

National Day Special Limited Offer-Terms and Conditions for Cross-boundary (“CB”) Customers Funds-in Offer

1. The promotion is valid from 15th September 2026 to 31st October 2026 (both days inclusive) (the “Promotion Period”), unless otherwise specified.
2. **“Cross-boundary Customer”** refers to a customer who holds Hong Kong non-permanent Identity Card, or holds valid passport or other travel documents and with latest valid non-Hong Kong residential address.
3. Cross-boundary Customer must hold a SupremeGold Private/ SupremeGold account during the Promotion Period, and deposit and maintain the Specified New Funds until October 31, 2026 (see detail in Table 1), to become an “eligible customer” in order to be entitled to specified cash reward (the “Reward”).
4. **“Specified New Funds”** refers to the accumulated new funds deposited into the Bank during the Promotion Period reaching the amount set out in Table 1, and the customer’s total relationship balance with the Bank as of October 31, 2026 is maintained at not less than such amount, that is, the sum of (I) savings accounts deposit balances, (II) time deposit balances and (III) investment account balances; and (IV) total of current account balances (including HKD and foreign currency balances). The equivalent HKD value of the HKD/foreign currency account deposits or HKD/foreign currency investment balances will be calculated based on the exchange rate on the last day of the deposit month (such exchange rate shall be determined by the Bank at its sole discretion).
5. **“New Funds”** refers to funds deposited into the Bank by cheque or cashier's order from other banks, or via telegraphic transfer or electronic clearing system, and does not include funds transferred from any other deposit accounts with the Bank, regardless of whether such accounts (including joint accounts) are held in the customer's own name or in the name of others.
6. Cross-boundary Customer who meets the requirements below in the Promotion Period is entitled to the Offer once (For Joint accounts, only the primary account holder is entitled to enjoy the offers) (See below tables for details).

Table 1

Definition of Cross-boundary Customer	Customer category	Requirements	Offer
Holding Hong Kong non - permanent Identity Card OR Holding Valid Passport or Other Travel Documents and with Valid Non-Hong Kong Residential Address	New-to-bank Cross- boundary Customers	i) Hold a SupremeGold Private/ SupremeGold account during the Promotion Period; and ii) Deposit New Funds and maintain HKD 1,000,000 or above (or its equivalent) until October 31, 2026	HK\$588 Cash reward
		i) Hold a SupremeGold Private/ SupremeGold account during the Promotion Period; and ii) Deposit New Funds and maintain HKD 3,000,000 or above (or its equivalent) until October 31, 2026	HK\$888 Cash reward

		i) Hold a SupremeGold Private/ SupremeGold account during the Promotion Period; and ii) Deposit New Funds and maintain HKD 5,000,000 or above (or its equivalent) until October 31, 2026	HK\$1,288 Cash reward
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Table 2

Account open month	Delivery date of the Offers (On or before)
September to October 2026	31 Dec 2026

7. Eligible customers must meet the requirements (as defined in Table 1) and maintain a valid SupremeGold Private/ SupremeGold account at the time of the delivery date in order to be entitled to the Offers. If customers cancel the aforementioned account and/or service on or before the delivery date, their eligibility for the Offers will be forfeited.
8. The deposit and total relationship balance records of SupremeGold Private/ SupremeGold account shall be based on BEA's records.
9. Each customer is entitled to receive the Offer above once only during the Promotion Period. The Offer shall be based on the Bank's records.
10. If the Eligible Customer is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, BEA reserves the right to grant the Eligible Customer one of or part of the entitled offers.
11. 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 obligations or costs incurred by participating in this promotion.
12. Unless otherwise specified, the relevant reward will be credited to the Eligible Customer's HKD Savings Account under the SupremeGold Private / SupremeGold Account according to the reward schedule without prior notice.
13. Participation in this promotion represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the program and reward. 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 reward without prior notice. BEA reserves the sole right to recover the reward from him/her or the equivalent value of the reward awarded to him/her if BEA discovers that he/she does not fulfill the requirement to obtain the reward or violates any of these Terms and Conditions.
14. BEA reserves the right to suspend, vary, extend, terminate and/or cancel any of the offer or to amend any of these Terms and at any time without prior notice.

15. No person other than the Eligible Participant or the Bank 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.
16. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.
17. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
18. In case of dispute, the decision of the Bank shall be final and binding.
19. If there is any discrepancy between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.