

Terms & Conditions for BEA GOAL Account Deposit Balance Growth Promotion**A. General Terms and Conditions**

1. This promotion is from 1st July, 2023 to 30th September, 2023 (both dates inclusive) (the “Promotional Period”).
2. HK\$100 Cash Rebate on Incremental Deposit Balance and HK\$6,000 Cash Rebate Lucky Draw (the “Offers”) are only applicable to customers who maintain a BEA GOAL account with The Bank of East Asia, Limited (“BEA”) (the “BEA GOAL Customers”) and fulfil the respective requirements of each Offer.
3. “Eligible Deposit Balance” refers to the sum of daily balance under the Current, Savings and Time Deposit accounts (including HKD and foreign currency) under the BEA GOAL account.
4. BEA will use the exchange rate of month-end (as determined by BEA at its sole discretion) to calculate the HKD equivalent of any deposits in foreign currency accounts in order to determine the month-end Eligible Deposit Balance.
5. For joint accounts, only the primary account holder is entitled to receive the Offers.
6. The Offers will only be awarded to Eligible Customers (as defined in Section B Clause 2) whose BEA GOAL Account is valid when the Offers are credited. Otherwise, eligibility to receive the Offers will be forfeited.
7. If the BEA GOAL account of Eligible Customers is closed prior to the Offers being credited, the Offers will be forfeited.
8. All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers.
9. Employees of The Bank of East Asia Group are ineligible to join this promotion. BEA reserves the sole and absolute right to interpret and determine the definition of “The Bank of East Asia Group” and “employees”.
10. BEA reserves the right to determine, at its sole discretion, the calculation methods of the Offers under this promotion (including in ascertaining the amount of any applicable account deposit balance), the customers’ eligibility, and the result and details of the Lucky Draw (as defined in Section C) according to the records and data in BEA’s computer systems.
11. BEA reserves the sole right to vary or cancel all or any of the offers 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. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions and the Offers, the English version shall apply and prevail.

B. HK\$100 Cash Rebate on Incremental Deposit Balance (“Incremental Offer”)

1. The Offer will run in 3 phases based on the date of BEA GOAL Customers who are holding a valid BEA GOAL account.

Phase	Date of BEA GOAL Customers who are holding a valid BEA GOAL account
1) July 2023	30 th June, 2023
2) August 2023	31 st July, 2023
3) September 2023	31 st August, 2023

2. To be eligible for Incremental Offer, the month-end Eligible Deposit Balance must be higher than the previous month's month-end Eligible Deposit Balance by HK\$1,000 or above for consecutive 6 months within the Deposit Balance Review Period per below table in each phase. BEA GOAL Customers who have fulfilled this requirement (the "Eligible Customers") will be eligible to receive the Incremental Offer, which will be credited to BEA GOAL HKD Savings Account of the Eligible Customers according to below table without prior notice.

Phase	Deposit Balance Review Period	Date of Crediting Incremental Offer
1) July 2023	July 2023– December 2023	On or before 29 th February, 2024
2) August 2023	August 2023 – January 2024	On or before 31 st March, 2024
3) September 2023	September 2023 – February 2024	On or before 30 th April, 2024

3. Examples: Customer A & Customer B during Deposit Balance Review Period of Phase 1) July 2023.

Comparison of Month-end Eligible Deposit Balance		Customer A	Customer B
Deposit Balance Review Period	Previous Month	Difference	Difference
31 st July, 2023	30 th June, 2023	+ HK\$1,000	+ HK\$1,000
31 st August, 2023	31 st July, 2023	+ HK\$1,000	+ HK\$1,000
30 th September, 2023	31 st August, 2023	+ HK\$2,000	+ HK\$1,000
31 st October, 2023	30 th September, 2023	+ HK\$3,000	+ HK\$500
30 th November, 2023	31 st October, 2023	+ HK\$4,000	+ HK\$1,000
31 st December, 2023	30 th November, 2023	+ HK\$1,000	+ HK\$1,000
Eligibility of Incremental Offer		Yes (Month-end Eligible Deposit Balance is HK\$1,000 higher than previous month for consecutive 6 months)	No (Month-end Eligible Deposit Balance of 31 st October, 2023 is not HK\$1,000 higher than previous month)

4. Each Eligible Customer is eligible to receive the Incremental Offer once. For the avoidance of doubt, if an Eligible Customer receive the Incremental Offer in Phase 1, he/she will not be eligible for the Incremental Offer of Phase 2 & Phase 3.

C. HK\$6,000 Cash Rebate Lucky Draw ("Lucky Draw")

- Only Eligible Customers of Incremental Offer in each phase (as defined in Section B) will be entitled to an entry to Lucky Draw to win HK\$6,000 cash rebate ("Reward").
- Lucky Draw will run in each phase, with only 1 winner will be drawn randomly by the computer system in each phase.
- For the avoidance of doubt, if an Eligible Customer fulfils the requirement of Incremental Offer more than 1 phase, he/she will be only entitled to join the Lucky Draw based on the earliest phase fulfilled.
- Winner list will be announced at BEA website (www.hkbea.com) according to the Winner List Announcement below. BEA reserves the sole and absolute right to make final and conclusive decisions of the announcement. And Reward will be credited to the winner's BEA GOAL HKD Savings Account according to below table without prior notice.

Phase	Winner List Announcement	Date of Crediting Reward
1) July 2023	On or before 15 th February, 2024	On or before 29 th February, 2024
2) August 2023	On or before 15 th March, 2024	On or before 31 st March, 2024
3) September 2023	On or before 15 th April, 2024	On or before 30 th April, 2024

5. Participation in the Lucky Draw is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Lucky Draw or the Reward. BEA shall not be responsible for any related obligations or costs incurred by participating in the Lucky Draw.
6. Participation in the Lucky Draw represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Lucky Draw and Reward. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA reserves the sole right to immediately cancel the participant's entitlement to a Reward without prior notice. BEA reserves the sole right to recover the Reward from any winner or the equivalent value of the Reward awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the Reward or violates any of these Terms and Conditions.
7. The Reward, number of winners, and entitlement to the Reward will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.

Last update: 30th June, 2023