

Terms and Conditions of "US Stocks Monthly Investment Plan" Promotion

Promotional Period

The promotion period of this promotion is from 1 January 2025 to 30 June 2025 (both days inclusive) ("Promotional Period").

Eligible Customers

The Promotion only applies to the securities services customers of The Bank of East Asia, Limited (the "Bank") who meet the following conditions (the "Eligible Customers"):

1. Completed the W-8BEN application for trading US stocks;
2. Have successfully applied for the "US Stocks Monthly Investment Plan" (the "US-SMIP") during the Promotion Period and had purchased any one of the US stocks from the Eligible Stocks List (the "Eligible Transaction") through the US-SMIP; and
3. Hold an All-in-one account with securities sub-account individually or jointly (including SupremeGold Private, SupremeGold, Supreme, BEA Goal or i-Account) (the "Eligible Account").

Eligible Stocks List

The list of stocks available for the US-SMIP (the "Eligible Stocks List") is published in the Bank website. The Bank reserves the sole right to change or to remove the stock available in the Eligible Stocks List at any time without prior notice. Please refer the link below for the details of the Eligible Stocks List:

www.hkbea.com/sec_us-smip/en

Promotion Details

Eligible Customers will not be charged for handling fee for the Eligible Transactions for the first 3 months (the "Promotion").

Eligible Customers will not be charged for the following items of the US-SMIP until further notice:

- Safe Custody;
- Monthly Investment Amount or Investment Portfolio Readjustment; and
- Plan Termination.

Terms and Conditions

1. The Promotional Period runs from 1 January 2025 to 30 June 2025 both days inclusive (the last application date is 30 June 2025).
2. Eligible Customers who have successfully completed the Eligible Transaction through their personal / joint securities sub-accounts are eligible for the Promotion.
3. The first scheduled stock purchase date for the US-SMIP is the month following the completion of the US-SMIP application. The handling fee waiver is applicable to the Eligible Customers for the first 3 months of handling fee for the Eligible Transactions as illustrated in the example of the following table:



Example	US-SMIP Application Completion Date	Cut-off Day for US-SMIP instruction	Scheduled Stock Purchase Date for the First 3 months of US-SMIP	First 3 months Handling Fee waiver for the US-SMIP	First month for charge of US-SMIP Handling Fee
I	2-Jan-2025 – 28-Jan-2025	28-Jan-2025	18-Feb-2025 18-Mar-2025 16-Apr-2025	Feb 2025 Mar 2025 Apr 2025	May 2025
II	1-Feb-2025 – 28-Feb-2025	28-Feb-2025	18-Mar-2025 16-Apr-2025 16-May-2025	Mar 2025 Apr 2025 May 2025	Jun 2025
III	1-Mar-2025 – 31-Mar-2025	31-Mar-2025	16-Apr-2025 16-May-2025 17-Jun-2025	Apr 2025 May 2025 Jun 2025	Jul 2025

Remarks : The date quoted in the table are in Hong Kong Time. The final purchase date of US-SMIP may deviate from the Scheduled Stock Purchase Date in the example as illustrated in the table due to exchange operating hours or market conditions.

The handling fee for the US-SMIP in the amount of USD 8 per stock will be charged upon the expiry of the first 3 months Handling Fee waiver for the US-SMIP. Eligible Customer must ensure to have sufficient available balance in the same currency in the designated BEA settlement account for the monthly total invested amount of the plan. If the purchase instruction cannot be executed due to insufficient funds or due to suspension of stocks or other market conditions on the day of execution, the waiver will not be extended to later months.

4. The waiver is applicable to fees charged under the US-SMIP only. The Promotion **does not include** the waiver of following fees:
- (i) Safe Custody Fee for stocks purchase outside the US-SMIP,
 - (ii) Brokerage Fee charged for the transactions outside the US-SMIP (for example, customers need to pay if they sell their stocks holding accumulated by the US-SMIP),
 - (iii) The cash dividend collection fee (charged at 0.5% of the cash dividend collected, with minimum of US\$2.50),
 - (iv) Other fee as listed in the Bank Charges table (for example: corporate action fee which the customers will need to pay if there is any out of pocket cost incurred).

The Bank reserves the sole right to change the fee listed in the Bank Charges table from time to time. Please refer to the Bank Charges listed in the Bank website for more details.

5. Each Eligible Customer can enjoy this Promotion once only.
6. Eligible Customer must maintain a valid securities sub-account and settlement account with the Bank during the Promotional Period otherwise the Promotion will be forfeited.
7. The date and time of an Eligible Transaction is subject to Bank's computer records. In case of any dispute, the Bank's decision shall be final and binding.
8. No person other than the Eligible 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.



9. Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary with these terms and conditions, if customer is entitled to the Promotion offer together with other promotional offers in relation to the securities account during the Promotional Period, the Bank reserves the right to only provide the Promotion offer to the customer, unless otherwise agreed by the Bank.
10. The Bank reserves the sole right to amend or cancel the Promotion offer and change the Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
11. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
12. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
13. In the event of any discrepancy or inconsistency between the information presented in the promotional materials and these terms and conditions, these terms and conditions shall take precedence and govern.

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. 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 products or the provision of investment services.

The value of your investment portfolio or your foreign currency or USD deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your investment portfolio or your foreign currency or USD deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to build that investment portfolio or foreign currency or USD, you may suffer loss in principal.