

“Centenary Lucky Draw” Terms and Conditions:

1. The Centenary Lucky Draw (the “Lucky Draw”) is organised by The Bank of East Asia, Limited (the “Bank”).
2. Unless otherwise specified, this promotion runs from 2nd January until 31st March, 2019, both days inclusive (the “Promotional Period”).
3. In order to participate in the Lucky Draw, customers (the “Eligible Customers”) must be new-to-bank customers (as defined in Clause 4 below) or existing BEA customers (as defined in Clause 5 below) who fulfil the designated service/transaction (as listed in Clause 6 below) during the Promotional Period **and must hold an eligible and valid principal BEA Credit Card** (as defined in Clause 7 below) **on 30th June, 2019** (except Corporate and Private Banking Customers).
4. “**New-to-bank Customers**” refers to personal/corporate customers who (i) have not maintained any personal/corporate deposit account/private banking account with the Bank either individually, jointly, or under their company name, in the 12 months prior to the date on which the new personal/corporate all-in-one account /private banking account is opened during the Promotional Period, or (ii) have not held a principal BEA Credit Card (excluding the BEA Corporate Card and all co-branded/affinity cards and supplementary cards) within 6 months before applying for the new BEA Credit Card during the Promotional Period.
5. “**Existing Customers**” refers to customers who hold any (i) personal/corporate deposit account/all-in-one account/private banking account, or (ii) personal credit card account with the Bank on or before 31st December, 2018. This account must be valid during the Promotional Period and at the time when the prize of the Lucky Draw (the “Prize”) is given.
6. Eligible Customers can receive at least 1 Lucky Draw entry when they fulfil the following designated service/transaction. Each Eligible Customer can have a maximum of 5 Lucky Draw entries during the Promotional Period.

(i) New-to-bank Personal Customers

Service/Product	Designated Service/Transaction	Number of Lucky Draw entries
Personal All-in-one Account	Successfully open a SupremeGold Account during the Promotional Period and maintain an Average Daily Relationship Balance [#] of HK\$500,000 or above through the entire month of May 2019.	2
	Successfully open a Supreme Account during the Promotional Period and maintain an Average Daily Relationship Balance [#] of HK\$100,000 or above through the entire month of May 2019.	1
	Register for the auto-payroll service for an individual all-in-one account, including a SupremeGold Account, Supreme Account, or i-Account during the Promotional Period.	2
Private Banking Account	Successfully open a Private Banking Account during the Promotional Period and maintain an Average Daily Assets under Management balance [^] of US\$2,000,000 or above through the entire month of May 2019.	3
	Transfer investment funds of US\$200,000 or above from other financial institutions to the new Private Banking Account during the Promotional Period and maintain both the investment funds and Average Daily Assets under Management balance [^] of US\$2,000,000 or above through the entire month of May 2019.	1
Mobile Banking Service	Participate in the “ BEA App Special Offers ” Campaign ^{<} and conduct any designated services. For more details, please visit here .	1
Credit Card	Successfully apply for a principal BEA Credit Card (except the BEA Corporate Card) during the Promotional Period, and fulfil the designated spending requirement within the first 2 months of the card being issued. For more details, please visit here .	1

[#]The “Average Daily Relationship Balance” is the average daily balance in the preceding month of the customer’s SupremeGold/Supreme Account sub-accounts and the accounts/plans that have been selected to be incorporated into the SupremeGold/Supreme Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).

[^]The “Assets Under Management balance” includes savings and current account balances, time deposits, linked deposit, stocks, unit trusts, bonds, linked notes, certificates of deposit, and structured products.

[<]The promotional period of “BEA App Special Offers” Campaign runs until 28th February, 2019.

(ii) New-to-bank Corporate Customers

Service/Product	Designated Service/Transaction	Number of Lucky Draw entries
CorporatePlus Account	Successfully open a CorporatePlus Account during the Promotional Period and maintain an Average Daily Relationship Balance [~] of HK\$50,000 or above through the entire month of May 2019.	2
	Successfully open a CorporatePlus Account during the Promotional Period and maintain an Average Daily Relationship Balance [~] of HK\$10,000 or above through the entire month of May 2019.	1

[~]The "Average Daily Relationship Balance" is the average daily balance in the preceding month of the customer's CorporatePlus sub-accounts and the accounts/plans that have been selected to be incorporated into the CorporatePlus Account statement (excluding mortgage loan and trade service balances and MPF contributions).

(iii) Existing Personal Customers

Service/Product	Designated Service/Transaction	Number of Lucky Draw entries
Personal All-in-one Account	Existing SupremeGold Customers who reach an accumulative investment subscription amount of HK\$200,000 or above in Designated Investment Products ⁺ during the Promotional Period and hold a valid SupremeGold account on 31 st May, 2019.	2
	Existing Supreme Customers who reach an accumulative investment subscription amount of HK\$100,000 or above in Designated Investment Products ⁺ during the Promotional Period and hold a valid Supreme account on 31 st May, 2019.	1
	Register for the auto-payroll service for an individual all-in-one account, including a SupremeGold Account, Supreme Account, or i-Account during the Promotional Period.	2
Private Banking Account	Deposit new funds of US\$200,000 or above and maintain an Average Daily Assets under Management balance [^] of US\$1,000,000 or above through the entire month of May 2019.	2
	Transfer investment funds of US\$200,000 or above from other financial institutions to Private Banking Account during the Promotional Period and maintain both the investment funds and Average Daily Assets under Management Balance [^] of US\$1,000,000 or above through the entire month of May 2019.	1
Mobile Banking Service	Participate in the " BEA App Special Offers " Campaign ^{<} and conduct any designated services. For more details, please visit here .	1
Credit Card	Spend HK\$1,000 or more in any single local/overseas retail transaction with a BEA Credit Card (except the BEA Corporate Card) during the Promotional Period.	1
Insurance	Existing policyholders who hold one or more BEA Life Insurance policy with an Annualised First Year Premium of HK\$300,000 or above which remains in effect as of 31 st May, 2019.	1

⁺ The "**Designated Investment Products**" refer to lump-sum subscriptions for investment funds (excluding investment funds with a subscription fee lower than 1%), and linked deposits (excluding currency-linked deposits).

[^] The "**Assets Under Management balance**" includes savings and current account balances, time deposits, linked deposits, stocks, unit trusts, bonds, linked notes, certificates of deposit, and structured products.

[<] The promotional period of "BEA App Special Offers" Campaign runs until 28th February, 2019.

*1. Supplementary card spending will be combined with the relevant principal card's spending. Eligible spending excludes "Cash in Hand" loan amounts, "Cash in Hand" and cash advance handling and administration fees and interest, Octopus Automatic Add Value Service, fund transfer amounts, purchases and/or recharge of prepaid cards or digital wallets, casino transactions, foreign exchange, finance charges, cancelled transactions, late charges, credit card annual fees, online/ATM bill payments, tax payments, and any other transactions as determined by BEA from time to time. 2. The eligibility of all transactions is determined by their transaction date. 3. Eligible overseas transactions include: (i) retail transactions made outside of Hong Kong and posted in any currency other than Hong Kong dollars, and (ii) transactions settled in Hong Kong dollars under Dynamic Currency Conversion. 4. Transaction eligibility shall be determined at the sole and absolute discretion of BEA. 5. To calculate the cardholder's spending, eligible overseas transactions that are made outside of Hong Kong and are posted in any currency other than Hong Kong dollars will be converted into Hong Kong dollars together with the relevant foreign currency transaction fee (if applicable) at the exchange rate of Mastercard Asia/Pacific (Hong Kong) Limited, Visa International, UnionPay International, or JCB International as on the day of conversion.

(iv) Existing Corporate Customers

Service/Product	Designated Service/Transaction	Number of Lucky Draw entries
CorporatePlus Account	Maintain an Average Daily Relationship Balance [~] of HK\$100,000 or above through the entire month of May 2019.	2
	Maintain an Average Daily Relationship Balance [~] of HK\$20,000 or above through the entire month of May 2019.	1

[~]The "Average Daily Relationship Balance" is the average daily balance in the preceding month of the customer's CorporatePlus sub-accounts and the accounts/plans that have been selected to be incorporated into the CorporatePlus Account statement (excluding mortgage loan and trade service balances and MPF contributions).

7. The Prize is 1,000,000 BEA Credit Card Bonus Points (100 winners in total), which only applies to designated BEA Credit Cards (the "Eligible BEA Credit Card") and does not apply to the BEA Supplementary Card or BEA Corporate Card. Each Eligible Customer is entitled to the Prize once only.
8. All Bonus Points earned using the BEA i-Titanium/BEA JCB PLATINUM Card will be converted to a rebate automatically and will be rounded down to the nearest Hong Kong dollar (the conversion rate is 250 Bonus Points to HK\$1 rebate). Any rebate can be used to offset the balance of the related card account only, and will be rounded down to the nearest Hong Kong dollar.
9. A winner's BEA Credit Card account must be valid during the Promotional Period and at the time when the Prize is given.
10. The Bonus Points/rebate of the Prize are not transferrable either to third parties or any other BEA Credit Card accounts held by the winner, and cannot be converted into cash.
11. If any Eligible Customer (except Corporate and Private Banking customers) does not hold an eligible and valid principal BEA Credit Card on or before 30th June, 2019, he/she will be disqualified from the Lucky Draw.
12. If the winner is a joint account customer, only the primary account holder is eligible for the Prize.
13. The results of the Lucky Draw will be announced on the BEA website on 31st July, 2019, and the winners will be notified by post. A notification letter will be sent to each winner's correspondence address as registered with the Bank.
14. Winners must ensure that their correspondence address in the Bank's record is valid and correct. If a winner has terminated the relevant account by the time the Prize is to be mailed, the Prize will be forfeited.
15. The Prize, being the credit card bonus points/rebate awarded, will be credited into the winners' eligible principal BEA Credit Card accounts on or before 30th September, 2019, and will appear on the relevant statement.
16. The Bank reserves the sole right to debit an amount equal to the value of the relevant Bonus Points/rebate from any prize winner's eligible BEA Credit Card account if the Bank discovers that the prize winner does not fulfil the designated service/transaction for obtaining the Prize or violates any of these Terms and Conditions. The conversion rate for charging back Bonus Points is HK\$1 for every 200 Bonus Points (rounded up to the nearest Hong Kong dollar).
17. The Bank has the sole and absolute discretion in determining a Customer's eligibility for a Lucky Draw entry. If the Bank discovers at any time, whether during or after the Promotional Period, that any Eligible Customer has submitted false or misleading information or failed to comply with these terms and conditions, the Bank is entitled to disqualify the Eligible Customer from participating in the Lucky Draw and receiving the Prize.
18. The Prizes, number of winners, and entitlement to the Prizes will be announced by the Bank. The Bank reserves the sole and absolute right to make final and conclusive decisions.
19. The Bank reserves the sole right to vary or cancel the Lucky Draw and/or amend or alter 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.
20. No person other than the Eligible Customers 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.
21. Employees of The Bank of East Asia Group and their relatives are ineligible to participate in the Lucky Draw. The Bank reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group" and "relatives".
22. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Important Notice:

1. 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.
2. Before making any investment, you should refer to all relevant investment funds' offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
3. The investment decision is yours but you should not invest in an investment fund unless the intermediary who sells it to you has explained to you that the fund in question is suitable for you in light of your financial situation, investment experience, and investment objectives.
4. Investment 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.
5. Linked deposits are unlisted structured investment products involving derivatives. The investment decision is yours, but you should not invest in the product unless the intermediary who sells it to you has explained to you that it is suitable for you in light of your financial situation, investment experience, and investment objectives.
6. Linked deposits are NOT equivalent to time deposits and are NOT protected deposits under the Deposit Protection Scheme in Hong Kong.
7. The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. You may incur losses rather than make a profit as a result of buying and selling securities.
8. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

9. 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.
10. BEA Life insurance plans are underwritten by BEA Life Limited ("BEA Life"), a member of the BEA Group. The Bank, having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of BEA Life. BEA Life insurance plans are products of BEA Life but not BEA. All benefits payable under the insurance plans are subject to the credit risk of BEA Life. Your premiums paid will form part of BEA Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against BEA Life only.
All insurance product information available on this website is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.
11. For distribution of life insurance products - In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between BEA Life and the customer directly.

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

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