

Terms and Conditions for BEA Mastercard Debit Card x BEA SmarTrade Securities Trading Promotion

Promotional Period

The promotional period of the "BEA Mastercard Debit Card x BEA SmarTrade Securities Trading Promotion" (the "Promotion") held by The Bank of East Asia, Limited ("BEA"/ the "Bank") runs from 1 December 2025 to 31 March 2026, both dates inclusive (the "Promotional Period"), unless otherwise specified.

Eligible Customers

1. The Promotion is only available to customers who have not held a principal BEA MasterCard Debit Card before the Promotional Period.
2. The Promotion is only applicable to any principal cardholder (the "Eligible Customer") of the BEA Mastercard Debit Card (the "Eligible Debit Card") issued by the Bank who meets the following conditions:
 - a. Aged 18 or above who holds an All-in-One Account with a securities sub-account individually, including SupremeGold, Supreme, BEA GOAL, or i-Account (excluding Private Banking, corporate accounts and joint accounts) (the "Eligible Account"). Each Eligible Account can be linked to one Eligible Debit Card only; and
 - b. Maintain a valid Eligible Debit Card that is linked to an Eligible Account (the "Eligible Debit Card Account"); and a valid securities sub-account and settlement account with the Bank at the time when the Offer (as defined below) is given; and
 - c. Maintain a valid email address on BEA's record.
3. If an Eligible Customer cancels his/her principal Eligible Debit Card mentioned above within the Promotional Period will be disqualified from enjoying the Offer.

Promotion Details

During the Promotional Period, Eligible Customers who complete 3 or more overseas retail transactions (the "Eligible Overseas Retail Transactions") with an Eligible Debit Card and complete 3 or more buying or selling securities transactions of Hong Kong stocks, U.S. stocks or A-shares (the "Eligible Securities Transactions") through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App can enjoy a HK\$200 cash reward (the "Offer").

Eligible Transactions

1. "Eligible Overseas Retail Transaction" includes (a) in-store purchase transactions and contactless payments made outside of Hong Kong and posted in any currency other than Hong Kong Dollars, (b) transactions conducted through the Auto FX Conversion function and settled in Hong Kong Dollars and (c) online shopping transactions posted in any currency other than Hong Kong Dollars made with the Eligible Debit Card and posted to the account. It excludes all types of fees and charges, cash withdrawals, non-Mastercard network payments, bill / tax / public utility payments, gambling transactions, foreign currency cash purchases, stored value card /e-wallet top-ups, cryptocurrency purchases, instalment payments, wire transfers, rental or property-

related payments, etc. Eligibility of retail merchants is determined based on the Bank's internal system and merchant category codes.

2. The Bank shall determine Eligible Overseas Retail Transactions based on the merchant codes or transaction categories as assigned by Mastercard Asia/Pacific (Hong Kong) Limited or the acquiring bank of the respective merchants. The Bank will not be responsible for confirming the eligibility of any transaction prior to its execution. If a merchant's code or transaction category is inconsistent with its actual business nature, the Bank shall not be liable for any compensation. The Bank reserves the final right to determine the eligibility of each Eligible Overseas Retail Transactions.
3. "Eligible Securities Transactions" refer to Eligible Customers who complete 3 or more buying or selling transactions of HK stocks, US stocks or A-shares through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App 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.
4. Transactions of derivative products issued by the Bank will not be considered as an Eligible Securities Transaction.
5. If the Eligible Overseas Retail Transactions or the Eligible Securities Transactions of an Eligible Customer are not posted or are cancelled, returned, or found to be fraudulent after the Offer is credited, the Customer will be deemed not to be eligible for the Offer. The Bank reserves the right to deduct an amount equivalent to the Offer from the settlement account of the securities sub-account of the Eligible Customer without prior notice.
6. The date and time of Eligible Overseas Retail Transactions and Eligible Securities Transactions are subject to the Bank's computer records. In case of any dispute, the Bank's decision shall be final and conclusive. BEA shall not be responsible for any loss arising from or in connection with the submission, delay, or transmission error of any information of the Eligible Customers due to technical problems or circumstances out of the Bank's control, including but not limited to any computer or internet network problems.

General Terms and Conditions

1. Each Eligible Customer can enjoy the Offer once only.
2. To enjoy the Offer, Eligible Customers are required to pay the brokerage commission calculated at the standard brokerage rate for buying or selling HK stocks, US stocks or A-shares.
3. The Offer will be credited to the Eligible Customer's designated settlement account of securities sub-account on or before 30 June 2026 ("Fulfilment Period").
4. Eligible Customers shall maintain a valid Eligible Debit Card, Eligible Debit Card Account, securities sub-account and settlement account with the Bank during the Fulfilment Period, otherwise the Offer will be forfeited.
5. Eligible Customers shall be required to pay other transaction fees, including but not limited to the Securities and Futures Commission of Hong Kong transaction levy, the AFRC transaction levy, the Hong Kong Exchanges and Clearing Limited trading fee, Hong Kong stamp duty, the handling fee charged by the Shanghai Stock Exchange or

Shenzhen Stock Exchange, the securities management fee charged by the China Securities Regulatory Commission, the transfer fee charged by China Securities Depository and Clearing Corporation Limited, the stamp duty charged by the State Administration of Taxation, the fee charged by the US Securities and Exchange Commission and the American Depositary Receipt fee (if applicable). Please refer to the Bank's latest fee schedule for details.

6. No other party other than the Eligible Customer or the Bank has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit under any of the provisions of these terms and conditions.
7. Notwithstanding any other promotional offer terms and conditions, if an Eligible Customer is entitled to this Offer in conjunction with any other promotional offers related to the BEA Mastercard Debit Card or securities sub-account during the Promotional Period, unless otherwise specified, the Bank reserves the right, at its sole discretion, to grant the Eligible Customer one of or part of the entitled Offer.
8. Participation in this Promotion represents the customer's understanding of, acceptance of, and willingness to comply with these terms and conditions for the Promotion and the Offer. In case of any breach of these terms and conditions, or any dishonest conduct and/or fraudulent acts, BEA reserves the sole right to immediately cancel the Eligible Customer's entitlement to the Offer without prior notice.
9. 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.
10. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
11. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
12. 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:

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 transaction.

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.

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