

Terms and Conditions of 0.2% p.a. Bonus Preferential Interest Rate for HKD 12-month Time Deposit for Money

Safe Customers (the "Offer"):

- The Offer is valid from 1 January 2026 till 31 March 2026, both dates inclusive (the "Promotional Period"), unless otherwise specified.
- A quota applies to the Offer, which is available on a first-come, first-served basis.
- The Offer is only applicable to customers of The Bank of East Asia, Limited ("BEA") who successfully register Money Safe through BEA Mobile, BEA Online or BEA branches during the Promotional Period (the "Eligible Customers"). Each Eligible Customer can enjoy bonus preferential interest rate of 0.2% p.a. on the prevailing HKD 12-month online time deposit interest rate for new fund of BEA SupremeGold Account (refer to https://www.hkbea.com/pdf/en/td/Time_Deposit_New_Fund_Plan_NF_EN.pdf).
- To enjoy the Offer, each Eligible Customer is required to set up a HKD 12-month Time Deposit with an individual or joint deposit account with designated deposit amount of Eligible New Fund Balance (as defined in clause 6), by selecting the designated promotion code in the field of "Exclusive Offer" through BEA Mobile or BEA Online within service hours (refer to https://www.hkbea.com/pdf/en/cyberbanking/cyb_sh_en.pdf for details) **on or before 30 April 2026**.

| Promotion Code* | Designated Deposit Amount (HKD) | Tenor | HKD Time Deposit Interest Rate (p.a.) |
|-----------------|---------------------------------|----------|---|
| MSAFETD2 | \$10,000 – \$10,000,000 | 12-month | + 0.2% p.a. on the prevailing HKD 12-month online time deposit interest rate for new fund of BEA SupremeGold Account [#] |

*The Promotion Code will be effective within 14 calendar days after the successful registration of Money Safe.

[#] For example, HKD 12-month online time deposit interest rate for new fund of BEA SupremeGold Account is 2.2% p.a. as of 1 January 2026. Eligible Customer can enjoy the bonus preferential interest rate of 0.2% p.a. and hence the total preferential interest rate is 2.4% p.a.

- Each Eligible Customer will receive **one** promotion code only regardless of the number of accounts registered for Money Safe.
- "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount the same currency which has been entitled to new fund offer of Time Deposit within the last 15 calendar days. "Eligible New Fund Balance" is applicable to personal customers of BEA only. **BEA reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".**

| Taking HKD as example | Amount(HKD) |
|--|-------------|
| (A) Latest deposit balance of a currency | \$500,000 |
| (B) Deposit balance of the same currency as of 15 calendar days ago | \$150,000 |
| (C) Sum of principal amount which has been entitled to new fund offer of Time Deposit within the last 15 calendar days | \$40,000 |
| (A) - (B) - (C) Eligible New Fund Balance | \$310,000 |

Eligible New Fund Balance of same account type (i.e. sole name account or joint name account) under same account holder(s) will be aggregated for calculation. Example as below:

Customer A solely owns Account 1 and 2, jointly owns Account 3 and 4 with Customer B, and jointly owns Account 5 with Customer C.

| Account | Account Holder | Account for Aggregation |
|--------------------|----------------|-------------------------|
| Sole Name Account | Customer A | Account 1 & 2 |
| Joint Name Account | Customer A & B | Account 3 & 4 |
| Joint Name Account | Customer A & C | Account 5 |

- The promotion code can be used **once** only, subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
- Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.**

9. Unless otherwise specified, the Offer cannot be used in conjunction with other time deposit promotional offers during the Promotional Period. BEA reserves the right to grant the customer one of or part of the Offers to which they are entitled.
10. Employees of any member of the BEA Group are not eligible to enjoy the Offer.
11. BEA reserves the sole right to vary or cancel the Offer and/or amend or alter these terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA shall be final and conclusive.
12. No person other than the Eligible Customer or BEA 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.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.