

**Terms and Conditions for Wealth Management Connect (Southbound) SupremeGold Account  
New Funds Growth Offer**

**A. General Terms and Conditions**

1. The promotion is valid from 10 Feb till 31 March, 2025, both days inclusive (the "Promotion Period"), unless otherwise specified.
2. **"WMC account"** refers to Cross-boundary Wealth Management Connect (Southbound) SupremeGold Account provided by The Bank of East Asia, Limited (the "Bank" or "BEA").
3. **"Specified Amount"** (see Table 1 for details ) refers to the remittance accumulated balance in the WMC account, that is, the sum of (I) savings accounts deposit balances, (II) time deposit balances and (III) investment account balances (including HKD and foreign currency balances). The equivalent RMB 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 next calendar month subsequent to the WMC account remittance month (such exchange rate shall be determined by the Bank at its sole discretion).
4. **"Eligible UT Transaction"** refers to lump-sum subscription at a BEA branch or through BEA Online/ BEA Mobile for eligible Unit Trusts under Wealth Management Connect and exclude UT Monthly Investment Plan subscriptions, fund switching, fund redemption, transfer-in of funds, or fund subscriptions with a subscription fee of lower than 0.68%, during the Promotion Period.
5. **"Eligible Customer"** must (I) remit the Specified Amount into the WMC account within the promotion period refer to ; and (II) conduct one Eligible Unit Trusts transaction with any amount ("Specified condition") (see Table 1 for details) to become an "Eligible Customer" in order to be entitled to specified JD digital coupon (the "Offer").

Table 1

Specified amount (RMB or equivalent)	Specified condition	The Offer JD digital coupon(RMB)	The Offer delivery date (On or before)
≥500,000 - <1,000,000	Conduct One Eligible Unit Trusts Transaction	¥ 300	31 May, 2025
≥1,000,000 - 3,000,000		¥ 800	

6. Each Eligible Customer is entitled to receive the Offer once during the Promotion Period.
7. The Offer is non-transferrable and cannot be exchanged or redeemed for cash or other products, unless otherwise specified.
8. The WMC account remittance and Eligible UT Transaction date/month and designated amount of the WMC account shall be based on the Bank's records.
9. The Bank reserves the sole right to vary or cancel the Offer and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
10. The Bank reserves the sole right to recover the Offer from the Eligible Customer or the equivalent value of the Offer awarded to him/her if the Bank discovers that he/she does not fulfil the requirements to obtain the Offer or violates any of these Terms and Conditions.
11. The Offer is available while stocks last. If the Offer run out of stock, the Bank reserves the right to substitute that Offer with another reward without prior notice.

12. The Offer is provided by third party suppliers. The Offer is subject to the terms as specified by the suppliers. 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 suppliers, or does not accept any liability arising in conjunction with the use of the Offer or the services provided by the suppliers. 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 suppliers. The Bank does not accept any responsibility.
13. No person other than the Eligible Customer 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.
14. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the Chinese version shall apply and prevail.

#### **B. Offer Arrangements**

1. Eligible Customers must meet the requirements (as defined in Part A, Clause 3) and maintain a valid (I) WMC account and (II) email address with the Bank at the time of the Offer delivery date in order to be entitled to the Offer. If customers cancel the aforementioned account and/or service on or before the Offer delivery date, their eligibility for the Offer will be forfeited.
2. The Offer will be sent to the email address of the Eligible Customer according to the Bank's record, and the Bank will not give prior notice.

#### **Important Notice:**

1. Investment involves risks. The price of units may go down as well as up, as the investments of a fund are subject to market fluctuations and the risks inherent in investments. You should not make an investment decision based solely on this material.
2. Before making any investment, you should refer to all relevant investment fund offering documents, including but not limited to the Explanatory Memorandum, for detailed information including risk factors.
3. The investment decision is yours, but you should not invest in the investment funds unless the intermediary who sells them to you has explained that the investment funds are suitable for you, having regard to your financial situation, investment experience, and investment objectives.
4. The funds may not be available in all jurisdictions and/or may be subject to restrictions. If you are in doubt, you should seek independent professional advice.
5. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
6. The information provided in this promotional material is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
7. For distribution of investment products: 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 relevant transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between the third party service provider and the customer directly.