

Terms and Conditions for SupremeGold Promotion

A. General Terms and Conditions

1. All offers are valid from 1 July till 30 September 2025, both days inclusive (the "Promotional Period"), unless otherwise specified.
2. **"New-to-bank Customer"** refers to a customer who: (i) has not maintained any deposit accounts with The Bank of East Asia, Limited ("BEA"), either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Account is opened, and (ii) successfully opens a SupremeGold Account.
3. **"Upgraded Customer"** refers to a customer who: (i) is an existing deposit account holder of BEA (including an existing deposit account, BEA GOAL account, i-Account, or Supreme Account), (ii) has not maintained SupremeGold Private or a SupremeGold Account with BEA, either individually or jointly in the 12 months prior to the date on which the SupremeGold Account is upgraded to, and (iii) successfully upgrades to a SupremeGold Account.
4. **"Initial Funds"** refers to (i) the existing Average Daily Relationship Balance (as defined in Section A Clause 5) of the upgraded SupremeGold Account, and/or (ii) funds newly deposited in the new/upgraded SupremeGold Account. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (funds transferred from any other deposit account maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others are excluded).
5. **"Average Daily Relationship Balance"** is the average daily balance in the preceding month of the customer's SupremeGold Account sub-accounts and the accounts/plans that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies). With effective from 1 August 2025, "Average Daily Relationship Balance" is the average daily balance in the preceding month of the customer's SupremeGold Account sub-accounts, the accounts/plans that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans, and credit cards, and including only the cash values of insurance policies), and BEA Mandatory Provident Fund ("MPF") (excluding BEA occupational retirement schemes ("ORSO Schemes")).
6. **"Designated Investment Product Balance"** refers to the daily total balance of Designated Investment Products of the investment sub-accounts under the SupremeGold Account (including the cap of securities balance calculated). "Designated Investment Products" refers to investment funds, linked deposits (excluding currency-linked deposits) and securities. The cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 4 [applicable to Wealth Portfolio Reward - Reward 1 under Section D] and Table 7 [applicable to Portfolio Building Reward under Section E].
7. **"Designated Foreign Currency Deposit Balance"** refers to the daily total balance of the Designated Foreign Currencies of the Current, Savings and Time Deposit accounts under the SupremeGold Account. "Designated Foreign Currency" refers to currencies excluding United States Dollar (USD) and Hong Kong Dollar (HKD).
8. If a customer newly opens/upgrades to SupremeGold Private, either individually or jointly, before the date when the reward is credited, their entitlement and rewards (if any) will be calculated based on the SupremeGold Private promotion only, and the SupremeGold Account rewards will not apply.
9. For joint accounts, only the primary account holder is entitled to enjoy the offers.
10. Each customer is entitled to receive the rewards below once only during the Promotional Period.
11. Unless otherwise specified, customers must hold a valid BEA SupremeGold World Mastercard principal card to receive the reward(s).
12. All offers are non-transferrable and cannot be exchanged or redeemed for cash or other products, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
13. BEA's record will be conclusive as to the date on which the SupremeGold Account is opened/upgraded to, Average Daily Relationship Balance, Designated Investment Product Balance and Designated Foreign Currency Deposit Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, Average Daily Relationship Balance, Designated Investment Product Balance and the Designated Foreign Currency Deposit Balance shall be final and conclusive.
14. 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.
15. No person other than the Eligible Customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
16. Participation in this promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.
17. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.
18. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

19. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Account Opening Requirements

- To be eligible for the Welcome Reward under Section C, Wealth Portfolio Reward under Section D, Portfolio Building Reward under Section E and/or Upgrade Reward under Section F, a New-to-bank Customer or Upgraded Customer must fulfil the following account opening requirements ("Account Opening Requirements") during the Promotional Period ("Eligible Customers"):
- open or hold a securities sub-account and a linked deposit sub-account (collectively "Investment Sub-accounts"),
 - log in to BEA Mobile and register for the e-statement service for an all-in-one account,
 - apply for or hold a BEA SupremeGold World Mastercard, and
 - provide a valid email address.

C. Welcome Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Welcome Reward (refer to Table 1), a New-to-bank Customer must
 - fulfil the Account Opening Requirements as stipulated in Section B, and
 - deposit and maintain the Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the SupremeGold Account is opened until the designated date as stipulated in Table 2.

Table 1

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$1,000,000	\$3,200
≥\$500,000 – <\$1,000,000	\$1,000

Table 2

Month account is opened	Designated date Initial Funds must be maintained until (date inclusive)	Reward to be credited on or before
July 2025	31 October 2025	28 February 2026
August 2025	30 November 2025	
September 2025	31 December 2025	

- If the amount of Initial Funds is not maintained in any month until the designated date, it will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the designated period. Initial Funds of below HK\$500,000 (or equivalent) is not eligible for any rewards.

D. Wealth Portfolio Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Wealth Portfolio Reward (refer to Table 3), a New-to-bank Customer must
 - be eligible for the Welcome Reward under Section C, and
 - meet Designated Investment Product Balance (as defined in Section A Clause 6) and/or Designated Foreign Currency Deposit Balance (as defined in Section A Clause 7) on the designated date as stipulated in Table 5.

Table 3

Reward 1 – Investment Balance	Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
	≥\$5,000,000	\$20,000
	≥\$2,000,000 - <\$5,000,000	\$10,000
	≥\$200,000 - <\$2,000,000	\$2,000
	≥\$100,000 - <\$200,000	\$1,000
Reward 2 – Foreign Currency Deposit Balance	Designated Foreign Currency Deposit Balance (HK\$ equivalent)	Credit Card Free Spending Credit (HK\$)
	≥\$100,000	\$200

3. To avoid doubt, regarding Designated Investment Products (as defined in Section A Clause 6), **the cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 4**, examples as below. Regarding Designated Foreign Currency (as defined in Section A Clause 7), United States Dollar (USD) and Hong Kong Dollar (HKD) are excluded.

Table 4

Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	Cap of securities balance calculated (HK\$)
≥\$1,000,000	\$1,000,000
≥\$100,000 - <\$1,000,000	\$100,000
≥\$50,000 - <\$100,000	\$50,000
<\$50,000	Not Applicable

Example (assuming the customers have fulfilled the requirement as stipulated in Section D Clause 2 (i))

	(A) Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	(B.1) Balance of securities (HK\$ or equivalent)	(B.2) Adjusted balance of securities with the cap of securities balance calculated (HK\$ or equivalent)	(A) + (B.2) Designated Investment Product Balance (HK\$ or equivalent)	Entitled Wealth Portfolio Reward - Reward 1 (HK\$)
Example 1	\$4,000,000	\$4,000,000	\$1,000,000	\$5,000,000	\$20,000
Example 2	\$1,500,000	\$500,000	\$500,000	\$2,000,000	\$10,000
Example 3	\$100,000	\$5,000,000	\$100,000	\$200,000	\$2,000

Table 5

Month account is opened	Date the Designated Investment Product Balance and/or Designated Foreign Currency Deposit Balance must be met	Reward to be credited on or before
July 2025	31 October 2025	28 February 2026
August 2025	30 November 2025	
September 2025	31 December 2025	

E. Portfolio Building Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Portfolio Building Reward (refer to Table 6), a New-to-bank Customer must
 - fulfil the Account Opening Requirements as stipulated in Section B,
 - maintain the Average Daily Relationship Balance (as defined in Section A Clause 5) throughout the designated period as stipulated in Table 8, and
 - meet Designated Investment Product Balance (as defined in Section A Clause 6) on the designated date as stipulated in Table 8.

Table 6

Average Daily Relationship Balance (HK\$ or equivalent)	Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$500,000	≥\$500,000	\$350
	≥\$300,000 - <\$500,000	\$200

3. To avoid doubt, regarding Designated Investment Products (as defined in Section A Clause 6), **the cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 7**, examples as below.

Table 7

Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	Cap of securities balance calculated (HK\$)
≥\$250,000	\$250,000
≥\$150,000 - <\$250,000	\$150,000
<\$150,000	Not Applicable

Example (assuming the customers have fulfilled the requirements as stipulated in Section E Clause 2 (i) and (ii))

	(A) Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	(B.1) Balance of securities (HK\$ or equivalent)	(B.2) Adjusted balance of securities with the cap of securities balance calculated (HK\$ or equivalent)	(A) + (B.2) Designated Investment Product Balance (HK\$ or equivalent)	Entitled Portfolio Building Reward (HK\$)
Example 1	\$250,000	\$300,000	\$250,000	\$500,000	\$350
Example 2	\$200,000	\$150,000	\$150,000	\$350,000	\$200
Example 3	\$100,000	\$200,000	\$0	\$100,000	\$0

Table 8

Month account is opened	Designated period Average Daily Relationship Balance must be maintained (both dates inclusive)	Date the Designated Investment Product Balance must be met	Reward to be credited on or before
July 2025	1 November 2025 – 31 January 2026	31 January 2026	31 May 2026
August 2025	1 December 2025 – 28 February 2026	28 February 2026	
September 2025	1 January – 31 March 2026	31 March 2026	

F. Upgrade Reward

- This reward applies to Upgraded Customers (as defined in Section A Clause 3) only.
- To be eligible for the Upgrade Reward (refer to Table 9), an Upgraded Customer must:
 - fulfil the Account Opening Requirements as stipulated in Section B, and
 - deposit and/or maintain the Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the SupremeGold Account is upgraded to until the designated date as stipulated in Table 10.

Table 9

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$1,000,000	\$800
≥\$500,000 - <\$1,000,000	\$700

Table 10

Month account is upgraded	Designated date Initial Funds must be maintained until (date inclusive)	Reward to be credited on or before
July 2025	31 October 2025	28 February 2026
August 2025	30 November 2025	
September 2025	31 December 2025	

- If the amount of Initial Funds is not maintained in any month until the designated date, it will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the designated period. Initial Funds of below HK\$500,000 (or equivalent) is not eligible for any rewards.

G. Reward Arrangement

- To receive the Welcome Reward under Section C, Wealth Portfolio Reward under Section D, Portfolio Building Reward under Section E and/or Upgrade Reward under Section F, the Eligible Customer must fulfil the Account Opening Requirements as stipulated in Section B and maintain (i) a SupremeGold Account, (ii) Investment Sub-accounts, (iii) BEA Mobile and e-statement service for their all-in-one account, (iv) a BEA SupremeGold World Mastercard, and (v) a valid email address in BEA's records, at the time BEA credits the reward. If a SupremeGold customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the reward is credited, their entitlement to the reward(s) will be forfeited.
- Unless otherwise specified, the relevant reward will be credited to the Eligible Customer's BEA SupremeGold World Mastercard account according to the reward schedule without prior notice.
- For the Welcome Reward under Section C, Wealth Portfolio Reward under Section D, Portfolio Building Reward under Section E and/or Upgrade Reward under Section F, the requirements relating to Investment Sub-accounts and BEA SupremeGold World Mastercard (as stipulated in Section B and Section G) will be waived for cross-border customers. The reward will be credited to the relevant customer's HKD Savings Account under the SupremeGold Account in the form of a cash reward on or before 31 March 2026 (applicable to Welcome Reward under Section C, Wealth Portfolio Reward under Section D and Upgrade Reward under Section F) / on or before 30 June 2026 (applicable to Portfolio Building Reward under Section E). Cross-border customers refers to customers who hold non-HK issued ID documents or have a latest valid non-HK residential address as registered with BEA.

4. If the awarded customer cancels the SupremeGold Account and/or the services as stipulated in Section B within 1 year from the date the SupremeGold Account is opened/upgraded to, BEA reserves the right to charge an administration fee equivalent to the value of the reward to the account without prior notice.
5. If there is abuse/non-compliance by the eligible customer during the Promotional Period, the eligible customer cannot enjoy the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the eligible customer's account(s) without prior notice and/or take action to recover any outstanding amounts.

H. Risk Assessment Questionnaire Completion Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/LAO/en.

I. Investment Transaction Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/pdf/en/inv_txn/2025jun_sg.pdf.

J. Securities Account Welcome Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/sec_welcome/en.

K. US Stocks Monthly Investment Plan Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/sec_us-smip/en.

L. Securities Customer Membership Programme

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/html/en/SCMP.html.

M. Securities Transfer-In Cash Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/sec_transfer/en.

N. Digital Unit Trust Subscription Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/pdf/promotion/sgdigut/tnc_e.pdf.

O. Mobile Banking Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/onboffer/en.

P. Preferential Time Deposits Interest Rate

1. SupremeGold customers can enjoy a Preferential Time Deposit Interest Rate.
2. A quota applies to this offer; it is available on a first-come, first-served basis.
3. This offer is subject to the relevant terms and conditions. Please contact your Relationship Manager for details.

Q. General Insurance Offer

1. This offer applies to insurance plans purchased at branches only. For details, please contact your Relationship Manager.

R. Member-Get-Member Referral Programme

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/referral/en.

S. BEA SupremeGold World Mastercard

1. BEA reserves the sole right to approve or decline any BEA SupremeGold World Mastercard application.
2. This welcome offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/sgwc/en.
3. For details and terms and conditions of the privileges, please refer to the relevant promotional materials or contact your Relationship Manager.

T. BEA Credit Card Free Spending Credit

1. BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
2. The BEA Credit Card Free Spending Credit will only be awarded to Cardholders whose BEA Credit Card accounts are valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
3. 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.

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. You should not make an investment decision based solely on this material.
- Before making any investment decision, you 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 you are in doubt, you should seek independent professional advice.
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To borrow or not to borrow? Borrow only if you can repay!

Last update: 30 June 2025