

**Terms and Conditions for New to Bank
Cross-boundary ("CB") Customers Funds-in 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. New-to-bank Cross-boundary Customer must successfully open a SupremeGold Private/ SupremeGold account during the Promotion Period, and deposit and maintain the specified amount after account opening until October 31, 2025 (see detail in Table 1), to become an "eligible customer" in order to be entitled to specified cash reward (the "Offers").
4. **"Specified Amount"** refers to the accumulated balance in the SupremeGold Private/ SupremeGold account, 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 next calendar month subsequent to the account remittance month (such exchange rate shall be determined by the Bank at its sole discretion).
5. Cross-boundary Customer must meets the requirements below in the Promotion Period is entitled to the Offer (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) Successfully opened a new SGP/SG account; and ii) Deposit and maintain HKD 1,000,000 or above (or its equivalent) until October 31, 2025 during the promotion period	HK\$588 Cash reward
		i) Successfully opened a new SGP/SG account; and ii) Deposit and maintain HKD 3,000,000 or above (or its equivalent) until October 31, 2025 during the promotion period	HK\$888 Cash reward

Table 2

Account open month	Delivery date of the Offers (On or before)
Oct 2025	30 Nov 2025

6. 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.
7. The account opening date of SupremeGold Private or SupremeGold Account shall be based on BEA's records.
8. 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.
9. 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.
10. 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.
11. 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.
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.