

Terms and Conditions of Multi-Rewards for Designated General Insurance Plans:

1. To qualify for the promotional offer, customer must submit application for the following designated eligible insurance plans ("Eligible Insurance Plans") through the insurance services webpage of The Bank of East Asia, Limited ("BEA") or BEA Mobile or BEA Online between 1st October 2025 to 31st December 2025 both dates inclusive (the "Promotional Period"), and the relevant policy premium must be successfully collected by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross").

Eligible Insurance Plans:

- 1. Frequent Traveller Insurance (Worldwide Plan A or Worldwide Plan B)
- 2. Household Protection Insurance
- 3. Domestic Helper Protection Insurance (Plan B or Plan C)
- 4. SmartPro Drive Insurance
- 5. GBA TravelChill Insurance (Annual Plan)
- 6. Overseas Study Protection Insurance
- 7. e-Select Pet Insurance
- 8. e-Select Pet Outpatient Insurance
- 9. Sports Protection Insurance (Annual Plan)
- 10. Personal Accident Insurance (Payment Mode Annual)
- During the Promotional Period, customer will receive Supermarket e-Voucher upon successfully enrol in specified number of
 policy of Eligible Insurance Plans ("Eligible Customer"), but the maximum amount of Supermarket e-Voucher given to each
 Eligible Customer will be HK\$500 as following:
 - 2 policies of Eligible Insurance Plans: HK\$200 Supermarket e-Voucher
 - 3 policies of Eligible Insurance Plans: HK\$300 Supermarket e-Voucher
 - 4 or more policies of Eligible Insurance Plans: HK\$500 Supermarket e-Voucher
- 3. The policyholder under this promotional offer must be the same customer.
- 4. The Supermarket e-Voucher will be delivered to Eligible Customer by Blue Cross through email within 3 months after the end of the Promotional Period.
- 5. The Supermarket e-Voucher is non-replaceable and cannot be exchanged for cash or other offers. Use of the Supermarket e-Voucher is bound by the terms and conditions issued by the related merchant. Blue Cross and BEA make no representation or guarantee as to the quality and availability of the products, services, or information provided by the related merchant. Blue Cross and BEA shall not be liable for any matters arising from or in connection with the Supermarket e-Voucher. Customers should direct any queries to the related merchants.
- 6. The Supermarket e-Voucher is available while stocks last.
- 7. Blue Cross and BEA reserve the sole right to vary or cancel this promotional programme and/or amend or alter the terms and conditions at any time without prior notice. In the event of any dispute, the decision of Blue Cross and BEA shall be final and conclusive.
- 8. This marketing material is for reference only. For details of the insurance plan, please refer to the relevant product leaflet. For the exact terms and conditions and the full list of exclusions, please refer to the policy.
- 9. Should there be any discrepancy between the English and Chinese versions of this marketing material and the terms and conditions, the English version shall apply and prevail.
- 10. This promotional offer is not applicable to the staff of BEA.
- 11. These promotional offers cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.

The above insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字(亞太)保險有限公司)("Blue Cross"), a subsidiary of AIA Group Limited. The above information does not contain the full terms & conditions of the policy and is for reference only. Please refer to the policy for the exact terms & conditions and the full list of policy exclusions. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The above insurance plans are products of Blue Cross but not BEA. All benefits payable under the above 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.