

Terms and Conditions

A. General Terms and Conditions

1. All offers are valid from 1st May till 30th September, 2021, both days inclusive (the “Promotional Period”), unless otherwise specified.
2. “**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 Supreme Account is opened.
3. “**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 a SupremeGold Private Account, SupremeGold Account or Supreme Account with BEA, either individually or jointly, in the 12 months prior to the date on which the Supreme Account is upgraded to; (iii) successfully upgrades to a Supreme Account.
4. “**Initial Funds**” refers to (i) the existing Average Daily Relationship Balance of the upgraded Supreme Account; and/or (ii) funds newly deposited into the new/upgraded Supreme Account within the first 2 weeks of its being opened. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (funds transferred from any other deposit account maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others are excluded).
5. The “**Average Daily Relationship Balance**” is the average daily balance in the preceding month of the customer's Supreme Account sub-accounts and the accounts/plans that have been selected to be incorporated into the Supreme Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
6. If a customer newly opens/upgrades to a SupremeGold Private Account or SupremeGold account, either individually or jointly, during the Promotional Period, their entitlement to any rewards will be calculated based on the account tier's promotion only, and the Supreme Account rewards will not apply.
7. For joint accounts, only the primary account holder is entitled to enjoy the offers.
8. Each Eligible Customer is entitled to receive the rewards below once only during the Promotional Period.
9. All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
10. BEA's record will be conclusive as to the date on which the New-to-bank/Upgraded Customer's Supreme Account is opened/upgraded to and the Average Daily Relationship Balance amount. The decision of BEA as to whether a sum qualifies as Initial Funds or Average Daily Relationship Balance shall be final and conclusive.
11. Employees of any member of the BEA Group are ineligible to join this promotion.
12. 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.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
14. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. E-Gift voucher Terms and Conditions

E-Gift vouchers

- (i) E-Gift vouchers will be forfeited if the customer has never registered an email address with BEA through a BEA branch or Cyberbanking either before or during the Promotional Period.
- (ii) E-Gift vouchers are non-transferable and cannot be exchanged or redeemed for cash or other products.
- (iii) E-Gift vouchers will only be awarded in Hong Kong.
- (iv) After an E-Gift voucher has been delivered, it cannot be changed, transferred, returned, or converted into cash, and will not be re-issued. E-Gift voucher shall only be used in accordance with the supplier's terms and conditions.
- (v) If the E-Gift voucher runs out of stock, BEA reserves the right to substitute that E-Gift voucher with another item without prior notice.
- (vi) BEA is not the supplier of the relevant products or services. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by the suppliers. Customers should direct any queries or complaints to the relevant supplier. The reference picture/retail price is provided by merchant and is for reference only. BEA will not accept any liability for the differences between the reference retail prices and their actual market prices.

C. Account Opening Requirements

For a New-to-bank Customer/Upgraded Customer to be eligible for the Early Bird Offer and Welcome Offer (the “Eligible Customer”), they must

- (i) deposit/maintain the designated Initial Funds (as stipulated in Section E Table 2) within the first 2 weeks from the date the Supreme Account is opened/upgraded to until the designated date as stipulated in Section E Table 3,

- (ii) open a securities sub-account and a linked deposit sub-account (the “Investment Sub-accounts”),
- (iii) log in to Mobile Banking for the first time and register for the e-statement service for an all-in-one account,
- (iv) apply for or currently hold a BEA Credit Card, and
- (v) provide a valid email address.

D. Early Bird Offer

1. To be eligible for the Early Bird offer (“Early Bird offer”), new-to-bank/upgraded customers must open/upgrade to a Supreme Account and fulfil requirements as stipulated in Section C above between 1st May and 30th June, 2021.

Table 1

New-to-bank Customers	Upgraded Customers
HKTVMall E-Gift voucher	HKTVMall E-Gift voucher
HK\$200	HK\$100

2. Customers will be notified by email about reward arrangements on or before the credited date as stipulated in Section E, Table 3. A notification email (if applicable) will be sent to the customer’s email address as registered with BEA.
3. In order to receive the Early Bird Offer, the Eligible Customer must fulfil all the requirements as stipulated in Section C and maintain (i) a Supreme Account, (ii) Investment sub-accounts, (iii) the Mobile Banking service and e-statement service for their all-in-one account, (iv) a BEA Credit Card, and (v) a valid email address in BEA’s records, at the time BEA credits the Welcome Offer. If the Supreme Account customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the Early Bird Offer is credited, the customer’s entitlement to the reward will be forfeited.
4. If an Eligible Customer cancels the services as set out in Section C above within 1 year from the date the account is opened/upgraded to, BEA reserves the right to debit an administration fee equivalent to the value of the reward awarded to the account without prior notice.

E. Welcome Offer

1. For a New-to-bank Customer/Upgraded Customer to be eligible for the Welcome Offer (the “Welcome Offer”), they must deposit/maintain the designated Initial Funds (as stipulated in Table 2) **within the first 2 weeks from the date the Supreme Account is opened/upgraded** to until the designated date as stipulated in Table 3 and fulfil the requirements as stipulated in Section C.

Table 2

Maintain the initial funds until the designated date (HK\$ or its equivalent)	New-to-bank Customers	Upgraded Customers
	HKTVMall E-Gift voucher (HK\$)	HKTVMall E-Gift voucher (HK\$)
≥ \$100,000	\$500	\$200
\$50,000 - <\$100,000	\$300	

Table 3

Account opening/ upgrade month	Maintain the Initial Funds until the designated date (date inclusive)	Offer to be credited on or before
May 2021	31 st October, 2021	31 st January, 2022 (Early Bird Offer and Welcome Offer)
June 2021	30 th November, 2021	
July 2021	31 st December, 2021	
August 2021	31 st January, 2022	31 st March, 2022 (Welcome Offer)
September 2021	28 th February, 2022	

2. The Welcome Offer will be calculated according to the Initial Funds. If the amount of Initial Funds is not maintained until the designated date in any month, the Welcome Offer will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the said period.
3. Customers will be notified by email about reward arrangements on or before the credited date as stipulated in Table 3 above. A notification email (if applicable) will be sent to the customer’s email address as registered with BEA.
4. In order to receive the Welcome Offer, the Eligible Customer must fulfil all the requirements as stipulated in Section C and maintain (i) a Supreme Account, (ii) Investment sub-accounts, (iii) the Mobile Banking service and e-statement service for their all-in-one account, (iv) a BEA Credit Card, and (v) a valid email address in BEA’s records, at the time BEA credits the Welcome Offer. If the Supreme Account customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the Welcome Offer is credited, the customer’s entitlement to the reward will be forfeited.
5. If an Eligible Customer cancels the services as set out in Section C above within 1 year from the date the account is opened/upgraded to, BEA reserves the right to debit an administration fee equivalent to the value of the reward awarded to the account without prior notice.

F. Exclusive Offer for Tertiary Student

1. To be eligible for the exclusive offer of HK\$50 in HKTVMall E-Gift vouchers, tertiary students must successfully open/upgrade to a Supreme Account through a BEA branch or the BEA Flash mobile app during the Promotional Period.

2. Account application through a BEA branch

The customer must bring (i) a valid student identity card, (ii) proof of identity, e.g. HKID card or passport, and (iii) proof of residential address in English, bearing their name and issued within the past 3 months, to any BEA branch to open a Supreme Account.

Account application through BEA Flash

The customer must open a Supreme Account through BEA Flash during the Promotional Period, entering their year of graduation followed by “UNI” into the “Promotion code” field as part of the application process. (e.g. if the customer graduates in 2024, they should enter “2024UNI”).

3. The Rewards are only available to students of the 22 higher education institutions in Hong Kong, including Caritas Institute of Higher Education, Centennial College, Chu Hai College of Higher Education, City University of Hong Kong, Gratia Christian College, HKCT Institute of Higher Education, Hong Kong Academy for Performing Arts, Hong Kong Baptist University, Hong Kong Nang Yan College of Higher Education, Hong Kong Shue Yan University, Lingnan University, Technological and Higher Education Institute of Hong Kong Vocational Training Council, The Chinese University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, The Hong Kong Polytechnic University, The Hong Kong University of Science and Technology, The Open University of Hong Kong, The University of Hong Kong, Tung Wah College, UOW College Hong Kong, and Yew Chung College of Early Childhood Education. Students must hold a valid student identity card issued by one of the above-mentioned institutions to enjoy the Exclusive Offer for Tertiary Student.
4. Customers will be notified by email about reward arrangements on or before the credited date as stipulated in Section E, Table 3. A notification email (if applicable) will be sent to the customer’s email address as registered with BEA.
5. In order to receive the Exclusive Offer for Tertiary Student, the customer must maintain a Supreme Account, at the time BEA credits the Exclusive Offer for Tertiary Student. If the Supreme Account customer closes the aforesaid accounts on or before the date when the Exclusive Offer for Tertiary Student is credited, the customer's entitlement to the reward will be forfeited. If a customer cancels the Supreme Account within 1 year from the date the account is opened/ upgraded to, BEA reserves the right to debit an administration fee equivalent to the value of the reward awarded to the account without prior notice.

G. First 6-month Monthly Service Fee Waiver

1. New-to-bank Customers/Upgraded Customers who newly open/upgrade to a Supreme Account can enjoy a monthly service fee waiver for the first 6 months (“Monthly Service Fee Waiver Period”).
2. After the Monthly Service Fee Waiver Period, the standard monthly service fee for a Supreme Account will be charged. For details of the monthly service fee, please enquire with branch staff.

H. Stock Transfer-in Offer

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/sec_transfer/en.

I. Securities Brokerage Fee Discount

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/sec_welcome/en.

J. Monthly Investment Plan Subscription Fee Offer

1. The 0% subscription fee for the first 6 months is available for Supreme Account customers (i) who successfully subscribe to the Monthly Investment Plan at a branch or through Cyberbanking during the Promotional Period; (ii) make a monthly investment of HK\$100 or above; and (iii) invest in the Monthly Investment Plan for at least 6 consecutive months.
2. For details of the promotion including the relevant terms and conditions, please visit www.hkbea.com/UTMIP.

K. Designated Credit Card Promotion

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/wmc-gift/en.

L. Investment Account Opening through the BEA Flash App Offer

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/IAO/en.

M. 1st log in to the BEA App and complete “Small-value Transfers (FPS)” in the BEA App Offer

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/onboffer/en.

N. Preferential Offer on Safe Deposit Boxes

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/SDB/en.

O. Preferential Time Deposits Rate

1. The offer applies to **Supreme Account customers** only.
2. A quota applies to this offer; it is available on a first-come, first-served basis.
3. The offer is subject to the relevant terms and conditions. For details, please enquire with branch staff.

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.
- The prices of securities may move up or down, and may even become valueless. There is an inherent risk that loss may be incurred rather than profit gained as a result of buying and selling securities. You should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
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- All insurance product information available in this material is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.
- For distribution of investment and insurance 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.

To borrow or not to borrow? Borrow only if you can repay!