

## Terms and Conditions for Preferential Time Deposit Offer (the “Offer”)

1. The Offer is valid from 7 January 2026 to 31 March 2026 (both days inclusive) (the “Promotion Period”), unless otherwise specified.
2. A quota applies to the Offer, which is available on a first-come, first-served basis.
3. The Offer applies to customers who hold a deposit account with The Bank of East Asia, Limited (“BEA”) during the Promotion Period **and** are (i) holding Hong Kong Non-Permanent Identity Card or (ii) holding non-Hong Kong issued ID documents (i.e. valid passport or other travel documents) and with a latest valid non-Hong Kong residential address registered with BEA (each an “Eligible Customer”).
4. Under the Offer, each Eligible Customer is required to set up a Renminbi (“RMB”) or United States dollar (“USD”) time deposit with new funds (as defined in clause 5) with designated tenor and designated deposit amount at a branch of BEA during the Promotion Period in order to enjoy the preferential time deposit interest rate below:

Designated Deposit Amount (RMB equivalent)	Tenor	Time Deposit Preferential Interest Rate (p.a.)	
		RMB	USD
300,000 – 5,000,000	3 months	2.15%	3.80%
	6 months	2.20%	3.80%

5. “New Funds” refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount the same currency which has been entitled to new fund offer of Time Deposit within the last 15 calendar days. “New Funds” is applicable to personal customers of BEA only. **BEA reserves the right of final decision should there be any dispute in the definition of “New Funds”.**

Taking HKD as example	Amount(HKD)
(A) Latest deposit balance of a currency	\$500,000
(B) Deposit balance of the same currency as of 15 calendar days ago	\$150,000
(C) Sum of principal amount which has been entitled to new fund offer of Time Deposit within the last 15 calendar days	\$40,000
(A) - (B) - (C) New Funds	\$310,000

New Funds of same account type (i.e. sole name account or joint name account) under same account holder(s) will be aggregated for calculation. Example as below:

Customer A solely owns Account 1 and 2, jointly owns Account 3 and 4 with Customer B, and jointly owns Account 5 with Customer C.

Account	Account Holder	Account for Aggregation
Sole Name Account	Customer A	Account 1 & 2
Joint Name Account	Customer A & B	Account 3 & 4
Joint Name Account	Customer A & C	Account 5

6. Each Eligible Customer can only enjoy the Offer during the Promotion Period **once** only. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
7. For joint accounts, only the primary account holder is entitled to enjoy the Offer.
8. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rates set out in clause 4 above are for reference only and are not guaranteed and BEA reserves the right to make any adjustment to the time deposit preferential interest rates from time to time at its sole discretion.** To find out BEA’s latest time deposit preferential interest rates, please enquire at any of the BEA branches.
9. The Offer is non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with other time deposit privileges concurrently provided by BEA, unless otherwise specified.
10. Employees of any member of the BEA Group are not eligible to enjoy the Offer.
11. BEA 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 BEA shall be final and conclusive.

12. No person other than the Eligible Customer or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

**Important Note:**

Foreign exchange rates fluctuate, and may go down as well as up. It is possible that you may lose some or all of your investment as a result of conducting foreign exchange transactions.