

Terms and Conditions of New Fund Time Deposit Offer for Cross-boundary Customers with Unit Trusts/ Insurance Products Take-Up

A. General Terms and Conditions

1. The promotion is valid from 24 Apr 2025 to 30 Jun 2025, both days inclusive (the "Promotion Period"), unless otherwise specified.
2. "Cross-boundary Customers" refer to all customers (excluding Wealth Management Connect (WMC) customers) who maintain a deposit account with the Bank of East Asia, Limited ("BEA") holding
 - i. Hong Kong Non-Permanent Identity Card OR
 - ii. 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
3. "Eligible Customers" refers to "Cross-boundary Customers" who fulfil the following requirements during the Promotion Period and setup a 1-month USD time deposit with new fund on or before 31 Aug 2025, that time deposit can enjoy 1-month USD New Fund Time Deposit 6.88% p.a. Offer (the "Offer") :
 - i. Completed the "Specified UT Transactions" of first aggregate transaction amount of HKD500,000 or above (or its equivalent) through any BEA channel (including branch or BEA Online/BEA Mobile) on the same day OR
 - ii. Successfully applied for any individual AIA Insurance Plan (except Wealth Preserver 5, AIA Deferred Annuity Plan 2 and Secure First) ("Specified AIA Insurance Plan") through BEA branch channel with required premium amount ("New Policy") :
 - Annual Premium Payment Mode: HKD100,000 or above (or its equivalent)
 - One-time Premium Payment Mode: HKD500,000 or above (or its equivalent)
4. The minimum amount of the Offer is HKD500,000 (or its equivalent) and the Maximum Eligible Offer Amount is stated in the below table:

i. Specified UT Transactions:

Requirement (HKD or equivalent)	Maximum Eligible Offer Amount (HKD or equivalent)
First accumulated Specified UT Transactions reached HKD500,000 or above	Total accumulated Specified UT Transactions amount or HKD5,000,000 (whichever is lower)

ii. Specified AIA Insurance Plan:

Premium Requirement of Specified AIA Insurance Plan (HKD or equivalent)	Maximum Eligible Offer Amount (HKD or equivalent)
<u>Annual Premium Payment Mode</u> <ul style="list-style-type: none"> • HKD 100,000 or above <u>One-time Premium Payment Mode</u> <ul style="list-style-type: none"> • HKD 500,000 or above 	<u>Annual Premium Payment</u> <ul style="list-style-type: none"> • Equivalent to Five (5) times of the 1st year annualized premium amount or HKD5,000,000 (whichever is lower) <u>One-time Premium Payment</u> <ul style="list-style-type: none"> • Equivalent to the one-time premium payment amount or HKD5,000,000 (whichever is lower)

Note: Levy of the basic plans and / or add-on plans(s) will not be counted. The exchange rate applicable for this Offer is USD 1 = HKD 7.75 / RMB 7.3. For other foreign currencies, the exchange rate will be calculated according to the Bank's system record.

Example to illustrate the Maximum Eligible Offer Amount:

First Aggregate Transaction Amount of Specified UT Transactions / Premium Amount of Specified AIA Insurance Plan (HKD or equivalent) on the same day	Maximum Eligible Offer Amount (HKD or equivalent)
Unit Trust subscription/ switching of HKD600,000	HKD600,000 (Equivalent to the aggregate UT subscription amount)
Annual Premium Payment of HKD200,000	HKD1,000,000 (Equivalent to five times of the 1 st year annualized premium)
Annual Premium Payment of HKD1,500,000	HKD5,000,000 (Capped by HKD5,000,000)
One-time Premium Payment of HKD800,000	HKD800,000 (Equivalent to the one-time premium payment amount)
One-time Premium Payment of HKD6,000,000	HKD5,000,000 (Capped by HKD5,000,000)

5. Regardless of the number of Specified UT Transactions & Specified AIA Insurance Plan successfully applied during the Promotion Period, the Maximum Eligible Offer Amount for each Eligible Customer for Specified UT Transactions & Specified AIA Insurance Plan is HKD5, 000,000 respectively.
6. 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 offer(s). BEA shall not be responsible for any obligations or costs incurred by participating in this promotion.
7. Participation in this promotion represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the program and offer. 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 an offer without prior notice. BEA reserves the sole right to recover the offer from him/her or the equivalent value of the offer awarded to him/her if BEA discovers that he/she does not fulfill the requirement to obtain the offer or violates any of these Terms and Conditions.
8. BEA reserves the sole right to recover the Offer from the Eligible Customers or the equivalent value of the Offer awarded to them if BEA discovers they do not fulfil the requirements to obtain the Offer or violates any of these Terms and Conditions.
9. Unless otherwise specified, the offer cannot be used in conjunction with other time deposit promotional offers during the Promotion Period. BEA reserves the right to grant the customer one of or part of the offers to which they are entitled.
10. 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.
11. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
12. In case of dispute, the decision of the Bank shall be final and binding.

13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Applicable to the Offer

1. "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 of 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. Examples 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

2. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.**
3. A quota applies to the Offer, which is available on a first-come, first-served basis.
4. The Offer cannot be transferred, returned, exchanged or redeemed for other products, unless otherwise specified.

C. Applicable to Unit Trusts

1. "Specified UT Transactions" refer to lump-sum subscriptions/ switching transactions of Unit Trust ("UT") (excluding UT Monthly Investment Plan subscriptions, fund redemption, transfer-in of funds, fund subscriptions with a subscription fee of lower than 1%).
2. 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 Offer unless they are the primary account holder of the said account.
3. The Offer cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified.

D. Applicable to Specified AIA Insurance Plan

1. Eligible Customers can only enjoy the Offer after the New Policy has completed the cooling-off period.

2. After the cooling-off period of the New Policy, BEA will send the notification and offer arrangement to the Eligible Customers via BEA Mobile's push notification by 31 Jul 2025 through the phone number registered under BEA by the customers.
3. The Offer is not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same insurance products.
4. The Offer is not applicable to those change from other insurance plans to the basic plan or riders (if applicable) of the Specified AIA Insurance Plans in this Offer.
5. AIA Vitality (the "Membership Programme") is not an insurance product. It is a membership programme and obligation of the AIA International Limited (Incorporated in Bermuda with limited liability) ("AIA") and not of BEA. BEA's role is limited to introducing the Membership Programme only and you should obtain further details about the Membership Programme directly from AIA. BEA shall not be responsible for any matters in relation to the Membership Programme provided by AIA. Please note that the Membership Programme membership fee will not be counted as annualized premium.

E. Offer Arrangements

1. Eligible Customers must meet the requirements (as defined in Part A) and redeem the Offer by using the deposit account held by the Eligible Customer via the Specified UT Transactions / Specified AIA Insurance Plan subscription channel on or before 31 Aug 2025.
2. For Specified UT Transactions via BEA Online / BEA Mobile, Eligible Customers will receive a push notification issued by BEA within 10 working days after the completion of transactions. Eligible Customers can redeem the Offer through BEA Mobile / BEA Online by selecting the coupon code of the Offer under "Exclusive Offer" upon time deposit placement.
3. To be entitled to the Offer, the aforementioned accounts and/or services of Eligible Customers must be valid until 31 Aug 2025.

Important Notice:

- 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.
- 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.
- 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.
- 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.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- 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.
- 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.

- This promotion leaflet is for distribution in Hong Kong only. This leaflet contains general information only. It does not constitute as an offer and/or insurance product recommendation.
- The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA. The above Specified AIA Insurance Plans are products of AIA but not BEA.
- 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 related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.
- Customers should read and understand the details of the above Specified AIA Insurance Plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrolment to assure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in respective insurance policies to be issued by the relevant insurance companies. Policyholders are subject to the credit and insolvency risk of the insurer. The above Specified AIA Insurance Plan are underwritten by AIA and they are not a bank savings plan with free life insurance coverage. The premium paid is not a placement of a savings deposit with the bank and hence is not placed by the Deposit Protection Scheme in Hong Kong. The above Specified AIA Insurance Plan may comprise savings element. All (applicable to term life insurance plan without any savings element)/Part of the premium pays for the insurance and related costs. If the customer is not happy with the customer's policy, the customer has a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by the customer should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the cooling-off notice (informing the customer/the customer's nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier)). After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the projected total cash/ surrender value may be substantially less than the total premium the customer has paid, whereas customer will not receive the refund of premiums paid for those term life insurance plan without any savings element. **Projected and / or potential benefits and / or returns (e.g. reversionary bonus (if applicable), terminal bonus (if applicable), special bonus (if applicable), dividend (if applicable),) and interests (if applicable) etc.) presented in the product brochure are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.**