

## **Offers Terms and Conditions for New Corporate Customers who successfully applied for Enterprise Easy Fund**

### **General Terms and Conditions**

1. The offers are only valid for any new corporate customer ("New Customer") who:
  - (i) has successfully opened an CorporatePlus Account ("the Account") with The Bank of East Asia Limited ("the Bank"/ "BEA") and successfully applied for Enterprise Easy Fund during the period from 12 June 2024 until 31 December 2024 (both days inclusive); and
  - (ii) excluding (a) existing corporate customers who are holding any Hong Kong Dollar/Foreign Currency savings, current, time deposit accounts or any CorporatePlus Account with any account status (collectively the "Corporate Accounts") with the Bank; and (b) customers who closed any Corporate Accounts with the Bank from 1 October 2023 to 31 March 2024; and (c) customers whose Corporate Account(s) was/were terminated by the Bank in any period. ("Eligible Customers")
2. The Bank may determine the eligibility of any Eligible Customer at the Bank's sole and absolute discretion and the Bank's decision on whether any new customer is eligible to be an Eligible Customer is final, binding and conclusive.
3. No person other than the 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.
4. The promotion period is from now until 31 December 2024, both dates inclusive (the "Promotion Period").
5. For the avoidance of doubt, a subsidiary company or related company within a company group will be considered as a separate corporate customer.
6. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. The offer is non-transferrable, cannot be exchanged, refunded, re-sold or redeemed for other products and/or cash.
8. The Bank reserves the sole right to vary or cancel this promotional programme and/or amend or alter the 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.
9. By participating in the promotion, Eligible Customers agree to be bound by the all terms and conditions.
10. No employee of any member of the BEA Group, nor any companies under his/her control, are eligible to participate in this promotion.
11. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the English version shall prevail.

### **Bonus CASA Offer - Interest rate can be up to 2.88% p.a. quoted with reference to interest rates offered by the Bank on 13 March 2024**

1. Eligible Customers can enjoy a preferential deposit rate ("Preferential Rate") on the HKD account balance in the Statement Savings Account of CorporatePlus Account ("Designated Account") for 3 months after opening a CorporatePlus Account ("Offer Period"). The Offer Period starts on the first business day of the calendar month after the next calendar month of the Designated Account opening date. For example, if the Designated Account is opened in March 2024, you can start enjoying the offer in May 2024.

To illustrate by examples:

Designated Account Opening Date	Offer Period (both dates inclusive)
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26 March 2024	1 May 2024 to 31 July 2024
20 May 2024	1 July 2024 to 30 September 2024

2. Eligible Customers can enjoy the Preferential Rate for the entire account balance on any day during the Offer Period if the closing account balance of the Designated Account reaches the respective account balance as follows on that particular day.

Account Balance (HKD)	Preferential Rate
Below \$50,000	HKD Standard Savings Rate*
\$50,000 - \$999,999.99	HKD Standard Savings Rate* + 1.005% p.a.
\$1,000,000 or above	HKD Standard Savings Rate* + 2.005% p.a.

\*HKD Standard Savings Rate are subject to change. As of 13 March 2024, the HKD Standard Savings Rate is 0.875% p.a. Therefore, the Preferential Rate for Account Balance HKD \$1,000,000 or above is 2.88% p.a.

- The Preferential Rate is capped at 3-month HIBOR fixing quoted by The Hong Kong Association of Banks on the interest calculation day minus 1.50% p.a. ("Capped Rate").
- In case the determination of the Capped Rate falls on public holiday(s) in Hong Kong and/ or non-business day(s) of the Bank (including Saturday and Sunday), the Capped Rate adopted shall be the same as that on the previous business day of the Bank.
- The Designated Account will, at a minimum, receive the Bank's Standard Savings Rate for HKD Savings Accounts even when the Capped Rate is below the Bank's HKD Standard Savings Rate.
- The Preferential Rate is indicative and subject to change at the sole discretion of the Bank.
- The total interest amount for each month is the sum of all interest, as calculated on a daily basis.
- If the Designated Account is suspended or terminated during the settlement period, it will no longer be eligible for the Preferential Rate.

### **Online Outward Remittance offer – 50% Rebate on the Transaction Fee**

- The promotion period for Online Outward Remittance Offer (the "Offer") is from 12 June 2024 until 31 December 2024 (both dates inclusive) (the "Promotion Period").
- Eligible Customers can enjoy 50% rebate of the transaction fee of online outward remittance for 3 months after opening a CorporatePlus Account ("Transaction Fee Rebate Applicable Period").
- The Transaction Fee Rebate Applicable Period starts on the first business day of the calendar month after the next calendar month of the Account opening date. For example, if the Account is opened in April 2024, you can start enjoying the offer in June 2024.

To illustrate by examples:

Account Opening Date	Transaction Fee Rebate Applicable Period (both dates inclusive)	Date of Receiving the Rebate
26 April 2024	1 June 2024 to 31 August 2024	On or before 30 November 2024
1 November 2024	2 January 2025 to 31 March 2025	On or before 30 June 2025

- Eligible online outward remittance includes (i) outward telegraphic transfer ("TT"), (ii) outward CHATS and (iii) outward Faster Payment System ("FPS") which is placed and successfully processed via Corporate Cyberbanking or BEA Corporate Online ("Eligible Transactions").

5. The offer is only applicable to the standard service fee (handling fee and cable charge if any) of Outward Remittance transactions, any additional fees charged on the Eligible transactions will not be subject to the Transaction Fee Rebate. Each Customer is entitled to enjoy 50% rebate on the transaction fee for eligible transactions, up to a maximum of 10 outward TT, 10 outward CHATS and 10 outward FPS respectively (i.e. in aggregate 30 Eligible Transactions) processed in Transaction Fee Rebate Application Period.
6. The Customer must maintain a valid CorporatePlus Account with the Bank at the time the rebate crediting.
7. The rebate will be credited to the Eligible Customer's Account automatically within 3 months after the Transaction Fee Rebate Applicable Period.

**Enterprise Easy Fund offer – Half Waiver on Arrangement Fee**

1. 50% off arrangement fee for Enterprise Easy Fund ("EEF") Instalment Loan is only applicable to corporate customers applying for EEF Instalment Loan through BEA from 12 June 2024 until 31 December 2024 (both dates inclusive), subject to the date when our Bank receives the application documents. ("Eligible Customers of Enterprise Easy Fund").
2. BEA shall have the sole discretion
  - to determine which EEF Instalment Loan shall be eligible for the 50% off on arrangement fee, to determine or amend the methodology for calculating the 50% off on arrangement fee and to decide the actual amount of 50% off on arrangement fee;
  - on the approval of applications for EEF Instalment Loan,

which shall be conclusive and binding on the Eligible Customer of Enterprise Easy Fund.