

## 「東亞銀行 X 友邦保險五載同慶·金賞賞不停」之條款及細則

1. 「東亞銀行 X 友邦保險五載同慶·金賞賞不停」(「抽獎活動」)由友邦保險(國際)有限公司(於百慕達註冊成立之有限公司,並透過其香港分行運作)(「友邦」)及東亞銀行有限公司(「東亞銀行」)合辦。
2. 抽獎活動的推廣日期為 2026 年 6 月 1 日至 2026 年 8 月 31 日止(包括首尾兩天(「推廣期」))。參加者參與推廣活動即被視作已閱讀、明白並同意遵守所有條款及細則。

### 參加資格

3. 於推廣期內,現有東亞銀行客戶(年滿 18 歲或以上)凡於東亞銀行分行成功遞交(根據申請日期)指定友邦保險計劃(定義見下文第 10 段)之申請,即可自動獲得參加「東亞銀行 X 友邦保險五載同慶·金賞賞不停」(「抽獎活動」)之資格。
4. 東亞銀行及友邦保險員工均不符合參加的資格。
5. 不論在推廣期內提交多少份指定保險計劃申請,每位合資格參加者在推廣期內最多可獲得一次(1 次)抽獎機會。

### 抽獎機制

6. 是次推廣活動之得獎者將由電腦於 2026 年 10 月 7 日隨機抽出(「得獎者」)。
7. 東亞銀行將於 2026 年 10 月 14 日前,透過客戶於東亞銀行所登記之電話號碼,以短信(「得獎通知」)形式通知得獎者有關領獎安排。
8. 抽獎結果將於 2026 年 10 月 15 日於香港《星島日報》及《英文虎報》公布,並同時於東亞銀行保險服務網頁公佈。
9. 抽獎活動之參加者必須符合以下所有條件(「合資格參加者」),方可有機會贏取禮品一(乙)份(定義見下文第 13 段)。如中獎者未能符合以下任何條件,將被取消獲得該獎品的資格。
  - a. 符合 35,000 美元首年年度化保費(「新保單」);及
  - b. 該新保單須已簽發,並於 2026 年 9 月 30 日或之前繕發保單及完結冷靜期;及
  - c. 參加者於遞交申請時須年滿 18 歲或以上
10. 指定保險產品包括「極臻·至尊醫療計劃」/「極臻·至尊醫療計劃(環球)」/「極臻·至尊醫療計劃-首護摯寶」、「極臻·至尊明珠醫療計劃」/「極臻·至尊明珠醫療計劃(環球)」/「極臻·至尊明珠醫療計劃-首護摯寶」、「至尊醫療計劃 5」/「至尊醫療計劃(環球) 5」、「至尊明珠醫療計劃 5」/「至尊明珠醫療計劃(環球) 5」、「愛伴航」保險計劃 2/「愛伴航-首護摯寶」保險計劃 2、「簡緻·愛伴航」保險計劃、「簡愛·延續」保障計劃 5、「財富顯裕」壽險計劃、「摯誠定期壽險計劃」、「尊誠定期壽險計劃」、「盈御多元貨幣計劃 3」、「守康易危疾保」、「愛無憂長享計劃 5」、「財富恆裕 2·蔚」壽險計劃、「財富恆裕 2·霞」壽險計劃、「財富源源」壽險計劃、「環宇盈活儲蓄保險計劃」、「活然人生」保險計劃及「財富盈活儲蓄保險計劃」。
11. 年度化保費以新保單之保費金額計算,包括新保單之標準保費及因核保而需附加之額外保費(如有在內,並以保費折扣後計算(包括電子保費現金券之保費折扣)。基本計劃之保費徵費及/或預繳保

費不會被計算在內。若新保單以美元以外的貨幣續發，兌換率為 1 美元 = 1 澳元 / 1 加元 / 7.5 港元 / 6 人民幣 / 0.6 英鎊 / 0.7 歐元 / 1.2 新加坡元作計算。兌換率只作為計算客戶是否符合是次抽獎活動之參加資格。

12. 如新保單為一次性保費繳付期計劃，我們將以第一個保單年度所繳保費之 10% 作為年度化保費。

## **獎品**

13. 是次抽獎活動將會隨機抽籤方式抽出合共 50 名得獎者，每位得獎者可因應抽獎結果而獲得以下其中一 (1) 項獎品：

抽獎活動禮品 (「禮品」)		得獎名額
大獎	一兩裝金粒 (價值約 HK\$52,000)*	1 名
二獎	0.5 兩裝金粒 (價值約 HK\$26,000)*	5 名
三獎	八達通卡 (價值 HKD1,000)	44 名

\*金價波動可能導致獎品價值有所變動

14. 合資格得獎者須按照得獎通知中所的領獎安排及時間領取其獎品。如合資格中獎者未能於指定期限內領取獎品，東亞銀行及友邦保險保留權利按情況作出合理考慮並全權酌情處理有關事宜。如在合理考慮後仍未能作出其他安排，相關獎品資格將被視為放棄，而東亞銀行及友邦保險毋須向相關合資格中獎者提供任何補償。
15. 獎品不可兌換現金、不得轉售，亦不可退換、退款、轉讓或更換其他項目；如有任何遺失或損毀，將不獲補發。
16. 如合資格得獎者被邀請出席頒獎活動以領取相關獎品，得獎者須同意於領獎時拍攝領獎照片，並同意東亞銀行及 AIA 有權於任何渠道使用及發放，惟只限於宣傳目的。得獎者有機會被邀請出席禮品頒發活動。

## **一般條款、責任及免責聲明**

17. 東亞銀行及友邦保險並非獎品之供應商，亦不會承擔任何相關責任。獎品須受相關供應商的條款及細則約束。獎品供應商須全權負責與相關產品及服務的質素與供應情況有關的一切事宜。任何因獎品而引起的爭議，應由合資格得獎者與相關供應商自行解決。
18. 本條款及細則僅供於香港派發。
19. 東亞銀行及友邦保險就與上述禮品相關的一切事宜保留最終權利決定，而有關各方需受有關決定約束。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。
20. 東亞銀行及友邦保險概不對因是次抽獎活動引起或與之相關的任何爭議或責任承擔任何責任。東亞銀行及友邦保險亦不會就任何參加者因參與是次抽獎活動而產生的任何義務或費用負責。

21. 參加是次抽獎即表示參加者明白、接受並願意遵守是次抽獎的條款及細則。如違反任何該等條款及細則，或有任何不誠實行為及 / 或造假行為，東亞銀行及友邦保險保留唯一酌情權，可在毋須事先通知的情況下即時取消該合資格得獎者的獎品資格。
22. 如有任何爭議，東亞銀行及友邦保險所作的決定為最終及不可推翻。
23. 除合資格得獎者，東亞銀行及友邦保險以外，並無其他人士有權按《合約（第三者權利）條例》（香港法例第 623 章）強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。

## **管轄法律**

24. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
25. 此等條款及細則之中英文版本如有差異，一概以英文版本為準。

## **其他條款**

26. 此文件僅供參考之用，並不構成任何東亞銀行及友邦的專業建議、觀點、詮釋、立場或意見。東亞銀行及友邦明確表明概不保證所有就此文件資料相關的任何特定用途之形式及適用性。在任何情況下，東亞銀行及友邦不會就任何人士或團體，因任何性質的使用（包括但不限於任何直接、非直接、延伸或其他使用）該等資料而涉及合約、侵權或以其他方式而招致或與之相關的虧損或損失承擔任何法律責任。

此宣傳單張只於香港派發。本單張只載有一般資料，並不構成任何銷售建議及/或有關產品之推介。於投保保險產品前，客戶須完成財務需要分析。**有關產品特點、條款及細則、不保事項及主要產品風險之詳情，請參閱相關產品之產品簡介及保單契約。如欲在投保前參閱保險合約之樣本，你可向友邦索取。人壽保險保單屬長期的保險合約。如於早年退保，你所收取的金額可能大幅少於已繳的保費。**

東亞銀行有限公司（「東亞銀行」）已於保險業監管局註冊為持牌保險代理機構，並擔任友邦的指定持牌保險代理人。此保險計劃是友邦而非東亞銀行的產品。

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。

客戶應在投保保障計劃前，先閱讀及了解其有關資料及詳情（包括但不限於具體條款、細則、保障範圍及不保事項）以確定是否切合個人需要。保險合約的細節及條文將詳列於所屬保險公司所發出之保單上。保單持有人受保險公司的信貸和破產風險所影響。人壽保險計劃由友邦承保，且不是具有免費人壽保險保障的銀行儲蓄計劃。繳付之保費並不是銀行儲蓄存款。保險計劃有機會包含儲蓄成分。全部（適用於不含儲蓄成分的定期人壽保險計劃）/部分保費將付作保險及相關費用。若客戶不滿意保單，客戶有權在冷靜期內取消保單，並獲退還已繳付的所有保費及保費徵費。客戶須於冷靜期內（即由交付新保單或冷靜期通知書給客戶或客戶指定代表之日緊接起計的 21 個曆日內（以較早者為準））將已簽署的書面通知送達友邦保險（國際）有限公司之客戶服務中心：香港北角電氣道 183 號友邦廣場 12 樓。冷靜期結束後，若客戶在期滿前取消保單，預計的總現金/退保價值可能大幅少於客戶已付的保費總額；但若保單為不含任何儲蓄成分的定期人壽保險計劃，客戶並不會獲發還任何已繳付的保費總額。

本文件的資料並不構成買賣任何保險產品的建議或要約。東亞銀行為相關產品發行商（即友邦）的授權分銷商/代理人。友邦為上述人壽保險產品的發行及承保人，並會負責按保單條款提供保險保障以及處理索償申請。友邦已獲保險業監管局授權及受其分別監管於香港所經營之人壽保險業務。

推廣生意的競賽牌照號碼：61471 (只適用於金賞賞不停)

## **BEA x AIA Golden High Five Mega Draw Terms and Conditions**

1. **BEA x AIA Partnership Golden High Five Mega Draw** (“Mega Draw”) is co-organized by AIA International Limited (a company incorporated in Bermuda with limited liability and acting through its Hong Kong Branch) (“AIA”) and The Bank of East Asia, Limited (“BEA”).
2. The promotional period of the Mega Draw is from 1 June 2026 to 31 August 2026, both dates inclusive (“Promotional Period”). By participating in the Mega Draw, the participants shall be deemed to have read, understood and agreed to be bound by these Terms and Conditions.

### **Eligibility**

3. Existing BEA customers aged 18 or above who have successfully submitted an application for a Specified Insurance Plan (defined in paragraph 10 below) during the Promotional Period via BEA branches will automatically be eligible to participate in the Mega Draw (“Eligible Participants”).
4. BEA and AIA staff are not eligible to participate in the Mega Draw.
5. Irrespective of the number of applications submitted for a Specified Insurance Plan, each Eligible Participant will be entitled to a maximum of one (1) Mega Draw entry within the Promotional Period.

### **Mega Draw Mechanism**

6. The winners of the Mega Draw will be randomly drawn by a computer system on 7 October 2026 (the “Winners”).
7. BEA will send the winning notifications and prize collection arrangement to the Winners via SMS (the “Winning Notification”) by 14 October 2026 through the phone number registered under BEA by the Winners.
8. The Mega Draw results will be announced on 15 October 2026 in Hong Kong’s *Sing Tao Daily* and *The Standard*, and will also be published on the BEA Insurance Services website.
9. Participants must fulfill the following condition (each, an “Eligible Participants”) to be entitled to receive one (1) of the Prizes (defined in paragraph 13 below) respectively drawn for that Winner. If a Winner fails to fulfill the following conditions, he/she will be disqualified from receiving the drawn Prize:
  - a. The AIA Specified Insurance Plan (based on the application date) must fulfil US\$35,000 Annualized Premium requirement.
  - b. the New Policy shall be issued by AIA to the Winner and its cooling off period shall have expired on or before 30 September 2026.
  - c. aged 18 or above
10. A “Specified Insurance Plan” refers to one of the following: OptimaCEO Medical Plan / OptimaCEO Medical Plan (Worldwide) / OptimaCEO Medical Plan – First Gift, OptimaCEO Pearl Medical Plan / OptimaCEO Pearl Medical Plan (Worldwide) / OptimaCEO Pearl Medical Plan – First Gift, CEO Medical Plan 5 / CEO Medical Plan (Worldwide) 5, CEO Pearl Medical Plan 5 / CEO Pearl Medical Plan (Worldwide) 5, On Your Side Insurance Plan 2/ On Your Side Insurance Plan 2 – First Gift, Essence - On Your Side Insurance Plan, Simply Love Encore 5, Wealth Enrich, Wisdom Term Life Plan, Expert Term Life Plan, Global Power Multi-Currency Plan 3, EasyGuard Care Essence, Forever Love Coupon Plan 5, Wealth Elite 2 – Sapphire, Wealth Elite 2 – Ruby,

Wealth Generation, GlobalFlexi Savings Insurance Plan, ProsperLife Insurance Plan and Wealth Flexi Savings Insurance Plan.

11. The annualised premium of the New Policy is calculated based on the premium under the New Policy, including the standard premium and any extra premium due to underwriting (if applicable), less any upfront premium discount (including ePremium Coupon related discount). Levy and prepaid premium will not be counted. If the New Policy is issued in a currency other than USD, the annualised premium will be calculated at the following exchange rates: 1 USD = 1 AUD / 1 CAD / 7.5 HKD / 6 RMB / 0.6 GBP / 0.7 EUR / 1.2 SGD. This exchange rate applies only for the calculation of customers' eligibility under this Mega Draw.
12. For a New Policy with a one-time premium payment term, the annualised premium will be calculated as 10% of the premium paid for the first policy year.

#### **Prize**

13. A total of fifty (50) Winners will be drawn by random draw in the Mega Draw and each Winner will receive one (1) of the following Prizes as illustrated in the table below:

Mega Draw Prize ("Prize")		No. of Winner(s)
Grand Prize	1-Tael Gold Pellet (Valued at approx. HK\$52,000)*	1
2 <sup>nd</sup> Prize	0.5 Tael Gold Pellet (Valued at approx. HK\$26,000)*	5
3 <sup>rd</sup> Prize	Octopus Card (Valued at HK\$1,000)	44

\*Fluctuations in the gold price may result in changes to the value of the Prize

14. Each of the Eligible Winners shall be required to collect his/her Prize in accordance with the collection arrangements and timing specified in the Winning Notification, failing which, BEA and AIA reserve the right to handle the matter at their absolute discretion. Where, after reasonable consideration, no alternative arrangement can be made, the relevant Prize entitlement shall be deemed forfeited, and BEA and AIA shall have no obligation to provide any compensation to the relevant Eligible Winner.
15. The Prizes are not redeemable for cash, are not for resale and cannot be returned, refunded, transferred or exchanged for other items and are not replaceable in the event of any loss or damage.
16. In the event that an Eligible Winner is invited to attend a prize presentation event to collect the relevant Prize, the Eligible Winner shall consent to have his/her prize-presentation photos taken by BEA and AIA at the time of Prize collection, and to the use and distribution of such photos through any channels, solely for promotional purposes.

#### **General Terms, Liability and Disclaimers**

17. BEA and AIA are not the suppliers of the Prizes and will not assume any liability in relation to the same. The Prizes are subject to terms and conditions of the relevant suppliers. The suppliers of the Prizes 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 Prizes shall be resolved between the Eligible Winners and the relevant suppliers.

18. These Terms and Conditions are for distribution in Hong Kong only.
19. BEA and AIA reserve the right of final decision on all matters relating to the Prizes, which shall be binding on all parties concerned. In case of any dispute, BEA and AIA's decision shall be final.
20. BEA and AIA shall not be responsible for any disputes or liabilities arising from or caused by this Mega Draw. BEA and AIA shall not be responsible for any obligations or costs incurred by any participant in connection with his/her participation in this Mega Draw.
21. Participation in this Mega Draw represents a participant's understanding of, acceptance of, and willingness to comply with the terms and conditions of this Mega Draw. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA and AIA reserve the sole right to immediately cancel the Eligible Winner's entitlement to a Prize without prior notice.
22. In the event of any dispute, the decision of BEA and AIA shall be final and conclusive.
23. No person other than Eligible Winners, BEA and AIA 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.

#### **Governing law**

24. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
25. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

#### **Miscellaneous**

26. The purpose of this document is for reference only and is not intended to constitute any professional advice, view, attitude, position, or opinion provided by BEA or AIA. BEA and AIA expressly disclaim all warranties, whether express or implied, including any warranty of fitness for a particular purpose, in connection with the information contained in this document. BEA and AIA do not accept, assume or undertake any legal responsibility to any person or entity for any loss or damage of whatever nature (whether direct, indirect, consequential or otherwise), whether arising in contract, tort or otherwise, from the use of or reliance on the information contained in this document.

These terms and conditions are for distribution in Hong Kong only. The information contained in these Terms and Conditions do not constitute an offer and/or insurance product recommendation. A customer must complete the financial needs analysis process before applying for any insurance product. **For details of the product features, terms and conditions, exclusions and key product risks, you may refer to the relevant product brochure and policy contract of relevant products. if you wish to read the policy contract before making an application, you may obtain a copy from AIA International Limited (Incorporated in Bermuda with limited liability and acting through its Hong Kong Branch) ("AIA").**

**Life insurance policies are long-term contracts of insurance. Should you surrender the policy early, you may receive an amount considerably less than the total amount of premiums paid.**

The Bank of East Asia, Limited (“BEA”), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA. The insurance plans mentioned in these Terms and Conditions are insurance products of AIA and not BEA.

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.

Customers should read and understand the details of the insurance plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrolment to ensure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in the respective insurance policies issued by AIA. Policyholders are subject to the credit and insolvency risk of AIA as the insurer. The life insurance plans are issued and underwritten by AIA and they are not a bank savings plan with free life insurance coverage. The premium paid is not a placement of a savings deposit with the bank. The life insurance plans may comprise savings element. All (applicable to term life insurance plan without any savings element)/part of the premium pays for the insurance and related costs. If the customer is not happy with the relevant policy, the customer has a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by the customer should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the cooling-off notice (informing the customer/the customer’s nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier)). After the expiration of the cooling off period, if the customer cancels the policy before the end of the policy term, the projected total cash/ surrender value may be substantially less than the total premiums paid. For term life insurance plans without any savings element, premiums paid are non-refundable.

This material does not constitute advice to buy or sell or an offer with respect to any insurance products. BEA is an appointed insurance agency of AIA. The insurance products are issued and underwritten by AIA. AIA will be responsible for providing insurance cover and handling claims under its respective policies. AIA is authorized and regulated by the Insurance Authority to carry out life insurance business in Hong Kong.

Trade Promotion Competition Licence Number: 61471 (applicable only for the Mega Draw)