BEA東亞銀行

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 Jul to 30 Sep 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" (ASMTP). 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
July 2026	HK$500,000 or above	30 Sep 2026	HK$200	30 November 2026
August 2026				
September 2026				

3. 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.

4. 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 November 2026 without prior notice.

5. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile.

D. 2026 Q3 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_26Q3_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

1. Promotion Period runs from 1 Jul 2026 to 30 Sep 2026 (both days inclusive).

2. 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").

3. 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".

4. 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 Jul to 30 Sep, 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 tohttps://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 Asset Consolidation Bonus

Simply register between 1 July and 31 December 2026 successfully and successfully transfer MPF assets of HK$50,000 or above from other MPF service provider(s) to BEA MPF on or before 28 February 2027, will be eligible to enjoy double offer for Unit Bonus of up to HK$88,888.

Terms and conditions apply, for details, please check with our staff or visit: www.hkbea.com/mpfin. The Unit Bonus forms part of the account value and is subject to the relevant fees and charges under BEA MPF.

J. Terms and Conditions for Auto-payroll Rewards

Enjoy up to 2.0% p.a. Bonus Interest Rate & extra HK$888 cash rewards for Auto-Payroll.

The offer is subject to relevant terms and conditions. For details, please visit: https://www.hkbea.com/pdf/en/auto-roll/New%20Payroll%20TnC%20EN.pdf.

K. Terms and Conditions for Online Foreign Exchange Promotion

Earn up to HK$4,180 cash rewards for Eligible Customers who conduct FX transactions via BEA Mobile or BEA Online and reach a designated cumulated transaction amount. This offer is subject to the relevant terms and conditions. For details, please visit: www.hkbea.com/pdf/promotion/fxreact/tnc_e.pdf.

L. Company Account Application Fee Waiver (where applicable)

Eligible company directors or shareholders under our bank's designated "Talent Privilege Programme" can enjoy a HK$10,000 Company Account Application Fee Waiver when opening CorporatePlus account for their company. (Subject to the Bank's final assessment; please contact our branch staff for details)

M. 3-month RMB Savings Deposit Preferential Interest Rate of 1.10% p.a. for New-to-Bank "Talents to Hong Kong" Customers

3 month RMB Savings Deposit Preferential Interest Rate of 1.10% p.a. for New-to-Bank "Talents to Hong Kong" Customers. The offer is subject to relevant terms and conditions. For details, please visit: www.hkbea.com/pdf/Talent_BCASA_en.pdf

N. Online time deposit preferential rates

Online time deposit preferential rates. The offer is subject to relevant terms and conditions. For details, please visit: https://www.hkbea.com/pdf/en/td/Time_Deposit_New_Fund_Plan_NF_EN.pdf

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 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.
- 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!