

東亞銀行客戶 2026 年第四季「財務需要分析」獎賞禮遇（「此推廣」）之條款及細則：

1. 此推廣期為 2026 年 10 月 1 日至 12 月 31 日，包括首尾兩天（「推廣期」）。
2. 此推廣只適用於東亞銀行有限公司（「東亞銀行」）包括持有 SupremeGold Private 顯卓私人理財、SupremeGold 顯卓理財、Supreme 至尊理財、BEA GOAL 或 i-Account 戶口之現有客戶（「客戶」）及 2026 年 7 月 1 日或之後未曾獲享「財務需要分析」獎賞禮遇。
3. 此推廣不適用於東亞銀行之員工。
4. 客戶於推廣期內於東亞銀行分行完成財務需要分析內之第一部分「準受保人的個人資料」至第三部分「資金及需要分析」（「合資格客戶」），可享有下表列之獎賞。

客戶種類	獎賞	
	禮遇（一）	禮遇（二） （A,B,C 中選一項）
Supreme 至尊理財、 BEA GOAL 或 i-Account	價值 100 港元 購物禮券	A. 首年保費 1 港元投保 藍十字「家居綜合保」計劃 （非矮房及計劃 1） （價值 680 港元） 或 B. 免費藍十字「大灣區輕鬆行」 （個人）全年計劃 （價值 838 港元） 或 C. 首年保費 1 港元投保 藍十字「家傭綜合保」計劃 B （2 年保險期之基本保障） （價值 1,170 港元）
SupremeGold 顯卓理財	價值 200 港元 購物禮券	
SupremeGold Private 顯卓私人理財	價值 800 港元 購物禮券	

5. 無論有否投保，合資格客戶均可獲取獎賞。每名合資格客戶於推廣期內只可獲取獎賞一次。獎賞將由東亞銀行職員在客戶完成財務需要分析內之第一部分至第三部分後於分行派發，並無需附帶其他條件。
6. 獎賞數量有限，先到先得，送完即止。如有關自選禮遇送罄（即禮遇（二）），東亞銀行及友邦保險（國際）有限公司（於百慕達註冊成立之有限公司）（「友邦保險」）保留以另一項禮遇二代替之權利，而無須另行通知。
7. 於此推廣獲得的獎賞一概不得退回、不獲退款，亦不可轉換為其他優惠，而一旦遺失或損壞亦不會獲得補發。如於有效日期後仍未使用獎賞，亦不會安排補發。
8. 此推廣不可與其他「財務需要分析」獎賞禮遇同時使用，除非另有說明。
9. 禮遇（一）受相關供應商的條款及細則約束。東亞銀行與友邦保險並非禮遇（一）之供應商，亦不會承擔任何與之相關的任何責任。禮遇（一）的供應商將全面負責與相關產品及服務的質素與供應有關的一切事宜。如與禮遇（一）有關的爭議，應由客戶與相關供應商自行解決。有關禮遇（一）的條款及細則，請參閱相關供應商的網站。
10. 禮遇（二）內之藍十字「家居綜合保」計劃（非矮房及計劃 1）、藍十字「大灣區輕鬆行」（個人）全年計劃或藍十字「家傭綜合保」計劃 B（2 年保險期之基本保障）將以優惠碼形式送出。優惠碼由藍十字（亞太）保險有限公司（「藍十字」）提供，優惠碼之使用須受藍十字訂立之條款及細則約束。有關優惠碼使用詳情請參閱此推廣之優惠碼換領信。
11. 除另有指明外，禮遇（二）之保費優惠不可與同一保險產品的其他推廣或折扣優惠同時使用。
12. 此推廣的宣傳內容僅供於香港境內發佈，此推廣只限於香港境內進行。
13. 東亞銀行及友邦保險就此推廣相關的一切事宜保留最終權利決定。如有任何爭議，一概以東亞銀行及友邦保險的決定為最終裁決。
14. 此推廣由東亞銀行提供，而獎賞由友邦保險贊助。
15. 此推廣的條款及細則之中英文版本如有歧異，一概以英文版本為準。
16. 此推廣並不旨在影響客戶購買任何東亞銀行產品或服務之決定。
17. 此推廣並不構成任何銷售建議及/或有關產品之推介。

「家居綜合保」、「大灣區輕鬆行」及「家傭綜合保」由友邦保險控股有限公司之子公司 — 藍十字（亞太）保險有限公司（「藍十字」）承保。東亞銀行為友邦保險及藍十字的指定保險代理商。此一般保險計劃是藍十字而非東亞銀行的產品。此一般保險計劃所發放的利益須承受藍十字的信貸風險。

對於東亞銀行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議（定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍），東亞銀行須與客戶進行金融糾紛調解計劃程序。

藍十字（亞太）保險有限公司乃友邦保險控股有限公司之子公司，與 Blue Cross and Blue Shield Association 及其任何關聯公司或持牌人並無任何關聯。

載於此處的一般保險產品並不構成亦不應被詮釋為向香港境外之任何人士出售、提供或游說購買任何保險產品。

Terms and Conditions of "2026 Q4 Financial Needs Analysis Offer for BEA Customers" (the "Promotion"):

1. The promotional period is from 1st October to 31st December 2026, both dates inclusive (the "Promotional Period").
2. This Promotion is only applicable to existing customers who hold any accounts of SupremeGold Private, SupremeGold, Supreme, BEA GOAL or i-Account (the "Customers") of The Bank of East Asia, Limited ("BEA") and have not received the Financial Needs Analysis Offer on or after 1st July 2026.
3. The Promotion is not applicable to BEA employees.
4. Customers who have successfully completed Section I "Personal Particulars of Proposed Insured" to Section III "Financial Resources And Needs Analysis" of "Financial Needs Analysis" during the Promotional Period (the "Eligible Customers"), are entitled to enjoy the Offer shown in the below table:

Types of Customers	Offer	
	Reward (1)	Reward (2) (Choose one from A,B,C)
Supreme, BEA GOAL or i-Account	HK\$100 shopping coupons	A. HK\$1 First-Year Premium of Blue Cross Household Protection Insurance (Non-Low Rise House - Plan 1) (Value: HK\$680) OR B. FREE Blue Cross GBA TravelChill Insurance Annual Plan (Individual Package) (Value: HK\$838) OR C. HK\$1 First-Year Premium of Blue Cross Domestic Helper Protection Insurance Plan B (2-year Basic Protection) (Value: HK\$1,170)
SupremeGold	HK\$200 shopping coupons	
SupremeGold Private	HK\$800 shopping coupons	

5. Regardless of whether any insurance application is made, the Offer will be given to Eligible Customers. Each Eligible Customer can enjoy the Offer at most once during the Promotional Period. The Offer will be distributed by BEA staff at the branch upon the successful completion of Section I to III of the "Financial Needs Analysis", without any additional conditions required.
6. The stock of the Offer is limited and is available on a first-come-first-served basis while stocks last. If the chosen reward (i.e. Reward (2)) is out of stock, BEA and AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA")

- reserve the right to substitute it with another reward under Reward (2) without prior notice.
7. The Offer received from this Promotion cannot be returned, refunded or exchange for other offers and will not be re-issued in the event of any loss or damage. If the Offer is still unused after expiry date, no reissue will be arranged.
 8. This Promotion cannot be enjoyed in conjunction with other Financial Needs Analysis Offer, unless otherwise specified.
 9. The Reward (1) is subject to terms and condition of the relevant suppliers. BEA and AIA are not the supplier of the Reward (1) and will not assume any liability in relation to the same. The supplier of the Reward (1) shall be solely responsible for all issues related to the quality and availability of the relevant products and services. Any disputes arising in relation to the Reward (1) shall be resolved between customers and the relevant supplier. For details of the terms and conditions of the Reward (1), please refer to the website of relevant supplier.
 10. The Reward (2) - Blue Cross Household Protection Insurance (Non-Low Rise House - Plan 1), GBA TravelChill Insurance Annual Plan (Individual Package) or Domestic Helper Protection Insurance Plan B (2-year Basic Protection) will be provided in the form of promo code. The promo code is issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross") and is subject to the terms and conditions determined by Blue Cross. For details on using the promo code, please refer to the offer redemption letter.
 11. These promotional offers of the Reward (2) cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.
 12. This promotional material is for distribution in Hong Kong only. This Promotion is carried out in Hong Kong only.
 13. BEA and AIA reserve the right of final decision on all matters relating to this Promotion. In case of any dispute, BEA's and AIA's decision shall be final.
 14. This Promotion is offered by BEA, while the Offer is sponsored by AIA.
 15. If there is any inconsistency between the Chinese and English versions of the terms and conditions of this Promotion, the English version shall prevail.
 16. This Promotion does not influence or seek to influence the selection by any customers of any of the BEA's product or service.
 17. This Promotion does not constitute as an offer and/or insurance product recommendation.



Household Protection Insurance, GBA TravelChill Insurance, and Domestic Helper Protection Insurance are underwritten by Blue Cross, a subsidiary of AIA Group Limited. BEA is an appointed licensed insurance agent of AIA and Blue Cross. These general insurance plans are products of Blue Cross but not BEA. All benefits payable under these general insurance plans are subject to the credit risk of Blue Cross.

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.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

All insurance product information available here is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.