

**Terms and Conditions for
Exclusive Account Opening Welcome Offer
for Selected Enterprise Banking Customers**

General Terms and Conditions

1. The promotion period is from now until 31 December 2025, both dates inclusive (the "Promotion Period").
2. The offers are only valid for any new corporate customer ("**Eligible Customer**") who:
 - i. attended an account opening appointment with Enterprise Banking Department of Wholesale Banking Division; and
 - ii. successfully opened an CorporatePlus Account ("the Account") with The Bank of East Asia Limited ("the Bank"/ "BEA") during the Promotion Period and
 - iii. excludes:
 - a. existing corporate customers who are holding any Hong Kong Dollar/Foreign Currency savings, current, time deposit accounts or any CorporatePlus Account with any account status (collectively the "Corporate Accounts") with the Bank; and
 - b. customers who closed any Corporate Accounts with the Bank from 1 January 2025 to 30 June 2025; and
 - c. customers whose Corporate Account(s) was/were terminated by the Bank in any period.
3. The Bank has the sole discretion to determine customer eligibility, and its decision is final and conclusive.
4. 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.
5. For the avoidance of doubt, a subsidiary company or related company within a company group will be considered as a separate corporate customer.
6. These Terms and Conditions are governed by and will be construed in accordance with the laws of the Hong Kong Special Administrative Region.
7. The offer is non-transferrable, cannot be exchanged, refunded, re-sold or redeemed for other products and/or cash.
8. 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. By participating in the promotion, Eligible Customers agree to be bound by the all terms and conditions.
9. No employee of any member of the BEA Group, nor any companies under his/her control, are eligible to participate in this promotion.
10. In case of any discrepancy between the English and Chinese versions of the Terms and Conditions, the English version shall apply and prevail.

Terms and Conditions for HKD and USD Bonus Interest rate offer

1. Eligible Customers can enjoy a preferential deposit rate ("Preferential Rate") on the HKD account balance and USD account balance in the Statement Savings Account of CorporatePlus Account ("Designated Account") for 3 months after opening a CorporatePlus Account ("Offer Period"). The Offer Period starts on the first business day of the calendar month after the next calendar month of the Designated Account opening date.

To illustrate by examples:

Designated Account Opening Date	Offer Period (both dates inclusive)
2 July 2025	1 September 2025 to 31 November 2025
15 September 2025	1 November 2025 to 31 January 2026

2. Eligible Customers can enjoy the Preferential Rate for the entire account balance on any day during the Offer Period if the closing account balance of the Designated Account reaches the respective account balance as follows on that particular day.

HKD Statement Savings Account

Account Balance (HKD)	Preferential Rate ("Capped Rate").
Below \$50,000	HKD Standard Savings Rate*
\$50,000 - \$999,999.99	HKD Standard Savings Rate* + 0.43% p.a.
\$1,000,000 or above	HKD Standard Savings Rate* + 0.63% p.a.*

* HKD Standard Savings Rate are subject to change. As of 17 June 2025, the HKD Standard Savings Rate is 0.25%. Therefore, the Preferential Rate for Account Balance HKD \$1,000,000 or above is 0.88%.

USD Statement Savings Account

Account Balance (USD)	Preferential Rate ("Capped Rate").
Below \$50,000	HKD Standard Savings Rate^
\$50,000 - \$99,999.99	HKD Standard Savings Rate^ + 1.63% p.a.
\$100,000 or above	HKD Standard Savings Rate^ + 2.63% p.a.*

^ USD Standard Savings Rate are subject to change. As of 17 June 2025, the HKD Standard Savings Rate is 0.25%. Therefore, the Preferential Rate for Account Balance USD \$100,000 or above is 2.88%.

3. The HKD Preferential Rate is capped at 3-month HIBOR fixing quoted by The Hong Kong Association of Banks on the interest calculation day minus 1.50% p.a. while the USD Preferential Rate is capped at 3-month Term SOFR administered and published by the CME Group Benchmark Administration Limited minus 0.30% p.a. ("Capped Rate").
4. In case the determination of the Capped Rate falls on public holiday(s) in Hong Kong and/ or non-business day(s) of the Bank (including Saturday and Sunday), the Capped Rate adopted shall be the same as that on the previous business day of the Bank.
5. The Designated Account will, at a minimum, receive the Bank's Standard Savings Rate for HKD Savings Accounts even when the Capped Rate is below the Bank's HKD Standard Savings Rate.
6. The Preferential Rate is indicative and subject to change at the sole discretion of the Bank.
7. The total interest amount for each month is the sum of all interest as calculated on a daily basis.
8. If the Designated Account is suspended or terminated during the settlement period, it will no longer be eligible for the Preferential Rate.

Online Outward Remittance offer – 50% Rebate on the Transaction Fee

1. Eligible Customers can enjoy 50% rebate of the transaction fee when conducting online outward remittance for 3 months starts on the first business day of the calendar month after the next calendar month of the Account opening date ("Transaction Fee Rebate Applicable Period").

To illustrate by examples:

Account Opening Date	Transaction Fee Rebate Applicable Period (both dates inclusive)	Date of Receiving the Rebate
2 July 2025	1 September 2025 to 30 November 2025	On or before 28 February 2026
14 August 2025	1 October 2025 to 31 December 2025	On or before 31 March 2026

2. Eligible online outward remittance includes (i) outward telegraphic transfer ("TT"), (ii) outward CHATS and (iii) outward Faster Payment System ("FPS") which is placed and successfully processed via Corporate Cyberbanking or BEA Corporate Online ("Eligible Transactions").
3. The offer is only applicable to the standard service fee (handling fee and cable charge if any) of Outward Remittance transactions, any additional fees charged on the Eligible transactions will not be subject to the Transaction Fee Rebate. Each Customer is entitled to enjoy 50% rebate on the transaction fee for eligible transactions, up to a maximum of 10 outward TT, 10 outward CHATS and 10 outward FPS respectively (i.e. in aggregate 30 Eligible Transactions) processed in Transaction Fee Rebate Application Period.
4. The Eligible Customer must maintain a valid CorporatePlus Account with the Bank at the time the rebate crediting.
5. The rebate will be credited to the Eligible Customer's Account automatically within 3 months after the Transaction Fee Rebate Applicable Period.

Enterprise Easy Fund offer – Half Waiver on Arrangement Fee

1. 50% off arrangement fee for Enterprise Easy Fund ("EEF") Instalment Loan is only applicable to successful application submitted during Promotion Period. ("Eligible Customers of Enterprise Easy Fund").
2. Each Eligible Customer can enjoy waiver once only. BEA has the sole discretion to determine which application shall be eligible (in case more than one application), and the methodology of calculation and actual amount of discount. Approval of application is subject to the Bank's credit policy and sole discretion.

SME Financing Guarantee Scheme Offer – Half or Full Rebate on Guarantee Fee

1. The SME Financing Guarantee Scheme ("SFGS") is operated by HKMC Insurance Limited ("HKMCI").
2. Only customers who submit new applications for banking facilities of HK\$3,000,000 or more under the SFGS from now until 30 June 2025 (both dates inclusive) – and which are then approved and drawn down/become effective on or before 31 August 2025 – are eligible for the Guarantee Fee Rebate ("Eligible Customers").
3. Customers can settle the guarantee fee in a single upfront payment or by making annual payments. Eligible Customers are entitled to a rebate amounting to 50% of the single upfront guarantee fee paid or 50% of the annual guarantee fee paid in the first year, up to a maximum rebate amount of HK\$50,000 ("Guarantee Fee Rebate").
4. The Guarantee Fee Rebate will be credited to each Eligible Customer on or before 30 September 2025, provided that the relevant SFGS account is still operative.
5. Each Eligible Customer is entitled to receive the Guarantee Fee Rebate once if they have not held any SFGS facilities from BEA within the 12 months prior to the date of drawdown (excluding the Special 100% Loan Guarantee).
6. BEA shall have sole discretion to determine which facilities under the SFGS and/or which portion of the facilities under the SFGS shall be eligible for the Guarantee Fee Rebate.

7. If the facility(ies) under the SFGS is/are cancelled within 12 months from the date of drawdown, the Eligible Customer shall immediately return the full amount of the Guarantee Fee Rebate to BEA. BEA may debit any such amount from the Eligible Customers' BEA accounts at any time without prior notice.
8. Each Eligible Customer can enjoy rebate once only. BEA has the sole discretion to determine which application shall be eligible (in case more than one application), and the methodology of calculation and actual amount of rebate. Approval of application is subject to the Bank's credit policy and sole discretion.

Trade Offer – Earn up to HK\$1,000 supermarket coupon after successfully executed 5 eligible trade transactions

1. Eligible customer who successfully complete (Qualify Transaction) any five (5) trade transactions from the list below within a six-month period starting on the first day of the calendar month following their account opening date ("Trade Transactions Applicable Period") will receive a HK\$1,000 supermarket coupon.

Qualify Import Transaction	Qualify Export Transaction
Letter of Credit (LC) Issuing	Transferred LC
Back-to-Back LC Issuing	Export Collection
Standby LC Issuing	Export Loan
Letter of Guarantee Issuing	Bills Advanced under Collection
Invoice Finance Loan	Export Bills Negotiation under LC
Import Collection	Packing Loan
	Factoring

Account Opening Date	Trade Transactions Applicable Period (both dates inclusive) (i.e. 6 months commencing from the first day of the next calendar month after Account opening)	Date of receiving the Coupon
2 July 2025	1 August 2025 to 31 January 2026	On or before 30 April 2026
20 November 2025	1 December 2025 to 31 May 2026	On or before 31 August 2026

2. For any trade transaction financed through BEA from now until 31 December 2025 must be successfully approved and drawdown on or before 28 February 2026 to be considered as a completed transaction and qualify for offer.
3. Coupon will be mailed to qualified Eligible Customers, or by hand within 3 months after the Promotion period. Offer is limited and subject to first-come-first-served basis while stocks last.
4. Each Eligible Customer can enjoy the offer once only during the Promotion Period.
5. The Coupon is non-replaceable and cannot be exchanged for cash or other offers. Use of the Coupon is bound by the terms and conditions issued by the related merchants.
6. The Bank is not the supplier of the Coupon and will therefore not be responsible for any liability relating to the use of the Coupon. The supplier of the Coupon will be solely responsible for the product(s) and/or service(s) redeemed using the Coupon. The Bank reserves the right to replace the Coupon with another gift of similar value at any time without prior notice and without reason. The value or nature of the substitute gift may differ from the Coupon offered in this Promotion.
7. The supplier of the Coupon shall be solely responsible for all issues relating to the Coupon including quality and availability. Any disputes or complaints arising from the Coupon shall be resolved directly between the winner and the supplier. If there is any damage or lost, the Coupon will not be replaced.

Risk Disclosure and Important Notes

1. Securities, bonds, investment funds, structured products and linked deposits (together "the Products") are investment products and some of them may involve derivatives. The investment decision is yours but you should not invest in the Products unless the intermediary who sells them to you has explained to you that the Products are suitable for you having regard to your financial situation, investment experience and investment objectives.
2. Investment involves risk. Past performances are not indicative of future performances. The Products are NOT equivalent to and are not treated as substitutes for time deposits, they are not principal protected.
3. Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including but not limited to the risk factors. Investors should not make an investment decision based solely on this material. If investors are in doubt, independent professional advice should be sought.
4. The price of units may go down as well as up as the investments of an investment fund are subject to market fluctuations and the risks inherent in investments.
5. An investment 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.
6. Linked deposits are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong or covered by the Investor Compensation Fund in Hong Kong.
7. The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
8. Some linked deposits, some bonds, some investment funds and structured products are classified as complex products by the Bank. You are advised to exercise caution prior to investing.
9. The information provided on this 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.
10. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
11. 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 related 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 directly the third party fund house and the customer.

Direct Remittance to BEA China in as fast as 1 hour

The 1-hour payment service will be offered on a best effort basis for remittances between accounts opened with The Bank of East Asia, Limited ("BEA Hong Kong") and designated branches of The Bank of East Asia (China) Limited ("BEA China") subject to certain criteria which include but not limited to the following:

- A. Remittance must be submitted through the function of transferring to BEA China on Corporate Cyberbanking ("CCB") and BEA Corporate Online ("BCO") of BEA Hong Kong.
- B. Only applicable to remittances in HKD, USD and CNY between corporate accounts of BEA Hong Kong and BEA China. Remittance instructions must be submitted before cut-off time of Mon – Fri (excluding public holidays of Hong Kong or Chinese Mainland).
- C. Debit account is in normal operation.
- D. There are sufficient funds in the debit account.
- E. Payer has to provide valid beneficiary name, account number and details of beneficiary branch.
- F. Beneficiary has to provide complete and accurate contracts or invoices as supporting documents to BEA China before the account is credited. To enable funds are reaching and credited to BEA China beneficiary account in 1 hour at the earliest, beneficiary can provide supporting documents to BEA China one working day before the payer submits the remittance instructions on CCB/BCO of BEA Hong Kong.
- G. Designated branches of BEA China are referring to branches in Beijing, Shanghai, Shenzhen, Guangzhou, Zhuhai, Wuhan, Suzhou, Qingdao, Chengdu, Hefei, Dalian, Tianjin, Kunming, Shenyang, Chongqing, Hangzhou, Xiamen and Xi'an.

Remittance could be delayed due to compliance checking in accordance with regulatory requirements or clearing systems failure for which BEA is not liable. Please contact local BEA China branches for further details on the restrictions and the relevant Terms and Conditions.

BEA Hong Kong reserves the sole right to amend, temporary or permanently suspend the best effort turnaround time, Terms and Conditions, currencies or designated branches of BEA China without prior notice. In the event of any dispute, the decision of BEA Hong Kong shall be final and conclusive.