

Terms and Conditions of Securities Customer Membership Programme

Promotional Period

- From 1 January 2026 to 31 December 2026 (both days inclusive).

Eligible Customers

- Holds an All-in-One account with The Bank of East Asia, Limited ("the Bank") with securities sub-account individually or jointly (including SupremeGold Private, SupremeGold, Supreme, BEA Goal or i-Account or CorporatePlus Account) during the Promotional Period (the "Eligible Account").

Membership tiers and classification mechanism

1. There are three membership tiers, namely "Gold" member, "Silver" member and "Bronze" member for the Securities Customer Membership Programme (the "Promotion Programme").

a. "Gold" Member:

Existing or new eligible Customers who have completed buy or sell securities transaction via Hong Kong stocks, US stocks or A-shares 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 and paid accumulated brokerage commission of HKD 150,000 equivalent or above in the past 12 months or from the date of account opening of securities sub-account of All-in-One account will become Gold Member until 31 December 2026.

b. "Silver" Member:

Existing or new eligible Customers have completed buy or sell securities transaction via Hong Kong stocks, US stocks or A-shares 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 and paid accumulated brokerage commission between HKD 50,000 and less than HKD 150,000 equivalent in the past 12 months or from the date of account opening of securities sub-account of All-in-One account will become Silver Member until 31 December 2026.

c. "Bronze" Member:

Existing or new eligible Customers who have completed buy or sell securities transaction via Hong Kong stocks, US stocks or A-shares 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 and paid accumulated brokerage commission of less than HKD 50,000 equivalent in the past 12 months or from the date of account opening of securities sub-account of All-in-One account will become Bronze Member until 31 December 2026.

2. Membership effective date is the day when this Promotion Programme launches or the day when the All-in-One account is opened. For details, please refer to the membership notification letter sent by the Bank or consult with our staff.
3. For Classification of membership tier the calculation of accumulated brokerage commission will be conducted after the last business day of each month. The membership tier of customer will be upgraded to an upper tier in next month if the accumulated brokerage commission meets the requirement of the membership tiers correspondingly. Besides, the membership tier of customer will not be downgraded during the Promotion Period.

Eligible Transaction

1. "Eligible Transaction" refers to Eligible Customer who has executed buy or sell securities transactions during the Promotional Period via Hong Kong stocks, US stocks or A-shares 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.
2. Transactions of derivative products issued by the Bank will not be considered as an Eligible Transaction for the purpose of calculating the rebate of brokerage commission and membership tiers.
3. Any securities transactions which are ultimately cancelled/returned or found to be fraudulent will be considered ineligible for The Offer.
4. The date and time of an Eligible Transaction and the accumulated brokerage commission are subject to the Bank's computer records. In case of any dispute, the Bank's decision shall be final and conclusive.

Promotion Details (the "Offer")

1. Brokerage Commission Discount for "Gold" and "Silver" Members
 - a. The brokerage commission discount for "Gold" and "Silver" membership tiers shall be as follows:

Membership tiers	Brokerage commission discount
Gold	10% of brokerage commission paid
Silver	5% of brokerage commission paid

- b. The brokerage commission discount will only calculate the Eligible Transactions executed between 1 January 2026 and 31 December 2026 (both days inclusive). Example on the brokerage commission discount for different Membership Tiers are illustrated in the scenario as follow:

Example	Membership tiers	Brokerage commission discount for different market		Accumulated brokerage commission for different market	Total commission discount *
1	Gold 10% of brokerage commission paid	HK stocks	HKD 150,000	HKD 150,000 x 10% = HKD 15,000	HKD equivalent of the total sum of HK\$ 15,000 + USD 1,000 + CNY 500
		US stocks	USD 10,000	USD 10,000 x 10% = USD 1,000	
		A-shares	CNY 5,000	CNY 5,000 x 10% = CNY 500	
2	Silver 5% of brokerage commission paid	HK stocks	HKD 50,000	HKD 50,000 x 5% = HKD 2,500	HKD equivalent of the total sum of HK\$ 2,500 + USD 50 + CNY 100
		US stocks	USD 1,000	USD 1,000 x 5% = USD 50	
		A-shares	CNY 2,000	CNY 2,000 x 5% = CNY 100	
<p>Remark:</p> <p>* Brokerage commission rebate for securities transactions denominated in foreign currencies will be converted to Hong Kong dollars equivalent for calculation at the prevailing exchange rate determined by the Bank. The brokerage commission rebate will be credited to the Eligible Customer's designated settlement account on or before 31 March 2027.</p>					

2. Star Service for "Gold" and "Silver" Members

a. VIP events invitation

Gold and Silver Members customers will have higher priority to join the VIP events organised by the Bank.

b. Birthday and Seasonal Gifts

The Bank will provide birthday and seasonal gifts in form of gift vouchers or redemption vouchers to Gold and Silver Members customers.

c. Safe Custody Charge Waiver

Gold and Silver Members customers are waived from paying the semi-annual safe custody charge for the securities account. If the safe custody charge of securities account has been debited from the account of the Eligible Customer, the Bank will arrange for returning the safe custody charge to the Eligible Customer by crediting the safe custody charge to the account of Eligible Customer within a month after the notification of the matter.

d. BEA Wise Quarterly Investment Outlook

BEA Wise Quarterly Investment Outlook is available in the Bank website. After BEA Wise Quarterly Investment Outlook is issued, the Bank will send to "Gold" and "Silver" Member customers by email.

3. Enhanced Services for "Gold", "Silver" and "Bronze" Members

a. Free Per Quote Access of Real-time Stock Price Quote Service

Customers can enjoy unlimited real-time per quote access of US stocks for free. The free clicks of real-time per quote access for HK stocks and A-shares entitled per month is varied depending on the account type of All-in-One account maintained. If the usage for free per quote access of real-time stock price quote service exceeds the free clicks entitled monthly, customer is required to pay the service fee in accordance with the Bank charges imposed on various account types respectively. The real-time per quote access service can be accessed via BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App.

b. YouTube@HKBEA channel

Please refer to the videos listed on the Bank's YouTube channel (<https://www.youtube.com/@HKBEAchannel>) and Market Outlook under the Bank's website (<https://www.hkbea.com/MarketInsights>). Please refer to the Disclaimer and Important Notice in BEA website for details.

c. Star-Level Exclusive Securities Customer Service Team Assisting with Trade Orders

Customers may contact our dedicated securities customer service hotline during office hours for assistance with securities trading instructions.

SupremeGold Stock Investment Hotline: 2211 1555

SupremeGold Stock Trading Express: 2211 1515

Supreme Account Stock Investment Hotline: 2211 1988

i-Account Stock Investment Hotline: 2211 1998

CorporatePlus Account Stock Investment Hotline: 2211 1933

BEA SmarTrade Stock Investment Hotline: 2308 8777

Global Securities Trading Hotline: 2211 1508

This service is only available during office hours, Monday to Friday (except Public Holiday), 9:00AM. to 5:30PM.. Global Securities Trading Hotline is available Monday to Saturday, 8:00AM. to 5:30AM. Hong Kong Time.

General Conditions

1. For joint accounts, only the primary account holder is entitled to enjoy the Offer.
2. To enjoy the Offer, Eligible Customers are required to pay the brokerage commission calculated at the standard brokerage rate for buying and selling HK stocks, US stocks or A-shares first. The brokerage commission rebate will be credited to the Eligible Customer's designated settlement account on or before 31 March 2027.
3. Eligible Customer must maintain a valid securities sub-account and settlement account with the Bank at the time when the brokerage commission rebate in cash is credited, otherwise The Offer will be forfeited. In addition, brokerage commission for

securities transactions denominated in foreign currencies will be converted to Hong Kong dollars equivalent for calculation at the prevailing exchange rate determined by the Bank.

4. 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 Depository Receipt fee (if applicable). Please refer to the Bank's fee schedule for details.
5. 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.
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 the Offer and other promotional offers related to securities accounts during the Promotional Period, the Bank reserves the right to provide the 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.