

**Terms and Conditions for Green Mortgage x Time Deposit Campaign (the “Offer”)**

1. This Offer is valid from 1<sup>st</sup> January, 2023 to 31<sup>st</sup> December, 2023. (both days inclusive) (the “Promotional Period”), unless otherwise specified.
2. The Offer applies to customers who has successfully applied for a Green Mortgage without Mortgage Deposit-Linked Account with The Bank of East Asia, Limited (“BEA”), either individually or jointly, during the Promotional Period (“Eligible Customer”). For joint accounts, only the primary account holder is entitled to enjoy the Offer.
3. Quotas are available on a first-come- first-served basis while quota lasts.
4. To be entitled to the Offer, each Eligible Customer will receive an email or a SMS notification from BEA upon a successful drawdown of the Green Mortgage Loan.
5. Each Eligible Customer is required to set up a Hong Kong dollar (“HKD”) time deposit with new fund using designated Account, with a designated tenor and deposit amount, and enter the designated promotion code as specified in the email or SMS notification per Clause 4 in the field “Coupon Code” through BEA Online or BEA Mobile (the “Eligible Transaction”) during the Promotional Period in order to enjoy the Offer:

Initial Mortgage Loan Amount (HK\$)	Minimum Deposit Amount (HK\$)	Maximum Deposit Amount (HK\$)	Tenor	HKD Time Deposit Interest Rate (p.a.)
\$1,000,000 - \$4,999,999	\$100,000	\$1,000,000	12 months	4.25%
\$5,000,000 - \$9,999,999		\$5,000,000		
\$10,000,000 or above		\$10,000,000		

6. “New Funds” refers to funds newly deposited into a BEA deposit account using cheques or cashier’s orders drawn on other banks, or via telegraphic transfer or CHATS. New Funds do not include funds transferred from any other deposit account(s) maintained with BEA, either under the customer’s own name (including joint-name accounts) or in the names of others.
7. Each Eligible Customer can enjoy the Offer **once** only during the Promotional Period. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
8. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out in clause 5 above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.**
9. The date and time of Eligible Transactions are determined by BEA’s computer records and data. In case of any disputes, BEA’s decision shall be final and binding.
10. Unless otherwise specified, the Offer cannot be used in conjunction with other time deposit promotional offers during the Promotional Period. BEA reserves the right to grant the customer one of or part of the offers to which they are entitled.
11. BEA reserves the sole right to vary or cancel the Offer 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.
12. No person other than the Eligible Customer or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.