

Terms and Conditions of Securities Transfer-In Double Rewards Programme

Promotional Period

- From 12 June 2026 to 31 December 2026 (both days inclusive).

Eligible Customers

1. Hold an All-in-One account with The Bank of East Asia, Limited ("the Bank") with securities sub-account (including SupremeGold Private, SupremeGold, Supreme, BEA Goal or i-Account or CorporatePlus Account) during the Promotional Period; and
2. Customers who are not employees of the Bank or its subsidiaries during both the Promotional Period and the time the cash rewards are credited.

The Offer

1. Eligible Customers must meet the following conditions during the Promotional Period to enjoy Cash Reward ("Bonus 1") and/ or Extra Brokerage Commission Rebate ("Bonus 2") (the "Offer"):
 - a. Successfully transfer HK-listed securities from a third-party financial institution / bank (excluding East Asia Securities Company Limited, other subsidiaries and oversea branches). Transferred-in HK-listed securities refers to securities traded on Hong Kong Exchanges and Clearing Limited, excluding securities under Northbound Trading of Shanghai-Hong Kong Stock Connect and Shenzhen-Hong Kong Stock Connect; and
 - b. Complete one or more buying or selling transactions of 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 through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App ("Eligible Transaction").
2. Deposit of physical scrip is not eligible for the Offer.
3. The Securities Transfer-in Net Value (defined as below) is calculated by subtracting the total value of securities transferred out from the total value of securities transferred in based on the closing price of the relevant securities on 31 December 2026.
4. Total value of securities transferred out includes withdrawal of physical scrip and securities transfers to other brokers / custodians / securities pledges through Settlement Instruction / Investor Settlement Instruction.
5. Bonus 1: Cash Reward Amount
Cash Reward Amount will be determined by a client's total value of securities transfer-in, minus the total value of securities transfer-out ("Securities Transfer-in Net Value") and completion of one or more Eligible Transactions during the Promotional Period:

Securities Transfer-in Net Value	Bonus 1: Cash Reward Amount
HK\$500,000 to below HK\$1,000,000	HK\$500

HK\$1,000,000 to below HK\$2,000,000	HK\$1,000
HK\$2,000,000 or above	HK\$2,000

6. Bonus 2: Extra Brokerage Commission Rebate

Eligible Customers must successfully achieve a Securities Transfer-in Net Value of HK\$8,000,000 or above and complete one or more Eligible Transactions to enjoy a HK\$0 Brokerage Commission, with a maximum brokerage commission rebate of HK\$4,000.

Securities Transfer-in Net Value	Bonus 2: Extra Brokerage Commission Rebate
HK\$8,000,000 or above	HK\$0 Brokerage Commission for Eligible Transactions (Rebate is up to HK\$4,000, validity period is half year from the first settlement date of the successfully transferred-in Hong Kong listed securities)

7. To enjoy the extra brokerage commission rebate, 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.

General Terms and Conditions

- Securities with closing price denominated in foreign currencies will be converted to Hong Kong dollars equivalent for calculation at the prevailing exchange rate determined by the Bank.
- For Extra Brokerage Commission Rebate, each Eligible Customer who transfer-in securities net value amounting to HK\$8,000,000 or above will enjoy HK\$0 brokerage commission for all Eligible Transactions for the first 6 months starting from the first settlement date of the successfully transferred-in Hong Kong listed securities, until the cumulative brokerage commission for Hong Kong stocks, US stocks and A-shares calculated at the standard rate reaches the maximum limit of HK\$4,000 (standard brokerage commission rate will be charged for subsequent transactions exceeding the maximum limit). The 6-month period is calculated based on 182 calendar days, including Saturdays, Sundays and public holidays.
- Regardless of the number of securities sub-accounts newly opened or held during the promotion period, each Eligible Customer can enjoy the Offer once only. For joint accounts, only the primary account holder is entitled to enjoy the Offer.
- If an Eligible Customer for the Offer is also eligible for the "New Securities Account Welcome Offer" and/or the "SmartGen Exclusive Welcome Offer", the welcome offer rebate(s) will be processed and credited to the designated settlement account first. The Brokerage Commission Rebate under this Offer will only apply to the remaining Eligible Transactions after the maximum rebate amount of the welcome offer(s) has been reached.

5. Bonus 1 Cash Reward will be credited to the Eligible Customer's designated settlement account on or before 31 March 2027.
6. Bonus 2 Extra Brokerage Commission Rebate will be credited to the Eligible Customer's designated settlement account on or before 30 September 2027.
7. 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 fee schedule for details.
8. Eligible Customer must maintain a valid securities sub-account and settlement account with the Bank at the time the cash rebate 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.
9. The date and time of an Eligible Transaction is subject to the Bank's computer records. In case of any dispute, the Bank's decision shall be final and conclusive.
10. Securities of derivative products issued by the Bank will neither be considered as Eligible Securities Transfer-In nor Eligible Transactions.
11. 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.
12. Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary to 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 all or part of the entitled offers to the Eligible Customer, unless otherwise agreed by the Bank.
13. Any securities transaction which is eventually cancelled or reversed or found to be fraudulent will be considered ineligible for the Offer.
14. 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.
15. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

16. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
17. 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 fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made 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.