BEA東亞銀行

Terms and Conditions of "BEA SmarTrade Anniversary Mega Lucky Draw"

Promotional Period

The "BEA SmarTrade Anniversary Mega Lucky Draw Reward" ("Anniversary Mega Lucky Draw") organized by The Bank of East Asia, Limited (the "Bank") runs from 1 November 2025 to 31 January 2026 (both dates inclusive) (the "Promotional Period"), with a total of three phases and held in each month.

Phase	Reward Counting Period	Lucky Draw Date	Awards Date
1	17 November 2025 – 16 December 2025	Before 31 January 2026	Mid- February 2026
2	17 December 2025 – 16 January 2026	Before 28 February 2026	Mid- March 2026
3	17 January 2026 – 16 February 2026	Before 31 March 2026	Mid- April 2026

Eligible Customer

The Anniversary Mega Lucky Draw is applicable to customer of the Bank who meets the following conditions (the "Eligible Customer"):

1. Holds an All-in-one account with securities sub-account individually or jointly (including SupremeGold Private, SupremeGold Account, Supreme Account, BEA GOAL or i-Account) (the "Eligible Account"); and
2. For joint account holders, only the primary account holder is entitled to enjoy the Reward.

Reward of Anniversary Mega Lucky Draw ("Reward"):

1. There are 3 winners in each phase and a total of 9 winners during the Promotional Period.

Reward in Each Phase	Quota
Trendy Mobile Phone (reference price: HKD $11,000)	3

Eligible Transaction and Channel

1. The Anniversary Mega Lucky Draw is only applicable to an Eligible Customer who has completed 5 securities transactions via The Stock Exchange of Hong Kong Limited, China-Hong Kong Stock Connect Northbound Trading, New York Stock Exchange, NASDAQ Stock Market and NYSE American ("Eligible Transaction")

through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App ("Eligible Channel") during each phase of the Promotional Period.
2. Securities transactions of the derivative products issued by the Bank will not be treated as Eligible Transaction.
3. The date and time of an Eligible Transaction is subject to the Bank's computer records and data. In case of any disputes, the Bank's decision shall be final and binding.
4. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered ineligible for this Anniversary Mega Lucky Draw.

Anniversary Mega Lucky Draw Details

1. An Eligible Customer who has completed 5 Eligible Transactions via Eligible Channels during each phase of the Promotional Period will be eligible to participate in the Anniversary Mega Lucky Draw. The combined buy or sell transactions of the single securities executed through same Eligible Channel on same trading date will be counted as 1 Eligible Transaction only.
2. An Eligible Customer is entitled to enjoy one Anniversary Mega Lucky Draw entry only during each phase and can receive a maximum of one Reward only during the Promotional Period. If an Eligible Customer has won a prize, the winner shall be ineligible to participate in any remaining phases of the Anniversary Mega Lucky Draw.
3. Eligible Customer will be enrolled in the Anniversary Mega Lucky Draw campaign automatically and no further registration is required.
4. The Anniversary Mega Lucky Draw will be conducted within one month after the end of Promotional Period, and the notification of Reward redemption will be sent to the customer's email address or correspondence address registered with the Bank.
5. The winner who receives the notification of Reward redemption is required to redeem the Reward according to the instructions stated in the notification of Reward redemption and within 3 months' period on the date of notification of Reward redemption, otherwise the winner will be deemed to have forfeited the Reward.
6. Winners must maintain their up-to-date and valid personal information with the Bank by the time of the Anniversary Mega Lucky Draw result announcement. The Bank assumes no liability and will not offer any compensation in respect of any failure to receive the notification of Reward redemption.
7. The Bank reserves the sole right to recover the Reward from any prize winner or the equivalent value of the Reward awarded to him/her if the Bank discovers that

he/she does not fulfill the requirements to obtain the Reward or violates any of these Terms and Conditions.

8. If the Reward runs out of stocks, the Bank reserves the right to substitute the Reward with another prize at its discretion without prior notice.
9. The Bank is not the supplier of the Reward and makes no representation or guarantee as to the quality and availability of the Reward provided by the suppliers. The Bank shall not be liable for any matters arising from or in connection with the Reward provided by the suppliers. Reward winners should direct any queries or complaints to the relevant suppliers. The illustration/value of the Reward solely serve as reference and the Bank shall not be liable for any price or market value difference.

General Terms and Conditions

1. The Eligible Customer must maintain a valid securities sub-account of the Bank at the time when the Reward is awarded, otherwise the Reward will be forfeited.
2. The Bank reserves the sole right to amend, cease and/or cancel any Reward, or alter any of these Terms and Conditions at any time. In case of any disputes, the Bank reserves the right of final decision.
3. After the Rewards have been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued.
4. Securities transactions of the derivative products issued by the Bank will not be treated as Eligible Transaction.
5. No person other than the customer or the Bank 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.
6. Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary with these terms and conditions, if an Eligible Customer is entitled to this Offer and other promotional offers related to securities accounts during the Promotional Period, the Bank reserves the right to provide this Offer only to the Eligible Customer, unless otherwise agreed by the Bank.
7. The Bank reserves the right to amend or cancel all promotional offers and amend these terms and conditions at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
8. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
9. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

10. In the event of any discrepancy or inconsistency between the information in the promotional materials and these terms and conditions, these terms and conditions shall prevail.

Important Notice:

Investment involves risks. The prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. It is possible that you may lose some or all of your investment as a result of conducting securities transaction. Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment products or the provision of investment services.

The value of your investment portfolio or your foreign currency or USD deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your investment portfolio or your foreign currency or USD deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to build that investment portfolio or foreign currency or USD, you may suffer loss in principal. Investing in foreign market securities carries foreign exchange risk and additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign market securities may be volatile due to the fluctuation of exchange rate and adversely affected by changes in many factors. Investors should read in detail the relevant Risk Disclosure Statements before making any investment decision.