

“Instant Lucky Draw” Terms & Conditions

Existing customers of The Bank of East Asia Limited (“BEA”), who have successfully completed Section I “Personal Particulars of Proposed Insured” to Section III “Financial Resources And Needs Analysis” of “Financial Needs Analysis” at BEA branches during 1st June 2026 to 31st August 2026 (both dates inclusive (“Campaign Period”)) will automatically be eligible to participate in the “Instant Lucky Draw” (“Lucky Draw”) and win a prize (“Eligible Customers”)!

1. The Lucky Draw is organised by BEA and the prizes are sponsored by AIA International Limited (Incorporated in Bermuda with limited liability) (“AIA”).
2. No policy application is required for the Eligible Customers to enter the Lucky Draw.
3. “Instant Lucky Draw” Prize (“Prize”) includes:
 - HK\$25 Starbucks Cash Voucher
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 - HK\$100 Supermarket Voucher / Octopus Card with HK\$100 Stored Value
 - agnès b. CAFÉ Cake Voucher (Valued at HK\$320)
4. Each Eligible Customer is eligible for only one (1) draw within the Campaign Period. The Prize will be distributed by BEA staff at branch upon the instant lucky draw result.
5. The Prize is limited and is available on a first-come-first-served basis while stocks last.
6. The Prize cannot be returned, refunded or exchange for other items and are not replaceable in the event of any loss or damage.
7. This Lucky Draw can be enjoyed in conjunction with other Financial Needs Analysis Offer.
8. The Prize is subject to terms and conditions of the relevant suppliers.
9. BEA and AIA are not the suppliers of the Prize and will not assume any liability in relation to the same. The suppliers of the Prize 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 Prize shall be resolved between customers and the relevant suppliers.
10. This material is for distribution in Hong Kong only.
11. Any photos and product descriptions of the Lucky Draw are for reference only.
12. BEA reserve the right of final decision on all matters relating to the above Prize, which shall be binding on all parties concerned. In case of any dispute, BEA’s decision shall be final.
13. Participation in this Lucky Draw is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this Lucky Draw. BEA shall not be responsible for any related obligations or costs incurred by participating in this campaign.
14. Participation in this Lucky Draw represents the participant’s understanding of, acceptance of, and willingness to comply with the terms and conditions of this Lucky Draw. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA reserves the sole right to immediately cancel the participant’s entitlement to a prize without prior notice.
15. BEA reserves the sole right to vary or cancel the Lucky Draw 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.
16. No person other than Eligible Customers and BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these Terms and Conditions.



17. BEA staff are ineligible to participate in the Lucky Draw.
18. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.