

**Terms and conditions for 25 Basis Points Annualised Interest Rate Discount Offer**

1. This 25 basis points annualised interest rate discount ("Discount Offer") is applicable to a corporate customer ("Eligible Customer") who have successfully applied for BEA's Enterprise Easy Fund – Unsecured loan or Energy Efficiency Loan from 1 January 2026 to 28 February 2026 (both dates inclusive), and completed full loan drawdown on or before 31 May 2026.
2. Each Eligible Customer enjoy Discount Offer once only. BEA has the sole discretion to determine which application shall be eligible (in case of multiple applications). Approval of application is subject to the Bank's credit policy and other relevant criteria.
3. Any false or erroneous redemption whether due to clerical error, system malfunction, fraudulent activity, misrepresentation, or any other reason, the Bank reserves the right to immediately cease the application of the discount and to recover the full value including but not limited to direct debit from the applicant's account(s) held with the Bank, demand for immediate repayment, and legal action. The discounted amount recoverable shall be equal to the total value of the interest reduction wrongly applied to the loan from the date of the erroneous redemption, and the Bank has the sole discretion on methodology of calculation.
4. By participating in the campaign, Eligible Customer agrees to be bound by these terms and conditions.
5. BEA reserves the rights to suspend, amend or terminate the above Discount Offer and to amend the relevant terms and conditions at any time at its sole discretion without prior notice.
6. These terms and conditions are governed by and construed under the law and regulatory requirements of the Hong Kong Special Administrative Region.
7. No person other than the Eligible 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.
8. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
9. In the event of any discrepancy between information presented in the promotional materials and these Terms and Conditions, these Terms and Conditions shall take precedence and govern.

## **25 點子全期貸款年利率折扣之條款及細則**

1. 25 點子全期貸款年利率折扣優惠（「折扣優惠」）。適用於 2026 年 1 月 1 日至 2026 年 2 月 28 日（包括首尾兩天）成功申請本行「貸融易」無抵押分期貸款或節能貸之企業客戶（「合資格客戶」），並於 2026 年 5 月 31 日或之前完成提取該貸款。
2. 每位合資格客戶只可享折扣優惠一次。東亞銀行有權全權決定相關符合資格之申請（如屬多份申請）。申請審批取決於銀行的信貸政策和其他相關標準。
3. 任何虛假或錯誤的兌換，無論是由於文書錯誤、系統故障、欺詐活動、虛假陳述或任何其他原因，本行保留立即停止申請相關折扣優惠並收回全部相關價值的權利，包括但不限於從申請客戶在本行持有的帳戶中直接扣款、要求立即償還和法律訴訟。可收回的金額應等於自錯誤兌換日起錯誤應用於該貸款利息減免的總價值，銀行對其計算方法擁有絕對的自主權。
4. 參加本次推廣的合資格客戶將被視為同意受本條款及細則約束。
5. 本行保留隨時暫停、更改或終止上述折扣優惠及修訂有關條款及細則的酌情權，而毋須事先通知。
6. 本條款及細則受香港特別行政區法律管轄，並按照香港特別行政區法律詮釋。
7. 除了合資格客戶及本行以外，並無其他人士有權按《合約(第三者權利)條例》（香港法例第 623 章）強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
8. 此等條款及細則之中英文版本如有歧異，以英文版本為準。
9. 如果推廣資料中提供的資訊與本條款及細則之間存在任何差異，則應以本條款及細則為準。