

Terms and Conditions for Risk Assessment Questionnaire Reward for Cross-boundary Customers

1. The Reward (as defined in Clause 7 below) is valid from 1 October till 31 October, 2025, both days inclusive (the “Promotion Period”).
2. Cross-boundary (“CB”) Customers are defined as customers i) Holding Hong Kong Non-Permanent Identity Card and Nationality of Chinese, or ii) Holding Non-Hong Kong Identity Card, or iii) with Non-Hong Kong Residential Address.
3. “WMC” refers to Cross-boundary Wealth Management Connect (Southbound).
4. The Reward only applies to “Designated Activity” (as defined in Clause 7 below) made by New-to-investment Customers (as defined in Clause 5 below) or Selected Customers (as defined in Clause 6 below) (Collectively, the “Eligible Customers”) of The Bank of East Asia, Limited (“BEA”) who have successfully opened or maintained a SupremeGold Private or SupremeGold Account.
5. “New-to-investment Customers” refers to a CB or a WMC customer who has not maintained any investment accounts with BEA, either individually or jointly, from 1 October 2024 to 30 September 2025.
6. “Selected Customers” refers to an existing BEA CB or WMC customer who has maintained investment account(s) with BEA, either individually or jointly, from 1 October 2024 to 30 September 2025.
7. Eligible Customers will receive HK\$200 or HK\$100 cash reward upon completing the Risk Assessment Questionnaire (the “RAQ”) via any BEA Branch, BEA Online or BEA Mobile (“Designated Activity”) during the Promotion Period. In order to be eligible for the Reward, Eligible Customers must newly complete the RAQ or must not have a valid RAQ when they complete the RAQ during the promotional period.

Table 1	New-to-investment Customers	Selected Customers
The Reward of completing the RAQ	CB Customers: HK\$200 cash reward (the “Cash Reward”)	CB Customers: HK\$100 cash reward (the “Cash Reward”)

8. Eligible Customers are entitled to the Reward once only during the Promotion Period. If the Eligible Customers have more than one account maintained with BEA, BEA will only reward to one of the Eligible Customers’ accounts at its sole discretion. For the Eligible Customers who only maintain a joint account with BEA, they will not be entitled to the Reward unless they are the primary account holder of the said account.
9. The Reward cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified.
10. Cash Reward is available on a first-come-first-serve basis while quota lasts.

11. BEA reserves the sole right to vary or cancel all or any of the Reward and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
12. If Eligible Customers are entitled to the Reward in conjunction with other promotion offers during the Promotion Period, unless otherwise specified, BEA reserves the right to grant the customer one or part of the entitled Reward.
13. The Cash Reward will be credited to Eligible Customers' SupremeGold Private or SupremeGold Account on or before 31 January 2026.
14. Eligible customers must meet the requirements (as defined in Clause 4 & 7) and maintain a valid SupremeGold Private or SupremeGold Account at the time of the Cash Reward delivered in order to be entitled to the Reward. If customers cancel the aforementioned accounts and/or services on or before the delivery date, their eligibility for the Reward will be forfeited.
15. BEA reserves the sole right to recover the Reward from the Eligible Customers or the equivalent value of the Reward awarded to them if BEA discovers they do not fulfil the requirements to obtain the Reward or violates any of these Terms and Conditions.
16. No person other than the customer and BEA 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.
17. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
18. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Risk Disclosure and Disclaimer

- Investment involves risk. Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this document. If investors are in doubt, independent professional advice should be sought.
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