

Terms and Conditions for Cross-boundary (“CB”) Customers Welcome Offer – October special offer

1. The promotion is valid from 1st Oct 2025 to 31th Oct 2025 (both days inclusive) (the “Promotion Period”), unless otherwise specified.
2. **“New-to-bank Cross-boundary Customer”** refers to a customer who: (i) has not maintained any deposit accounts with The Bank of East Asia, Limited (the “Bank”) either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Private/ SupremeGold account is opened; and (ii) successfully opens a SupremeGold Private / SupremeGold Account.
3. **“Existing-to-bank Cross-boundary Customer”** refers to Eligible Customer who maintains an existing deposit and/ or integrated account with the Bank either individually or jointly (including SupremeGold Private Account or SupremeGold Account).
4. Cross-boundary Customer must who meets the requirements below in the Promotion Period (“Eligible Customer”) is entitled to the Offer in the designated branch (See below tables for details)(For Joint accounts, only the primary account holder is entitled to enjoy the offers).

Table 1

Definition of Cross-boundary Customer	Customer category	Requirements	Designated branch	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) Successfully opened a new SGP/SG account at designated branches with appointment arranged; and ii) follow BEAHK WeChat official account at designated branch during the program period	1. Causeway Bay Branch 2. Harbour City SupremeGold Centre 3. Mongkok Branch 4. Shatin Plaza Branch 5. 33 DVRC SupremeGold Centre	HK\$100 Stored Value Adult Mini Octopus
	New-to-bank / Existing to bank Cross-boundary Customers	Completed in-branch portfolio review with appointment arranged during the program period		Value HK\$112 Kee Wah Bakery coupon (1 piece)

5. The account opening date of SupremeGold Private or SupremeGold Account shall be based on BEA's records.
6. The Offer shall be based on the Bank's records. The offer will not be re-issued in case of loss or damage.
7. The Offer is provided by the third party supplier. The Offer (or any applicable substitute offer) subject to the terms as specified by the supplier. The Bank is not the supplier of the Offer and makes no representation or guarantee as to the service, product, quality and availability of the

Offer provided by the supplier, or does not accept any liability arising in conjunction with the use of the Offer or the services provided by the supplier. The Bank shall not be liable for any matters arising from or in connection with the Offer provided by the suppliers. Any enquiry or complaint in respect of the Offer should be directed to the relevant supplier(s). The Bank does not accept any responsibility.

8. A quota applies to the Offer, which is available on a first-come, first-served basis. The Offer is available while stocks last. If the Offer cannot be provided due to stock limitations, full redemption, or any other circumstances, the Bank reserves the right to substitute that Offer with another prize without prior notice. The value and nature of any substitute offer may differ from the original offer.
9. All offers (or any applicable substitute offer) are non-transferable, non-refundable, and not redeemable for cash or exchangeable for other offers.
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. 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.
13. 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.
14. 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.
15. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
17. In case of dispute, the decision of the Bank shall be final and binding.
18. If there is any discrepancy between the English and the Chinese versions of these Terms and Conditions, the Chinese version shall prevail.