

Terms and conditions for the promotion of BEA “Talent Privilege Programme”**A. General Terms and conditions**

1. The promotional period for The Bank of East Asia, Limited (“BEA” or “the Bank”) “Talent Privilege Programme”(the “programme”) is from 1 Jan to 31 Mar 2026, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. “Offer” refers to the products/services/offers/ rewards covered by the programme are only available in Hong Kong.
3. The programme is only applicable to new-to-bank customers or existing-to-bank customers holding the identity of “Talents to Hong Kong” (“Eligible Customers”). “Talents to Hong Kong” includes applicant and his/her dependent (only applicable to the applicant’s spouse) of the following schemes: (i) “Top Talent Pass Scheme” (TTPS); (ii) “Immigration Arrangements for Non-local Graduates” (IANG); (iii) “Quality Migrant Admission Scheme” (QMAS); (iv) “Technology Talent Admission Scheme” (TechTAS); (v) “Admission Scheme for Mainland Talents and Professionals” (ASMTTP). The scope of the schemes will be updated from time to time, please contact the BEA staff for details. The Bank reserves the right to make the final decision as to whether a customer is an eligible customer. (The latest Talent Program arrangements and details is subject to the Hong Kong Immigration Department's official website.)
4. “New-to-bank customer” refers to Eligible Customer who: (i) has not maintained any deposit accounts with 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 Account or SupremeGold Account, individually through BEA branch or BEA Mobile.
5. “Existing-to-bank customer” refers to Eligible Customer who maintains an existing deposit and/ or integrated account with the Bank either individually or jointly (including SupremeGold Private Account or SupremeGold Account).
6. “Initial Funds” refers to funds one-off deposited in the newly opened SupremeGold Private Account or SupremeGold Account. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (excluding funds transferred from any other deposit account maintained with BEA, either under the customer’s own name (including joint-name accounts) or in the names of others).
7. Eligible Customers can provide proof of “Talents to Hong Kong” or state that they hold the relevant visas for application, including but not limited to the designated schemes listed in the clause 3. The scope of required supporting documents will be subject to the announcement of BEA from time to time. For details, please contact BEA branch staff.
8. Eligible Customers must indicate their “Talents to Hong Kong” identity to BEA branch staff and BEA branch staff will update their customer information accordingly.
9. Each Eligible Customer is entitled to receive below Offer once only during the Promotion Period, unless otherwise specified. Offer redemption shall be based on BEA's records. The Offer will not be re-issued in case of loss or damage.
10. The Offers are non-transferable and cannot be redeemed for cash or exchange for other products, unless otherwise specified.
11. The account opening date of any deposit accounts and/or all-in-one accounts (including account with SupremeGold Private or SupremeGold Account) shall be based on BEA's records.

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. Offers (or applicable substitute products/services/offers/ rewards) from the supplier are subject to the terms specified by the supplier.
14. 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.
15. BEA reserves the sole right to vary or cancel the Offers 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.
16. 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.
17. Should there be any discrepancy between the English and Chinese versions of this promotion material, the Chinese version shall prevail.
18. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
19. In case of any dispute, the decision of BEA Hong Kong shall be final.

B. SupremeGold /SupremeGold Private Account Opening Rewards

1. SupremeGold Account Opening Rewards are subject to the relevant terms and conditions. For details, please contact our staff or visit www.hkbea.com/supremegold/tnc/en
2. SupremeGold Private Account Opening Rewards are subject to the relevant terms and conditions. For details, please contact our staff or visit www.hkbea.com/sgp/tnc/en

C. Talent Privilege Programme Welcome Reward

1. This reward applies to New-to-bank Customers (as defined in Section A clause 4).
2. To be eligible for the Welcome Reward, a New-to-bank Customer must:
 - i. Successfully open a new SupremeGold Private/ SupremeGold Account via branch or BEA Mobile and
 - ii. Deposit the Initial Funds of not less than HK\$500,000 (or its equivalent) and maintain the initial funds until the specified Date within promotion period (refer to Table 1)

Table 1

Account opened Month	Initial Funds (HK\$ or equivalent)	Maintain the initial funds until the following Specified Date (date inclusive)	Reward	Reward to be credited on or before
January 2026	HK\$500,000 or above	31 Mar 2026	HK\$200	30 April 2026
February 2026				
March 2026				

- If a SupremeGold / SupremeGold Private customer closes the aforesaid account and /or cancels the aforesaid services on or before the date when the offer is credited, their entitlement to the offer will be forfeited.
- Unless otherwise specified, the relevant reward will be credited to the Eligible Customer's HKD Savings Account under the SupremeGold / SupremeGold Private Account according by 30 Apr 2026 without prior notice.
- Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.

D. 2026 Q1 Welcome Offer for New Securities Account

New Securities Account customers can enjoy HK\$0 brokerage commission for buying or selling securities in the first three months through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App with a maximum brokerage commission rebate up to HK\$4,000. This offer is subject to the relevant terms and conditions. For details, please contact our staff or visit: www.hkbea.com/sec_welcome/en.

E. Exclusive Insurance Rewarding Offer for Designated "Talent Privilege Programme"

Eligible Customers of BEA who are under the Designated "Talent Privilege Programme" and have successfully applied for any of the specified Insurance Plans through BEA can enjoy up to HK\$8,000 Sogo shopping coupons. This offer is subject to the relevant terms and conditions. For details, please contact our staff or visit www.hkbea.com/pdf/talent_offer_26Q1_en.pdf.

F. Talents to Hong Kong apply BEA SupremeGold World Mastercard/ BEA World Mastercard and submitting all required documents on-the-spot to BEA staff can get HK\$100 Supermarket Coupon

- Promotion Period runs from 1 Jan 2026 to 31 Mar 2026 (both days inclusive).
- The "HK\$100 Supermarket Coupon" is only available to Eligible Customers who have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards, supplementary cards and selected customers) in the 6 months prior to the application submission and approval date ("Eligible Credit Card Customers").
- Eligible Credit Card Customers are required to apply BEA SupremeGold World Mastercard/ BEA World Mastercard at branch/ via BEA staff and submit the required documents on-the-spot, including 1) HKID Card/Valid Passport issued by place of origin, and Hong Kong visa/Other identification documents; 2) Income/Assets proof; 3) Hong Kong residential address proof, in order to enjoy the "HK\$100 Supermarket Coupon".
- For details, please contact our staff.

G. Terms and Conditions for Property Related Services

1. Eligible Customer who has successfully applied mortgage loan with BEA during 1 Jan to 31 Mar, 2026 will be entitled to have a preferential cash rebate.
2. Cash rebate will be credited to Eligible Customer's account maintained with The Bank of East Asia, Limited (the "Bank") which you have designated for repayment of the loan, or will be given in such other ways at the Bank's discretion, upon the drawdown of full amount of the loan. For details, please refer to <https://www.hkbea.com/html/sc/bea-mortgage-loans-mortgage-plans.html>.
3. Eligible Customers agree and accept that approved loan amount and the applicable interest rate shall be subject to the final approval of the Bank and also agree that the Bank reserves the sole right to adjust the loan interest rate, fees and charges, and the terms and conditions at any time in accordance with applicable code of practice.

H. Free Education Consultation Services

Free education consultation services are provided by a third-party supplier. The services are subject to the terms as specified by the supplier. The Bank is not the supplier of the relevant services and does not make any representations or warranties regarding the services, quality and availability of the services provided by the supplier, and is not responsible for any losses or liability arising from the use of services provided by the supplier. The Bank is not responsible for any matters arising out of or related to the services provided by the supplier. Any inquiries or complaints regarding the services should be directed to the relevant supplier. The Bank does not assume any responsibility. Customers are responsible for paying the relevant data fees (if any) incurred by downloading and/or using the "Bank of East Asia Hong Kong" WeChat official account.

For details, please contact our staff.

I. Terms and Conditions for BEA MPF Tax Deductible Voluntary Contribution ("TVC") Fund Units Bonus

1. The promotion is valid from 1st January, 2026 to 31st March, 2026, both days inclusive (the "Promotional Period").
2. This promotion is only applicable to new-to-bank customers or existing-to-bank customers holding the identity of "Talents to Hong Kong" ("Eligible Customers"). For details, please contact the staff of The Bank of East Asia, Limited ("BEA") or Bank of East Asia (Trustee) Limited ("BEA Trustees"). BEA and BEA Trustees reserve the right to make the final decision as to whether a customer is an eligible customer.
3. All eligible customers are required to register through the BEA (MPF) Hotline (Operated by Bank of East Asia (Trustees) Limited) or a representative of BEA MPF Department / BEA Trustees within the Promotional Period in order to entitle the Unit Bonus.
4. Customers are entitled to receive a Unit Bonus if they make TVC contributions to the BEA MPF TVC account within the contribution period as stated in Table 1.
5. The minimum amount of monthly contribution of TVC is HK\$100; the minimum amount of lump-sum contribution of TVC is HK\$500.
6. The Unit Bonus and accrued benefits held in a BEA MPF TVC account can only be withdrawn on ground of attaining retirement age of 65 or other statutory grounds under the MPF legislation, including (i) early retirement (having reached the age of 60 and having permanently ceased employment/self-employment); (ii) death; (iii) small balances; (iv) permanent departure from Hong Kong; (v) total incapacity; or (vi) terminal illness.

7. For withdrawal of MPF accrued benefits on grounds of permanent departure from Hong Kong, customers shall submit a claim form, a statutory declaration and other required documents to prove that he / she is permitted to reside in a place outside Hong Kong.
8. Each MPF scheme member can only apply for withdrawal of MPF accrued benefits on ground of permanent departure once in their lifetime. If a customer used to withdraw MPF accrued benefits on ground of permanent departure from Hong Kong previously and enroll in other MPF schemes subsequently, he / she cannot apply for early withdrawal of MPF accrued benefits on the same ground again.
9. The TVC contributions (excluding the TVC assets transferred from other MPF schemes) must be successfully made and allocated to the BEA MPF TVC account according to the TVC Contribution Period as stated in Table 1, and the aggregate amount of contributions in the BEA MPF TVC account will be treated as a designated contribution for the calculation of the Unit Bonus in this promotion. Customers should allow sufficient time for your TVC contributions to be made and allocated to BEA MPF TVC account within the designated contribution period, as stated in Table 1. Therefore, the Unit Bonus will be credited to the selected customer's BEA MPF TVC account if they contribute within the designated period and retain the full amount of TVC assets in BEA MPF TVC account until 30th September, 2026.
10. **If a customer (i) transfers or withdraws his / her accrued benefits in the BEA MPF TVC account or (ii) closes his / her BEA MPF TVC account on or before the TVC Contribution Holding Period as stated in Table 1, the Unit Bonus will not be credited to his / her BEA MPF TVC account.**
11. Customers are required to retain their BEA MPF TVC account to receive the Unit Bonus. The Unit Bonus will be credited to the customer's BEA MPF TVC account on the Unit Bonus Credit Period as stated in Table 1. The investment allocation of the Unit Bonus will be the same as the latest fund selection of the account to be credited.
12. The promotion offer can only be used in conjunction with the "BEA MPF Asset Consolidation Bonus" (if applicable). For details, please refer to the latest promotion of "BEA MPF Asset Consolidation Bonus" (<https://www.hkbea.com/html/en/bea-mpf-master-trust-industry-scheme-promo.html>).
13. BEA and BEA Trustees reserve the sole right to vary or cancel this promotion 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 and BEA Trustees shall be final and conclusive
14. For details, please refer to <https://www.hkbea.com/html/en/bea-mpf-master-trust-value-scheme-industry-scheme-promo.html>.

Table 1 /

TVC Contribution Period (both days inclusive)	TVC Contribution Holding Period (both days inclusive)	Unit Bonus Credit Period
1st January, 2026 to 31st March 2026	1st April, 2026 to 30th September, 2026	Within 8 weeks from 1st October, 2026

MPF Scheme Provider: The Bank of East Asia, Limited

Issuer: Bank of East Asia (Trustees) Limited

The information provided by participants to The Bank of East Asia, Limited will be transferred to Bank of East Asia (Trustees) Limited ("BEA Trustees") and will be used solely for registration for this promotion. The participants shall be entitled to request to access or correct data, or to request information regarding privacy policies and practices and categories of data held by BEA Trustees, by writing to: Bank of East Asia (Trustees) Limited, The Individual Data Protection Officer, Bank of East Asia (Trustees) Limited, 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA Trustees has the right to charge a reasonable fee for the processing of any data access request.

According to the Personal Data (Privacy) Ordinance, you may, at any time and without charge, request The Bank of East Asia to cease using your personal data for direct marketing purposes by writing to the Group Data Protection Officer by post at The Bank of East Asia Group, 10 Des Voeux Road Central, Hong Kong or by fax on 3608 6172.

You may, at any time and without charge, request Bank of East Asia (Trustees) Limited ("BEA Trustees") to stop using your personal data for direct marketing purposes. To do so, please send an email to BEAMPF@hkbea.com, or send a written request to BEA Trustees' Individual Data Protection Officer by post to 32nd Floor, BEA Tower, Millennium City 5, 418 Kwun Tong Road, Kowloon, Hong Kong.

For personal banking charges details, please contact our staff or visit
<https://www.hkbea.com/html/en/bea-personal-banking-bank-charges.html>

Important Notice:

- Foreign exchange involves exchange rate risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event of foreign currency conversion.
- 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. Investors should not make an investment decision based solely on this material.
- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities. Investors should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision. Information contained herein is for reference only.
- 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.
- The life insurance plans are underwritten by AIA International Limited (incorporated in Bermuda with limited liability) ("AIA"). The Bank of East Asia, Limited ("BEA"), being registered with the Insurance Authority as a licensed insurance agent for AIA. The life insurance plans are products of AIA but not BEA. All benefits payable under the insurance plan are subject to the credit risk of AIA.
- 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.

- All insurance product information available on this email is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.

To borrow or not to borrow? Borrow only if you can repay!