

Terms and Conditions

A. General Terms and Conditions

- All offers are valid from 2nd January till 29th June, 2019, both days inclusive (the "Promotional Period"), unless otherwise specified.
- "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 and deposits Initial Funds (as defined in Clause 4 below) of at least HK\$500,000 (or its equivalent).
- "Upgraded Customer"** refers to a customer who: (i) is an existing deposit account holder of BEA (including an existing deposit account, i-Account, or Supreme Account); (ii) has not maintained 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; (iii) successfully upgrades to a SupremeGold Account, depositing additional Initial Funds (as defined in Clause 4 below) if the Average Daily Relationship Balance (as defined in Clause 5 below) of the newly upgraded SupremeGold Account does not meet the minimum requirement of HK\$500,000 (or its equivalent).
- "Initial Funds"** refers to (i) the existing Average Daily Relationship Balance of the upgraded SupremeGold Account and/or (ii) funds newly deposited in the new/upgraded SupremeGold account within the first 2 weeks of its being opened. 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).
- The **"Average Daily Relationship Balance"** is the average daily balance in the preceding month of the customer's SupremeGold 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).
- For joint accounts, only the primary account holder is entitled to enjoy the offers.
- Each Eligible Customer is entitled to receive the rewards below once only during the Promotional Period.
- The rewards will be awarded in BEA Credit Card Free Spending Credit, unless otherwise specified. Eligible Customers must hold a valid BEA SupremeGold World Mastercard to receive the said reward(s).
- All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
- All product information, prices, and photos shown are for reference only. The suppliers' information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
- BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the suppliers. Customers should direct any queries or complaints to the relevant supplier.
- BEA's record will be conclusive as to the date on which the New-to-bank/Upgraded Customer's SupremeGold Account is opened/upgraded to, and the Average Daily Relationship Balance amount. The decision of BEA as to whether a sum qualifies as Initial Funds or Average Daily Relationship Balance shall be final and conclusive.
- Employees of any member of the BEA Group are ineligible to join this promotion.
- 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.
- Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Welcome Reward

- For a New-to-bank Customer/Upgraded Customer to be eligible for the Welcome Reward and Instant Gift (the "Eligible Customer"), he/she must (i) **deposit/maintain the designated Initial Funds (refer to Table 1) within the first 2 weeks from the date on which the SupremeGold Account is opened/upgraded to until the designated date as stipulated in Table 2**, (ii) **open a securities sub-account and a linked deposit sub-account (the "Investment Sub-accounts")**, (iii) **log in to Mobile Banking for the first time and register for the e-statement service for an all-in-one account**, (iv) **apply for a BEA SupremeGold World Mastercard**, and (v) **provide a valid email address**.

Table 1

Maintain the Initial Funds for the first 6 consecutive months (HK\$ or its equivalent)	New-to-bank Customers		Upgraded Customers
	Instant Gift	+ Free Spending Credit (HK\$)	Free Spending Credit (HK\$)
>= \$5,000,000	Complimentary access for two to the Plaza Premium First Hong Kong airport lounge (worth HK\$1,760)	\$4,000	\$800
\$3,000,000 - < \$5,000,000		\$2,000	\$600
\$1,000,000 - < \$3,000,000		\$600	\$400
\$500,000 - < \$1,000,000	-	\$600	\$200

Table 2

Account opening/ upgrade month	Maintain the Initial Fund until the designated date (date inclusive)	Welcome Reward to be credited on or before
January 2019	30 th June, 2019	30 th September, 2019
February 2019	31 st July, 2019	31 st October, 2019
March 2019	31 st August, 2019	30 th November, 2019
April 2019	30 th September, 2019	31 st December, 2019
May 2019	31 st October, 2019	31 st January, 2020
June 2019	30 th November, 2019	29 th February, 2020

- The Welcome Reward will be calculated according to the Initial Funds. If the amount of Initial Funds is not maintained until the designated date in any month, the Welcome Reward will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the said period.
- In order to receive the Welcome Reward, the Eligible Customer must fulfil all the requirements as stipulated in Clause B.1 above and maintain (i) a SupremeGold Account, (ii) Investment Sub-accounts, (iii) the mobile banking service 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 Welcome Reward. If a SupremeGold Account customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the Welcome Reward is credited, their entitlement to the reward will be forfeited.
- The Welcome Reward will be credited to the Eligible Customer's BEA SupremeGold World Mastercard account according to the schedule detailed in Clause B.1 Table 2 above without prior notice.
- If an Eligible Customer cancels the services as set out in Clause B.3 above within 1 year from the date the account is opened/updated to, BEA reserves the right to debit an administration fee equivalent to the value of the reward awarded to the account without prior notice.

C. Instant Gift

- Complimentary access for two to the Plaza Premium First Hong Kong airport lounge (the "Instant Gift") applies to New-to-bank Customers who deposit HK\$1,000,000 in Initial Funds and fulfil all the requirements as stipulated in Clause B.1 above. Eligible Customers will receive 2 gift coupons for the Instant Gift, for which they are required to acknowledge receipt and agree to be bound by the relevant terms and conditions.
- The Instant Gift will be available on a first-come, first-served basis while stock lasts. If the Instant Gift is out of stock, BEA reserves the right to offer other vouchers/gifts instead of the Instant Gift at its sole discretion.
- The Instant Gift will not be replaced in case of loss or damaged.
- Use of the Instant Gift is subject to the relevant terms and conditions. For details, please refer to the terms and conditions on the gift coupons.

D. First-time Fund Subscription Fee Offer

- This offer applies to eligible fund transactions made by **New-to-bank SupremeGold Customers** only. An eligible fund transaction is a lump-sum fund subscription (refer to Table 3) made at a BEA branch during the Promotional Period.

Table 3

Lump-sum Fund Subscription Amount (HK\$ or its equivalent)	Fund Subscription Fee
>=\$5,000,000	0.88%
\$1,000,000-<\$5,000,000	1.00%
\$200,000-<\$1,000,000	1.28%

- Each customer is entitled to the offer once only.
- Payment by credit card will not be accepted for lump-sum subscriptions to funds.
- The offer does not apply to fund switching and Monthly Investment Plan subscriptions.

E. Securities Brokerage Fee Discount

- The 0.125% Securities Brokerage Fee Discount applies to eligible securities transactions made by **New-to-bank SupremeGold Customers** only. An eligible fund transaction is a buy/sell transaction in Hong Kong dollar-denominated local securities conducted through a SupremeGold securities sub-account within the first 3 months of the account being opened.
- An eligible fund transaction can be subject to a preferential brokerage rate of 0.125% (the standard brokerage fee is 0.25%). For the Securities Brokerage Fee Discount deadline, please refer to Table 4:

Table 4

Account opening month	Securities Brokerage Fee Discount deadline (on or before)
January 2019	30 th April, 2019
February 2019	31 st May, 2019
March 2019	30 th June, 2019
April 2019	31 st July, 2019
May 2019	31 st August, 2019
June 2019	30 th September, 2019

3. The Securities Brokerage Fee Discount is effective from 3 working days after the SupremeGold securities sub-account is successfully opened.
4. The Securities Brokerage Fee Discount cannot override the minimum brokerage fee. The fee will therefore be 0.125% of the transaction amount or a minimum fee of HK\$80/\$100 per transaction through non-manned/manned channels, whichever is higher (“non-manned channel” refers to the Internet, BEA App, mobile phones, and the Interactive Voice Recognition System; “manned channel” refers to SupremeGold Centres and Customer Service Representatives).
5. Customers who are eligible for any local securities brokerage fee discount(s) under other BEA promotions at the same time as this promotional discount are only entitled to the discount of higher value, as determined by BEA at its sole discretion.
6. Other transaction fees/charges still apply, including but not limited to the SFC transaction levy, HKEX trading fee, and stamp duty. Please refer to the Bank Charges tables for more details.

F. Insurance Reward

1. This offer applies to **New-to-bank SupremeGold Customers** who successfully enrol in selected insurance plans offered by BEA Life Limited (“BEA Life”) within the first 3 months of the account being opened. To qualify for the premium discount, customers must submit applications within the first 3 months of the account being opened, and the relevant policy must be successfully issued by BEA Life. For details, please refer to the relevant promotional materials or contact your Relationship Manager.
2. The premium discount cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.

G. Preferential Time Deposit Rate

1. This offer applies to new and upgrade SupremeGold Customers only.
2. A quota applies to this offer; it is available on a first-come, first-served basis.
3. The offer is subject to the relevant terms and conditions. Please refer to the relevant promotional materials or contact your Relationship Manager for details.

H. Auto-payroll Reward

1. For full details and related terms and conditions of the offer, please refer to the relevant promotional materials or contact your Relationship Manager.

I. BEA SupremeGold World Mastercard

1. BEA reserves the sole right to approve or decline BEA SupremeGold World Mastercard applications without giving any reason.
2. For details and terms and conditions of the privileges, please refer to the relevant promotional materials or contact your Relationship Manager.

J. Free Spending Credit

1. The Free Spending Credit cannot be redeemed for cash and is non-transferrable.
2. 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.
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. 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.
- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- The information provided in this promotional material is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
- Selected BEA Life insurance plans are underwritten by BEA Life Limited (“BEA Life”), a member of the BEA Group. The Bank of East Asia, Limited (“BEA”), having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of BEA Life. The 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. Your premiums paid will form part of BEA Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against BEA Life only.

- This marketing material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any insurance product outside Hong Kong.
- For distribution of investment and insurance products: In respect 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 out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between the third party service provider and the customer directly.

To borrow or not to borrow? Borrow only if you can repay!