

Terms and Conditions for SupremeGold Promotion

A. General Terms and Conditions

1. All offers are valid from 1st January till 31st March, 2024, 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; (ii) successfully opens a SupremeGold Account through a BEA branch or BEA Mobile; and (iii) deposits Initial Funds (as defined in Section A Clause 4) of at least HK\$500,000 (or equivalent).
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; (iii) successfully upgrades to a SupremeGold Account, depositing additional Initial Funds (as defined in Section A Clause 4) if the Average Daily Relationship Balance (as defined in Section A Clause 5) of the newly upgraded SupremeGold Account does not meet the minimum requirement of HK\$500,000 (or equivalent).
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. The **"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).
6. The **"Designated Investment Product Balance"** refers to the daily total balance of the Designated Investment Products of the investment sub-accounts under the SupremeGold Account. "Designated Investment Products" refers to investment funds, linked deposits (excluding currency-linked deposits) and securities, whereas the balance of securities is calculated with a cap of HK\$100,000 (or equivalent).
7. 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.
8. For joint accounts, only the primary account holder is entitled to enjoy the offers.
9. Unless otherwise specified, customers must hold a valid BEA SupremeGold World Mastercard principal card to receive the reward(s).
10. Each customer is entitled to receive the rewards below once only during the Promotional Period.
11. 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.
12. BEA's record will be conclusive as to the date on which the SupremeGold Account is opened/upgraded to, the Average Daily Relationship Balance and Designated Investment Product Balance amount. The decision of BEA as to whether a sum qualifies as Initial Funds, Average Daily Relationship Balance, and the Designated Investment Product Balance shall be final and conclusive.
13. 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.
14. 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.
15. 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.
16. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.
17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
18. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Account Opening Requirements

1. To be eligible for the Welcome Reward under Section D, Investment Balance 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"):
 - (i) deposit/maintain Initial Funds (as defined in Section A Clause 4) of at least HK\$500,000 (or equivalent) within the first 2 weeks from the date on which the SupremeGold Account is opened/upgraded to;
 - (ii) open or hold a securities sub-account and a linked deposit sub-account (the "Investment Sub-accounts");
 - (iii) log in to BEA Mobile 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.

C. Branch Exclusive Reward

1. This reward applies to New-to-bank Customers (as defined in Section A Clause 2) from 2nd January to 29th February, 2024 (both days inclusive) only.
2. To be eligible for the Branch Exclusive Reward (refer to Table 1), a New-to-bank Customer must open a SupremeGold Account through a BEA branch and deposit Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the SupremeGold Account is opened.

Table 1

Initial Funds (HK\$ or equivalent)	Branch Exclusive Reward
≥ \$1,000,000	Plaza Premium First Hong Kong Airport Lounge vouchers for two (valued at HK\$1,920)

3. Eligible Customers must collect the Branch Exclusive Reward at the account opening branch and sign an acknowledgement form to acknowledge the receipt within 1 month upon the date of account opening. By signing the acknowledgement form, customers have collected the reward and agree to be bound by the relevant terms and conditions.
4. 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.
5. BEA will not take any responsibility and will not re-send or replace the Branch Exclusive Reward if it is lost, damaged or smeared. The usage of the Branch Exclusive Reward is subject to the terms and conditions as specified by the supplier(s). For details, please refer to the terms and conditions on the vouchers. BEA is not the supplier of the Branch Exclusive Reward. Any enquiry or complaint in respect of the Branch Exclusive Reward should be directed to the relevant supplier(s). BEA gives no representation or guarantee to the quality and availability of the Branch Exclusive Reward or the services or products provided by the related supplier(s), or does not accept any liability arising in conjunction with the use of the Branch Exclusive Reward or the services provided by the relevant supplier(s).
6. After the Branch Exclusive Reward has been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued.
7. The Branch Exclusive Reward are limited and available on a first-come, first-served basis while stock lasts. If the Branch Exclusive Reward is out of stock, BEA reserves the right to offer other vouchers/gifts instead of the Branch Exclusive Reward at its sole discretion without prior notice. The value and features of the alternative vouchers/gifts might be different from the original Branch Exclusive Reward. The illustration/value of the Branch Exclusive Reward serves solely as reference and BEA shall not be liable for any price or market value difference.

D. Welcome Reward

1. This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
2. To be eligible for the Welcome Reward (refer to Table 2), a New-to-bank Customer must
 - (i) 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 3; and
 - (ii) fulfil the Account Opening Requirements (as stipulated in Section B).

Table 2

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)	Remarks
≥ \$500,000 – <\$1,000,000	\$1,000	• HK\$1,000 reward for the first HK\$500,000 Initial Funds
≥ \$1,000,000 – <\$1,500,000	\$1,500	• An extra HK\$500 reward for every subsequent HK\$500,000 Initial Funds • Capped at HK\$3,500 reward
≥ \$1,500,000 – <\$2,000,000	\$2,000	
≥ \$2,000,000 – <\$2,500,000	\$2,500	
≥ \$2,500,000 – <\$3,000,000	\$3,000	
≥ \$3,000,000	\$3,500	

Table 3

Month account is opened	Designated date Initial Funds must be maintained until (date inclusive)	Welcome Reward to be credited on or before
January 2024	30 th April, 2024	31 st August, 2024
February 2024	31 st May, 2024	
March 2024	30 th June, 2024	

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

E. Investment Balance Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Investment Balance Reward (refer to Table 4), a New-to-bank Customer must
 - meet the Designated Investment Product Balance (as defined in Section A Clause 6) on the designated date as stipulated in Table 5; and
 - fulfil the Account Opening Requirements (as stipulated in Section B) and be eligible for the Welcome Reward under Section D.

Table 4

Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥ \$200,000	\$2,000

Table 5

Month account is opened	Date the Designated Investment Product Balance must be met	Investment Balance Reward to be credited on or before
January 2024	30 th April, 2024	31 st August, 2024
February 2024	31 st May, 2024	
March 2024	30 th June, 2024	

Note: To avoid doubt, regarding the Designated Investment Products (as defined in Section A Clause 6), the balance of securities is calculated with a cap of HK\$100,000 (or equivalent).

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 6), an Upgraded Customer must
 - 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 7; and
 - fulfil the Account Opening Requirements (as stipulated in Section B).

Table 6

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥ \$500,000	\$500

Table 7

Month account is upgraded	Designated date Initial Funds must be maintained until (date inclusive)	Upgrade Reward to be credited on or before
January 2024	30 th April, 2024	31 st August, 2024
February 2024	31 st May, 2024	
March 2024	30 th June, 2024	

- The customer is not eligible for the Upgrade Reward if the Average Daily Relationship Balance of HK\$500,000 (or equivalent) is not maintained in any month until the designated date.

G. March Exclusive Lounge Privilege

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) and Upgraded Customers (as defined in Section A Clause 3) from 1st to 31st March, 2024 (both days inclusive) only.
- To be eligible for the March Exclusive Lounge Privilege ("Lounge Privilege") (refer to Table 8), a New-to-bank Customer or Upgraded Customer must open/upgrade to a SupremeGold Account through a BEA branch and deposit/meet Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the SupremeGold Account is opened/upgraded.

Table 8

Initial Funds (HK\$ or equivalent)	Lounge Privilege
≥ \$500,000	Plaza Premium First Hong Kong Airport Lounge vouchers for two (valued at HK\$1,920)

- Eligible Customers must collect the Lounge Privilege at the account opening/upgrade branch and sign and acknowledgement form to acknowledge the receipt within 1 month upon the date of account opening/upgrade. By signing the acknowledgement form, customers have collected the reward and agree to be bound by the relevant terms and conditions.
- 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 will not take any responsibility and will not re-send or replace the Lounge Privilege if it is lost, damaged or smeared. The usage of the Lounge Privilege is subject to the terms and conditions as specified by the supplier(s). For details, please refer to the terms and conditions on the vouchers. BEA is not the supplier of the Lounge Privilege. Any enquiry or complaint in respect of the Lounge Privilege should be directed to the relevant supplier(s). BEA gives no representation or guarantee to the quality and availability of the Lounge Privilege or the services or products provided by the related supplier(s), or does not accept any liability arising in conjunction with the use of the Lounge Privilege or the services provided by the relevant supplier(s).
- After the Lounge Privilege has been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued.
- The Lounge Privilege are limited and available on a first-come, first-served basis while stock lasts. If the Lounge Privilege is out of stock, BEA reserves the right to offer other vouchers/gifts instead of the Lounge Privilege at its sole discretion without prior notice. The value and features of the alternative vouchers/gifts might be different from the original Lounge Privilege. The illustration/value of the Lounge Privilege serves solely as reference and BEA shall not be liable for any price or market value difference.

H. Reward Arrangement

- To receive the Welcome Reward under Section D, Investment Balance 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.
- The requirements relating to Investment Sub-accounts and BEA SupremeGold World Mastercard (as stipulated in Section B and Section H) will be waived for cross-border customers. The reward will be credited to such a customer's HKD Savings Account under the SupremeGold Account in the form of a cash reward within one month after the reward schedule for the

relevant reward. Cross-border customers refers to customers who hold non-HK issued ID documents or have a 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.

I. Investment Account Opening Reward

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

J. First-time Unit Trust Subscription Fee Offer

1. This offer applies to customer who: (i) has not maintained any deposit accounts with 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 through a BEA branch or BEA Mobile during the Promotional Period.
2. An eligible fund transaction is the first-time lump-sum fund subscription (refer to Table 9) made at a BEA branch within the first 3 months of the SupremeGold Account being opened.

Table 9

Lump-sum fund subscription amount (HK\$ or equivalent)	Fund subscription fee
≥ \$200,000	0.88%

3. Each customer is entitled to the offer once only.
4. Lump-sum fund subscriptions cannot be paid by credit card.
5. This offer does not apply to fund switching and Monthly Investment Plan subscriptions.

K. Securities 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.

L. Auto-payroll Rewards

1. These offers are subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit www.hkbea.com/payroll/new.

M. Mobile Banking Rewards

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

N. 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.

O. BEA SupremeGold World Mastercard

1. BEA reserves the sole right to approve or decline any BEA SupremeGold World Mastercard application.
2. For details and terms and conditions of the privileges, please refer to the relevant promotional materials or contact your Relationship Manager.

P. General Insurance Offer

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

Q. 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.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong Special Administrative Region.
- The prices of securities may move up or down, and may even become valueless. There is an inherent risk that you may incur loss rather than make a profit as a result of buying and selling securities. You should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.
- Bonds are investment products. The investment decision is yours but you should not invest in bonds unless you consider it suitable for you having regard to your financial situation, investment experience and investment objectives.
- Bonds are not deposits and are not protected by the Deposit Protection Scheme in Hong Kong Special Administrative Region.
- Bonds are subject to both the actual and perceived measures of creditworthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario you might not be able to recover the principal and coupon if the issuer defaults on the bond.
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- 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 relevant transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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