

Applicable to Hong Kong Government Civil Servants Only

Terms and Conditions of Auto-payroll Offers for Civil Servants

(A) General Terms and Conditions

1. The Auto-payroll Offers for Civil Servants is valid from from 1st September, 2016 to 28th February, 2017 (both days inclusive) (the "Promotional Period").
2. Customers must (i) register their individual all-in-one account, including a SupremeGold Account, Supreme Account, or i-Account (the "Payroll Account") held with The Bank of East Asia, Limited ("BEA") for the auto-payroll service through the designated promotion page of BEA (www.hkbea.com/payrollcs) during the Promotional Period; (ii) **authorise The Treasury of the Government of the Hong Kong Special Administrative Region to disburse their salary via automated payroll payment into their Payroll Account**; and (iii) receive their monthly salary of HK\$10,000 or above via automated payroll payment into their Payroll Account every month, starting in the registration month or the following month (the "Eligible Civil Servant").
3. The customers below are not be eligible to join this exclusive promotion:
 - a) Existing auto-payroll customers of BEA; or
 - b) Customers who have used BEA's auto-payroll service at any time during the 12 months prior to the date of registration; or
 - c) Customers who have received a reward in a previous BEA auto-payroll promotion at any time during the 12 months prior to the date of registration.
4. Standing instructions, deposits via CHATS, telegraphic transfers, cash, or cheque deposit are not acceptable as automated payroll payments. All auto-payroll transaction records are determined according to BEA's record. In the event of any dispute, the decision of BEA shall be final and conclusive.
5. Each Eligible Civil Servant is required to register through the designated promotion page once only during the Promotional Period. Should duplicated registration records be found, only the first recorded registration the customer made to BEA shall prevail. No registration records can be altered subsequently, and BEA's record shall apply and prevail.
6. The welcome reward and bonus reward for auto-payroll, and the civil servants reward will be awarded in BEA Credit Card free spending credit (the "Free Spending Credit"). An Eligible Civil Servant must hold a valid BEA Credit Card to receive the said reward(s). If an Eligible Civil Servant holds more than one BEA Credit Card, the Free Spending Credit will be credited to the card with the most recent card issue date (as determined by BEA at its sole discretion) according to BEA's records at the time the Free Spending Credit is credited.
7. The Free Spending Credit is only available to holders of a principal BEA Credit Card (the "Cardholders"). An Eligible Civil Servant who is not currently a Cardholder will be required to apply for a BEA Credit Card before the Free Spending Credit is awarded to him/her, and he/she will only be eligible to receive Free Spending Credit upon his/her successful application for a BEA Credit Card. BEA reserves the sole discretion to accept or decline a card application without providing any reason.
8. For further terms and conditions governing the Free Spending Credit, please refer to section G below.
9. Each Eligible Civil Servant is entitled to receive the rewards below once only during the Promotional Period.
10. All offers are non-redeemable and non-transferrable, and cannot be used in conjunction with any other promotional offers.
11. Employees of any members of the BEA Group are ineligible to join this promotion.
12. 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.
13. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

(B) Civil Servant Reward

1. The HK\$200 Civil Servant Reward will be credited, without prior notice, to the Eligible Civil Servant's BEA Credit Card Account, according to the welcome reward crediting month as set out in Table 2 under clause C.1 below, after the requirements of the auto-payroll welcome reward have been fulfilled.
2. BEA shall not be held responsible or liable for the Eligible Civil Servant failing to register the auto-payroll service through the designated promotion page.

(C) Auto-payroll Welcome Reward

1. To be eligible for the welcome reward based on the Payroll Account type as set out in Table 1 below, an Eligible Civil Servant must i) receive their monthly salary of HK\$10,000 or above via automated payroll payment into their Payroll Account for 6 consecutive months according to the deadline as set out in Table 2 following successful registration, ii) open a securities sub-account and a linked deposit sub-account, and iii) provide an email address during the Promotional Period.

Table 1

Payroll Account Type	Welcome Reward (Free Spending Credit - HK\$)
SupremeGold Account	\$1,200
Supreme Account	\$500
i-Account	\$200

Table 2

Registration Month	Minimum 6 Consecutive Monthly Auto-payroll Payments On or Before	Welcome Reward Crediting Month
September 2016	31 st March, 2017	April 2017
October 2016	30 th April, 2017	May 2017
November 2016	31 st May, 2017	June 2017
December 2016	30 th June, 2017	July 2017
January 2017	31 st July, 2017	August 2017
February 2017	31 st August, 2017	September 2017

- The welcome reward amount is determined according to the Payroll Account type that the Eligible Civil Servant registers for the promotion. BEA's records of the customer's payroll amount and number of payroll transactions shall be final and conclusive.
- The welcome reward will be credited to the Eligible Civil Servant's BEA Credit Card account according to the schedule set out in Table 2 above without prior notice.

(D) Bonus Reward

- To be eligible for the bonus reward according to the tier and phases as set out in Table 3 below, Eligible Civil Servants must i) receive their monthly salary of HK\$10,000 or above through automated payroll payment into their Payroll Account every month following successful registration, and ii) maintain the designated Average Daily Relationship Balance of the Payroll Account every month during the designated period as set out in Table 4.

Table 3

Average Daily Relationship Balance (HK\$) (To be maintained for the Designated Period)		Bonus Reward (Free Spending Credit - HK\$)		
		Phase 1 (Maintain for 1 st – 12 th month)	Phase 2 (Maintain for 13 th – 18 th month)	Total (Maintain for the full term of 18 months)
Tier 1	\$500,000	\$1,300	\$1,300	\$2,600
Tier 2	\$300,000	\$750	\$750	\$1,500
Tier 3	\$100,000	\$250	\$250	\$500

Table 4

Registration Month	Commencement Month of the Designated Period	End Month of the Designated Period	
		Phase 1 (Maintain for 1 st – 12 th month)	Phase 2 (Maintain for 13 th – 18 th month)
September 2016	October 2016	September 2017	March 2018
October 2016	November 2016	October 2017	April 2018
November 2016	December 2016	November 2017	May 2018
December 2016	January 2017	December 2017	June 2018
January 2017	February 2017	January 2018	July 2018
February 2017	March 2017	February 2018	August 2018

- The "Average Daily Relationship Balance" refers to the average daily balance of the customer's all-in-one account (Supreme-Gold Account, Supreme Account, or i-Account) and sub-accounts in the preceding month, 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). The "Average Daily Relationship Balance" can be found in the portfolio summary section of the all-in-one account monthly statement.

- Eligible Civil Servants are required to maintain the same Average Daily Relationship Balance tier in both phases. Customers who upgrade to a higher tier in Phase 2 will only receive the same tier of reward as they had during Phase 1; while customers who downgrade to a lower tier during Phase 2 will not be entitled to the reward of Phase 2.
- If an Eligible Civil Servant fails to maintain the designated Average Daily Relationship Balance in any one month during the designated period, the bonus reward entitlement will be forfeited.
- The bonus reward(s) will be credited to the Eligible Civil Servant's BEA Credit Card account, without prior notice, within one calendar month from the end of the designated period.

(E) Special Mileage Reward

- To be eligible for the special mileage reward, Eligible Civil Servants must not have held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) in the 6 months prior to the submission date of their application for a BEA SupremeGold World MasterCard or BEA Flyer World MasterCard.
- Eligible Civil Servants can enjoy extra Bonus Points on the first HK\$10,000 of eligible spending, as per the table below, in any one month during the first 12 calendar months from the date of card issuance (the first calendar month will be counted from the card issuance date till the end of the following calendar month).

Table 5

Payroll Account Type	Designated Credit Card	Extra Bonus Points
SupremeGold Account	SupremeGold World MasterCard (Holders are required to choose "BEA Mileage Reward")	1.07X
Supreme Account	Flyer World MasterCard	0.4X

- The monthly extra Bonus Points will be rounded down to the nearest whole number and credited to the principal cardholder's account within the next 2 calendar months, and will appear on the related statement. The cardholder is required to convert his/her Bonus Points to miles by himself/herself.
- If a BEA SupremeGold World MasterCard customers requests to change from "BEA Mileage Reward" to "BEA Dining Reward" at any point during the first 12 calendar months from the date of card issuance, he/she will be ineligible for the Special Mileage Reward from that month onward. However, Eligible Civil Servants who request to change from "BEA Dining Reward" to "BEA Mileage Reward" at any point during the first 12 calendar months from the date of card issuance will be eligible for the Special Mileage Reward from that month onward.
- Further terms and conditions apply. Please refer to the relevant form.

(F) All-in-one Account Welcome Reward

- For details of the SupremeGold/Supreme Account welcome rewards, please refer to respective promotional materials.

(G) Free Spending Credit

- The Free Spending Credit cannot be redeemed for cash and is non-transferrable.
- The Free Spending Credit will only be awarded to Cardholders whose BEA Credit Card account is valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
- For the avoidance of doubt, nothing in these terms and conditions shall prejudice or affect the terms and conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "Cardholder Agreement"). These terms and conditions shall apply in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.