BEA東亞銀行

SupremeGold Private & SupremeGold Investment Transaction Reward Terms and Conditions

A. General Terms and Conditions

1. The Investment Transaction Reward ("Reward") is valid from 1st April until 30th June, 2022, both days inclusive (the "Promotional Period").
2. "New-to-bank Customer" refers to a customer who successfully opens/upgrades to a SupremeGold Private/SupremeGold Account in the Promotional Period and has not maintained any SupremeGold Private/SupremeGold Account with The Bank of East Asia, Limited ("BEA"), either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Private/SupremeGold Account is opened/upgraded to.
3. Reward is only available to New-to-bank Customers and selected SupremeGold Private and SupremeGold customers ("Eligible Customers") of BEA and is non-transferable. For joint accounts, only the primary account holder is entitled to the reward.
4. Reward will only be awarded to an Eligible Customer whose BEA SupremeGold Private or SupremeGold Account is valid when the Reward is given. Otherwise, eligibility to receive the Reward will be forfeited.
5. Unless otherwise specified, all rewards will be awarded in BEA Credit Card free spending credit (the "Free Spending Credit"). Eligible Customers must hold a valid BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard to receive the said reward. If an Eligible Customer does not hold either of the credit cards stipulated above, the Free Spending Credit will be credited to the card with the most recent card issue date (as determined by BEA at its sole discretion) according to BEA's records at the time the Free Spending Credit is credited.
6. The Free Spending Credit is only available to holders of a principal BEA credit card (the "Cardholder"). An Eligible Customer who is not currently a Cardholder will be required to apply for a BEA credit card before the Free Spending Credit is awarded to them, and they will only be eligible to receive Free Spending Credit if and when their application for a BEA credit card is approved. BEA reserves the sole discretion to approve or decline a card application without providing any reason.
7. The Free Spending Credit will only be awarded to an Eligible Customer whose BEA Credit Card account is valid when the Free Spending Credit is given. Otherwise, eligibility to receive the Free Spending Credit will be forfeited.
8. Each Eligible Customer is entitled to receive the Reward once only.
9. Reward will be credited to each Eligible Customer's credit card account on or before 31st August, 2022, without prior notice.
10. All offers are non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
11. BEA's record will be conclusive as to the Accumulated Investment Transaction Amount. The decision of BEA as to the definition of the Accumulated Investment Transaction Amount shall be final and conclusive.
12. BEA reserves the sole right to vary or cancel all or any of 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.
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. Investment Transaction Reward

1. To be eligible for the Reward, Eligible Customers must achieve the prescribed Accumulated Investment Transaction Amount for Designated Investment Products (as stipulated in clause B2 below) using the investment sub-accounts under the SupremeGold Private/SupremeGold Account through a BEA branch, Cyberbanking and/or BEA App during the Promotional Period. The maximum Reward of each Eligible Customer is HK$40,000.

Accumulated Investment Transaction Amount (HK$ or equivalent)	Credit Card Free Spending Credit (HK$)
≥ $10,000,000	**$40,000**
≥ $5,000,000 - <$10,000,000	$15,000
≥ $2,000,000 - <$5,000,000	$6,000
≥ $1,000,000 - < $2,000,000	$3,000
≥ $500,000 - < $1,000,000	$1,500
≥ $200,000 - < $500,000	$600

2. "Designated Investment Products" refers to lump-sum subscriptions for funds (excluding Monthly Investment Plan subscriptions, fund switching, fund redemption, fund transfer-in and funds subscription with a subscription fee lower than 1%), and linked deposits (excluding currency-linked deposits). For details of the Designated Investment Products, please contact your Relationship Manager.
3. To calculate the Accumulated Investment Transaction Amount, BEA will convert all transactions to Hong Kong dollars at the BEA's determined exchange rate on the last business day of the relevant month.

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 the 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.
- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and they may become valueless. You may incur loss rather than make a profit as a result of buying and selling securities.
- Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you in light of your financial situation, investment experience, and investment objectives.
- Linked deposits are NOT equivalent to time deposits and are NOT protected deposits under the Deposit Protection Scheme in Hong Kong.
- 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.

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