

For Immediate Release

BEA Launches Kid Master Promotion for the Year of the Monkey

Hong Kong, 5th February, 2016 – The Bank of East Asia, Limited (“BEA”) today announces the launch of its Kid Master promotion for the Lunar New Year.

From now until 30th June, 2016, BEA all-in-one account¹ holders who open a new Kid Master Savings Account for their children with an initial deposit of \$5,000 or more will receive a welcome reward of up to HK\$250 and a LeapFrog LeapReader™ Bundle (retail price:HK\$499).

The Lunar New Year is an ideal time to teach children good savings habits. Kid Master is a comprehensive savings and protection plan for children that includes:

- a Kid Master Savings Account;
- tailor-made insurance plans including the Top Scholar Savings Insurance Plan^{2,4}, Target Savings Insurance plan^{2,4}, and ProMedical Insurance plan^{3,4};
- premium discounts of up to 10% on selected general insurance plans^{3,4}; and
- Cyberbanking, BEA’s award-winning electronic banking service

The LeapFrog LeapReader™ Bundle welcome reward is recognised by well-known British early development magazine 《Right Start》 as a “Silver Star” high-tech product and is suitable for children aged four to eight. The product comprises various tools with reading, comprehension, phonics, vocabulary, writing, and letter form functions, which are both fun and educational.

The above offers are subject to terms and conditions. To open an account, or for more details on the offers, please call the BEA customer service hotline on (852) 2211 1333, visit any BEA branch, or refer to the Bank’s homepage at www.hkbea.com.

¹Includes SupremeGold Account, Supreme Account, and i-Account

²The insurance plan is underwritten by BEA Life Limited (“BEA Life”), a member of the BEA Group. As an insurance agency registered with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, The Bank of East Asia, Limited (“BEA”) is an appointed insurance agency of BEA Life. This insurance plan is a product of BEA Life but not BEA. All benefits payable under this insurance plan are subject to the credit risk of BEA Life.

The insurance plan includes a savings element and it is not a bank savings plan with free life insurance coverage. Part of the premium pays for the insurance and related costs. The premium paid is not a placement of a savings deposit with BEA and hence is not protected by the Deposit Protection Scheme in Hong Kong. For complete details, please refer to the product terms and conditions. If the customer is not happy with his/her policy, he/she has the right to cancel it within the cooling off period and obtain a refund of any premiums paid. A written notice signed by the customer should be received by BEA Life at 29/F, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong within the cooling off period (that is, 21 days after the delivery of the policy or issue of a notice (informing him/her or his/her representative about the availability of the policy and expiry date of the cooling off period),

whichever is earlier). After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the projected total cash value may be substantially less than the total premium he/she has paid-

³The insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), a member of the BEA Group. As an insurance agency registered with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, The Bank of East Asia, Limited (BEA) is an appointed insurance agency of Blue Cross. This insurance plan is product of Blue Cross but not BEA. For complete details, please refer to the product terms and conditions.

⁴In the event of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer from the selling process or the processing of the related transaction, BEA is required to enter into the Financial Dispute Resolution Scheme process with the customer. However any dispute over the contractual terms of the product should be resolved between the respective insurance company and the customer directly.

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 the 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: Welcome Offer Details

Welcome Reward of up to HK\$250 and a LeapFrog LeapReader™ Bundle

Parent of the Kid Master Customer	Welcome Reward for New Kid Master Customer*		
	Reward 1		Reward 2
Existing SupremeGold Account customer	HK\$250	+	<p>LeapFrog LeapReader™ Bundle (Retail price: HK\$499)</p>  <p>Includes:</p> <ul style="list-style-type: none"> • LeapReader™ Reading & Writing System • LeapReader™ Interactive Book: Learn to Write Numbers with Mr. Pencil™
Existing Supreme Account customer	HK\$150		
Existing i-Account customer	HK\$100	NIL	

*The initial deposit must be HK\$5,000 or above.

Note: Parents who are not currently an all-in-one account holder at BEA can open one of the specified all-in-one accounts to enjoy the relevant welcome reward. For details and terms and conditions , please refer to the related promotional materials.