

Existing Auto-Payroll Customer Promotion Terms and Conditions

A. General Terms and Conditions

1. Existing Auto-Payroll Customer Promotion is valid from 1st July, 2023 to 31st December, 2023. (both days inclusive) (the “Promotional Period”), unless otherwise specified.
2. Existing auto-payroll customers (“-Payroll Customer”) are eligible to participate in this Promotion and receive the Offer (as defined below).
3. Under the Existing Auto-Payroll Customer Promotion, Payroll Customer may receive the following reward or offer:
 - (i) Trip-ready Asia Miles Reward
 - (ii) Preferential Time Deposit Rate
 - (iii) First Time Fund Subscription Fee Offer
 - (iv) Insurance Offer
 - (v) Mortgage Offer
 - (vi) MPF Asset Consolidation Bonus
 - (vii) Safe Deposit Box 3-Month Rent-Free Service
 - (viii) Safe Deposit Box 10% Off Discount On Annual Fee

(Collectively referred to as the “Offer”)
4. Existing auto-payroll customers (“Payroll Customer”) who:
 - (i) Have registered their individual all-in-one account including a SupremeGold Private Account, SupremeGold Account, Supreme Account, BEA Goal or i-Account (the “Payroll Account”) held with The Bank of East Asia, Limited (“BEA”) for the payroll service and authorise their employer to disburse their salary through automated payroll payment into their Payroll Account during the Promotional Period; or
 - (ii) Have at least one payroll record in his/her Payroll Account the past 12 months prior to the Promotional Period.
5. The General Terms and Conditions in this Section A apply to the Offer as stipulated in Section B to I.
6. Deposits through Standing Instructions, CHATS, telegraphic transfers, cash, or cheque deposits 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.
7. If the registered payroll account is a joint-account, the Offer would only make applicable to the primary account holder. No registration records can be altered subsequently, and BEA’s record shall apply and prevail.
8. Each Payroll Customer is entitled to receive the rewards stipulated in Section B to J once only during the Promotional Period.
9. The Payroll Customer must hold a Payroll Account with normal account status (to be determined by BEA) in BEA’s records at the time during the Promotional Period and BEA credits the reward(s). If the customer closes any of the aforesaid accounts and/or cancels any of the aforesaid services on or before the date when the reward(s) is/are credited, the customer’s entitlement to the reward(s) will be forfeited.
10. The Offer is non-redeemable and non-transferrable, and cannot be used in conjunction with any other promotional offers.
11. Employees of any member of the BEA Group are ineligible to participate in this Promotion.
12. BEA reserves the right at its sole discretion to determine the calculation methods (including but not limited to ascertaining the payroll amount, number of payroll transactions, and the amount of any applicable account deposit balance) applied to this offer under this promotion, and to verify eligible customers’ transaction records

for the purposes of the promotion. This Offer is determined by BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.

13. BEA reserves the sole right to vary or extend or terminate 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.
14. No person other than the Payroll 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.
15. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
16. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

B. Trip-ready Asia Miles Reward

1. "Trip-ready Asia Miles Reward" is subject to relevant terms and conditions. For details, please visit <https://www.hkbea.com/html/en/bea-credit-card-welcome-offer-asiamiles-card.html>.

C. Preferential Time Deposit Rate

1. A quota applies to this offer; it is available on a first-come, first-served basis.
2. For details, please contact your Relationship Manager or visit any of the BEA branches.

D. First Time Fund Subscription Fee Offer

1. "First Time Fund Subscription Fee Offer" applies to eligible Payroll Customer of BEA with auto-payroll services only, customers must not have subscribed to Unit Trust, either individually or jointly, from 1st July, 2022 to 30th June, 2023 through any channel in order to be "Eligible Payroll Customers".
2. "Designated Unit Trust Transactions" refers to lump-sum subscriptions for Unit Trust (excluding Unit Trust Monthly Investment Plan subscriptions, fund switching, fund redemption, transfer-in of funds, fund subscriptions with a subscription fee of lower than 0.68%).
3. Eligible Payroll Customers who have completed the Designated Unit Trust Transaction Amount through any channel during the Promotion Period are entitled to cash coupon (the "Offer"). (refer to Table 1 for details)

Table 1

Designated UT Transaction Amount (HK\$ or equivalent)	Personal Care Products Specialty Store Cash Coupon ("Cash Coupon") (in HK\$)
	Eligible Payroll Customers
≥ \$100,000	\$300

4. The Cash Coupon cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified. BEA will not take any responsibility and will not re-send or replace the Cash Coupon if it is lost, damaged, stolen or smeared.
5. The usage of the Cash Coupon is subject to the terms as specified by the supplier(s). BEA is not the supplier of the Cash Coupon. Any enquiry or complaint in respect of the Cash Coupon should be directed to the relevant supplier(s). BEA gives no guarantee to the Cash Coupon or the services/products of the supplier(s), or does not accept any liability arising in conjunction with the use of the Cash Coupon or the services/products provided by the supplier(s).
6. Cash Coupons are limited and available on a first-come-first-serve basis while quota lasts.
7. If the Cash Coupon is out of stock, BEA reserves the right to offer an alternative gift/coupon as a replacement. The value and features of the alternative gift/coupon might be different from the original Cash Coupon.
8. If Eligible Payroll Customers are entitled to the Offer in conjunction with other promotion offers during the Promotion Period, unless otherwise specified, BEA reserves the right to grant the customer one or part of the entitled Offers.
9. Each Eligible Payroll Customers is entitled to “First Time Fund Subscription Fee Offer” once only.
10. Eligible Payroll Customers are required to pay the fund subscription fees through their individual All-in-one account up front.
11. Lump-sum fund subscriptions cannot be paid by credit card.
12. All other fees/charges that apply to the relevant funds (including switching fees, redemption fees, management fees, and other fees) will continue to apply. Please refer to the bank charges tables for more details.
13. In order to be entitled to the Offer, Eligible Payroll Customers must meet the requirements (as defined in Part D, Clause 3) and maintain a valid Investment Account with BEA at the time the Cash Coupon is issued by BEA. If customers cancel the aforementioned accounts and/or services on or before the delivery date, their eligibility for the Offer will be forfeited.
14. The Cash Coupon will be mailed to the correspondence address of the Eligible Payroll Customers on or before 31st March, 2024 according to BEA's record, and BEA will not give prior notice.

E. Insurance Offer

1. “Insurance Offer” applies to the specified insurance products purchased at branches only. For details of the insurance plan, please refer to the relevant product leaflet. For exact terms and conditions of the insurance plan and the full list of exclusions, please refer to the policy.

F. Mortgage Offer

1. Mortgage Offer consist of (i) up to HK\$800 cash rebate from successful online mortgage application and (ii) an addition of HK\$200 cash rebate from successful online mortgage application specifically for Payroll Customer during the promotional period.
2. The up to HK\$800 cash rebate from successful online mortgage application is subject to each mortgage plan's offer. If the total cash rebate amount (including above The HK\$800 cash rebate) exceeded 1% of mortgage loan amount, the total cash rebate amount shall be deducted from the mortgage loan amount in order to fulfill the prevailing regulatory requirements whereas the total cash rebate amount not exceed 1% of mortgage loan amount, the total cash rebate amount will be credited to borrower's repayment account.
3. For the additional HK\$200 cash rebate from successful online mortgage application specifically for Payroll Customer:

- (i) Payroll customer must apply the mortgage via online channel and drawdown on or before 31st December, 2023
- (ii) HK\$200 will be credit to Payroll customer's Payroll Account on before 31st May, 2024

G. MPF Asset Consolidation Bonus

- 1. "MPF Asset Consolidation Bonus" is subject to relevant terms and conditions. For details, please visit <https://www.hkbea.com/html/en/bea-credit-card-welcome-offer-asiamiles-card.html>

H. Safe Deposit Box 3-Month Rent-Free Service

- 1. "Safe Deposit Box 3-Month Rent-Free Service" is valid from 1st July till 31st December, 2023, both days inclusive (the "Promotional Period"), unless otherwise specified.
- 2. Payroll Customer who opens a new safe deposit box at designated size as specified in Clause 4 at any branch with safe deposit box service during the Promotional Period will be entitled to 3 months of the rent-free service.
- 3. "Safe Deposit Box 3-Month Rent-Free Service" refers to the above-mentioned 3-month rent-free service.
- 4. "Safe Deposit Box 3-Month Rent-Free Service" applies to the following Safe Deposit Box sizes:

No.	Safe Deposit Box Size
1	3" x 5" x 22"
2	5" x 5" x 22"

- 5. The availability of safe deposit box sizes is subject to individual branches' capacity at any particular time. Please refer to the BEA website for current details of our safe deposit box availability or enquire with our staff at any of the branch with safe deposit box service.
- 6. The 3-month rent-free service will be offered after the expiry of the annual rental period as shown in the example below:

Box type	Annual fee (HK\$)	Deposit (HK\$)	Period of service
3" x 5" x 22" San Po Kong Branch	780	780	15 months (12 months + 3 months rent-free)

- 7. For joint accounts, only the primary account holder is entitled to enjoy "Safe Deposit Box 3-Month Rent-Free Service".
- 8. Each customer is entitled to receive "Safe Deposit Box 3-Month Rent-Free Service" once only during the Promotional Period.

9. If the safe deposit box service and the Payroll Account are cancelled by the customer who has already received "Safe Deposit Box 3-Month Rent-Free Service" within 1 year from the account opening date, BEA reserves the right to deduct an administration fee equivalent to the value of the reward from the said account without prior notice.

I. Safe Deposit Box 10% Off Discount On Annual Fee

1. "Safe Deposit Box 10% Off Discount On Annual Fee" is subject to relevant terms and conditions. For details, please visit

<https://www.hkbea.com/html/en/safe-deposit-box-offer.html?>

Important Notice:

- Investment involves risks. The price of units may go down as well as up, as the investments of a fund are subject to market fluctuations and the risks inherent in investments. Investors should not make an investment decision based solely on this material.
- Before making any investment, investors should refer to all relevant investment funds' offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
- The investment decision is yours but you should not invest in an investment fund unless the intermediary who sells you a subscription has explained to you that the investment fund is suitable for you in light of your financial situation, investment experience, and investment objectives.
- A fund may not be available in all jurisdictions and/or may be subject to restrictions. If investors are in doubt, they should seek independent professional advice.
- Fund investments are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Fund investments are NOT principal-protected and you could lose all of your Investment Amount in the worst-case scenario. Please note that the risk factors mentioned are not, and do not purport to be, exhaustive. Before making any investment decision, you should refer to all relevant offering documents for detailed information including the risk factors.
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To borrow or not to borrow?

Borrow only if you can repay!

Issued by The Bank of East Asia, Limited 東亞銀行有限公司