ^ The promotional offer is subject to terms and conditions. For details of the promotional offer, please refer to its promotional factsheet.

The e-Select Surgical Cash Insurance plan is underwritten by Blue Cross, a member of the BEA Group. BEA, having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of Blue Cross.

About Blue Cross (Asia-Pacific) Insurance Limited

Blue Cross is a wholly-owned subsidiary of BEA. With over 45 years of operational experience in the insurance industry, Blue Cross provides a comprehensive range of products and services including medical, travel, and general insurance, which cater to the needs of both individual and corporate customers.

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\$816.0 billion (US\$105.3 billion) as of 30th June, 2015. Listed on the Stock Exchange of Hong Kong, the Bank 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

