

## **Terms and Conditions of Securities Customer Membership Programme**

The promotion period of the Securities Customer Membership Programme (the “Promotion Programme”) held by The Bank of East Asia, Limited (the “Bank”) runs from 1 March 2023 to 31 December 2023, both dates inclusive (the “Promotion Period”).

### **Eligible Customer**

The Offer is applicable to customer of the Bank who meets the following conditions (the “Eligible Customer”):

1. Holds an All-in-one account with securities sub-account individually or jointly (including SupremeGold Private, SupremeGold Account, Supreme Account, BEA GOAL, i-Account or CorporatePlus Account) (the “Eligible Account”); and
2. For joint account holders, only the primary account holder is entitled to enjoy the Offer.

### **Membership tiers and classification mechanism**

1. In this Promotion Programme, there are three membership tiers, namely “Gold” member, “Silver” member and “Bronze” member.

#### **a. "Gold" Member**

Eligible customers who have accumulated brokerage commission paid to the Bank of HKD 150,000 equivalent or above for securities transactions executed via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading in the past 12 months or since from the date of account opening of All-in-one account will become Gold Member until 31 December 2023.

#### **b. "Silver" Member**

Eligible customers who have paid accumulated brokerage commissions between HKD 50,000 and HKD 150,000 equivalent for securities transactions executed via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading in the past 12 months or since from the date of account opening of All-in-one account will become "Silver Card" members until December 31 2023.

#### **c. "Bronze" Member**

Eligible customers who have paid accumulated brokerage commissions of less than HKD 50,000 equivalent for securities transactions executed via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading in the past 12 months or since from the date of account opening of All-in-one account will become "Bronze" members until December 31 2023.

2. The brokerage commission paid for securities transactions of the derivative products issued by the Bank will not be counted for calculating the accumulated brokerage commission.
3. Membership effective date is the day when this Promotion Programme launches or the day when the All-in-one account is opened (applicable to new clients only). Unless otherwise notified by the Bank, the membership shall be valid from the membership effective date until 31 December 2023 (“Membership Valid Period”). For details, please refer to the membership notification letter sent by the Bank or consult with our staff.

4. The calculation of accumulated brokerage commission will be conducted on the last business day of each month by using the information as updated to the end of that month. The customer's membership tier will be upgraded to an upper tier in next month if the accumulated brokerage commission meets the requirement of the membership tiers correspondingly. Besides, the membership tier of customer will not be downgraded during the Promotion Period.

### **Eligible Transaction**

1. "Eligible Transaction" refers to Eligible Customer who has executed securities transactions via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading.
2. Any securities transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Promotion Programme.
3. The date and time of an Eligible Transaction is subject to Bank's computer records and data. In case of any dispute, the Bank's decision shall be final and binding.

### **Promotion Programme Details**

#### **1. "Gold Member"- 10% Brokerage Commission Discount**

- a) The 10% brokerage commission discount for Gold Member will only calculate the securities transactions executed via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading between 1 January 2023 and 31 December 2023. (For example: if the brokerage commissions paid for the period are HKD150,000 and RMB5,000 respectively, the 10% Brokerage Commission Discounts will be HKD150,000 x 10% = HK\$15,000 and RMB5,000 X 10% = RMB500 respectively)
- b) Eligible Customer is required to pay the full brokerage commission first, the difference between the full brokerage commission and the 10% brokerage commission discount will be credited to the designated settlement account of Eligible Customer on or before 31 March 2024.
- c) The brokerage commission paid for securities transactions of the derivative products issued by the Bank will not be eligible for enjoying the 10% brokerage commission discount.
- d) New or existing Gold Member customer shall be entitled to 10% brokerage commission discount for the Eligible Transaction executed between 1 January 2023 and 31 December 2023.

#### **2. Star Services for Gold and Silver Members**

- a) Free Real-time Stock Price Quote Service (Continuous Access Service)
  - Gold and Silver Members customers can be exempted from paying the service fee of Real-time Stock Price Quote Service effective from the month the customers being Gold and Silver Members until 31 December 2023.
  - If the service fee of Real-time Stock Price Quote Service has been debited from the account of Eligible Customer, the Bank will arrange for returning the service fee to the Eligible Customer

by crediting the service fee to the account of Eligible Customer within a month after the notification of the matter.

- b) VIP events invitation
  - The Bank may organise VIP events occasionally and Gold and Silver Members customers will have higher priority to join the VIP events if the seat is limited.
- c) Birthday and Seasonal Gifts
  - The Bank will provide birthday and seasonal gifts (such as birthday cake or moon cakes) in form of gift certificates or redemption certificates to Gold and Silver Members customers.
- d) Safe Custody Charge Waiver
  - Gold and Silver Members customers are waived from paying the semi-annual safe custody charge for the securities account.
  - If the safe custody charge of securities account has been debited from the account of the Eligible Customer, the Bank will arrange for returning the safe custody charge to the Eligible Customer by crediting the safe custody charge to the account of Eligible Customer within a month after the notification of the matter.
- e) BEA Wise and Research Report
  - The Bank will from time to time send BEA Wise and Research Report to Gold Member customers by mail while Silver Members customers will receive the report by email.

### **3. Enhanced Services for Gold ", "Silver " and "Bronze " Members**

- a) Free Per Quote Access Real-time Stock Price Quote Service
  - The free clicks of Per Quote Access Real-time Stock Price Quote Service entitled per month is varied depending on the account type of All-in-one account maintained. If the usage of Per Quote Access Real-time Stock Price Quote Service exceeds the free clicks entitled monthly, Customer is required to pay the service fee in accordance with the Bank charges imposed on various account types respectively.
  - The Per Quote Access Real-time Stock Price Quote Service can be accessed via Cyberbanking, BEA Securities Services App and automated phone service channels
- b) YouTube@HKBEA channel
  - Please refer to the videos listed on the Bank's YouTube channel (<https://www.youtube.com/@HKBEAchannel>) and BEA Financial Think Tank under the Bank's website.
  - Please refer to the Disclaimer and Important Notice in the Bank's website for details.

### **General Terms and Conditions**

1. The Gold Member Customers must maintain a valid All-in-one account of the Bank at the time the difference between the full brokerage commission and the 10% brokerage commission discount is credited, otherwise the difference between the full brokerage commission and the 10% brokerage commission discount will be forfeited.

2. In case of any dispute, the decision of the Bank shall be final 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. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
5. Should there be 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 prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. Stock price fluctuate, and may go down as well as up. It is possible that you may lose some or all of your investment as a result of conducting securities transaction. Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment.