

Terms and Conditions for 2.25% p.a. Preferential Interest Rate Offer for BEA GOAL Account

1. This promotion is valid from 1st July, 2023 to 30th September, 2023. (both days inclusive) (the “**Promotional Period**”), unless otherwise specified.
2. This promotion is only applicable for below customers (“**BEA GOAL Customers**”):
 - a. “**New-to-bank Customer**” refers to a customer who
 - i. has not maintained any deposit accounts with The Bank of East Asia, Limited (“**BEA**”), either individually or jointly, in the 12 months prior to the date on which the new BEA GOAL account is opened; and
 - ii. successfully opens a BEA GOAL account through the BEA Flash app.
 - b. “**Upgraded Customer**” refers to a customer who
 - i. is an existing deposit account holder of BEA (including an existing deposit account or i-Account);
 - ii. has not maintained SupremeGold Private, a SupremeGold Account, a Supreme Account or BEA GOAL with BEA, either individually or jointly, in the 12 months prior to the date on which the BEA GOAL account is upgraded to; and
 - iii. successfully upgrades to a BEA GOAL account.
3. To be eligible for 2.25% p.a. Preferential Interest Rate Offer (the “**Offer**”), BEA GOAL Customers (as defined in clause 2) must fulfill the following requirements (each an “**Eligible Customer**”):
 - i. Newly open a securities sub-account and a linked deposit sub-account (the “**Investment Sub-accounts**”) during the Promotional Period; and
 - ii. Meet the Designated Investment Product Balance of HK\$1,000 or above (or equivalent) on 31st October 2023. The “**Designated Investment Product Balance**” refers to the daily total balance of the Designated Investment Products of the Investment Sub-accounts under the BEA GOAL account. The “**Designated Investment Products**” refers to securities, investment funds, bonds and the linked deposits (excluding currency-linked deposits).
4. For joint accounts, only the primary account holder is entitled to receive the Offer.
5. The Offer only applies to the Eligible Customer’s **HKD Current Account** under BEA GOAL account (the “Designated Account”) and only balance below HK\$1,000,000 at the Designated Account is entitled to the Offer during **1st December, 2023 till 29th February, 2024**. The Offer is calculated based on the highest tier of BEA’s HKD Savings Rate on the relevant day plus the Extra Interest Rate as listed in the table below.

Deposit Balance (HK\$)	HKD Savings Rate*(p.a.)	Extra Interest Rate (p.a.)	Total Interest Rate of the Offer (p.a.)
Below \$1,000,000	0.75%	+1.5%	2.25%

*The HKD Savings Rate is 0.75% p.a. which is quoted on 30th June, 2023 and may change from time to time at the Bank’s sole and absolute discretion.

6. The Offer applies to the day-end balance of the Designated Account. The deposit balance of the Designated Account shall be determined according to BEA’s record.

7. The Offer will be calculated as simple interest and on the basis of 365 days (for both common years and leap years). Interest of the Offer will be credited to the Designated Account once per month, on the first business day of each month.
8. If an Eligible Customer opens/upgrades to SupremeGold Private and/or a SupremeGold Account and/or a Supreme Account, either individually or jointly, before the Offer is applied, their entitlement will be calculated based on the respective promotions in the following order of priority, and the Offer will not be applicable:
 - i. SupremeGold Private;
 - ii. SupremeGold Account;
 - iii. Supreme Account.
9. Each Eligible Customer should hold the Designated Account with normal account status (to be determined by BEA) with BEA during the Promotion Period and when the time of interest crediting, otherwise the Offer will be forfeited. If the Designated Account is suspended or terminated before the interest is credited, the interest will be forfeited.
10. Each Eligible Customer can enjoy the Offer **once** only during the Promotional Period.
11. **Notwithstanding any other provisions in these terms and conditions, the Offer set out in clause 5 above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the deposit preferential interest rate from time to time at its sole discretion.**
12. The date and time of interest calculation and the interest credited to the Designated Account are determined by BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
13. Unless otherwise specified, the Offer cannot be used in conjunction with other 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.
14. BEA reserves the sole right to vary or extend or terminate 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.
15. 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.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
17. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Important Notice:

- 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.
- 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.

- The investment decision is yours, but you should not invest in an investment fund unless the intermediary who sells you a subscription has explained to you that the investment fund is suitable for you in light of your financial situation, investment experience, and investment objectives.
- A fund may not be available in all jurisdictions and/or be subject to restrictions. If you are in doubt, you should seek independent professional advice.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong.
- The prices of securities may move up or down, and they may even become valueless. There is an inherent risk that you may incur loss rather than make a profit as a result of buying and selling securities. You should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.
- Bonds are investment products. The investment decision is yours but you should not invest in bonds unless you consider it suitable for you having regard to your financial situation, investment experience and investment objectives.
- Bonds are not deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- Bonds are subject to both the actual and perceived measures of creditworthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario you might not be able to recover the principal and coupon if the issuer defaults on the bond.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- 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.
- For distribution of investment 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 relevant 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 the third party service provider and the customer directly.

Last update: 30th June, 2023