

For Immediate Release**BEA and BEA China Launch****New Cross-boundary Reward Redemption Service in Hong Kong***Providing BEA credit cardholders with a brand-new bonus points usage experience*

Hong Kong, 26 February 2026 — The Bank of East Asia, Limited ("BEA" or "the Bank") announces the launch of a new "Cross-boundary Reward Redemption Service" (the "Service") in collaboration with The Bank of East Asia (China) Limited ("BEA China"). The service overcomes cross-boundary constraints on bonus points redemption, providing BEA credit cardholders in Hong Kong with a brand-new rewards experience.

BEA credit cardholders have long been able to redeem their bonus points for a wide selection of popular gifts and quality services through BEA Mall, the Bank's all-in-one platform. The Service extends this capability, enabling cardholders to redeem their Hong Kong credit card bonus points directly through the BEA China Points Mall for an extensive range of rewards. To enjoy this Service, cardholders only need to be an existing personal bank customer at BEA China and complete the requisite binding and authorisation procedures. Redemption options encompass dining, retail, lifestyle, and entertainment, allowing cardholders greater flexibility and a substantially broader variety of rewards.

Mr Bi Ming-qiang, Deputy Chief Executive of BEA and Executive Director & Chief Executive of BEA China, said: "The Chinese Mainland and Hong Kong have become increasingly integrated in the realms of economy, society, and people's livelihood, while working and living across the boundary is now a norm. Through this innovation in our service, BEA China not only offers more diversified and flexible choices for Hong Kong residents spending and living in the Mainland, but also provides a new channel for our BEA China Points Mall partners to reach out to quality Hong Kong customers. It is a win-win situation. The launch of the Service represents a creative offering and marks an important step in promoting cross-boundary resources synergy within the BEA Group."

Mr Fritz Chan, General Manager and Head of Personal Banking Division at BEA, commented: "We are witnessing a continuous growth in the demand for cross-boundary financial services, with spending by our credit cardholders in the Chinese Mainland having surged by more than 200% in 2025, which illustrates a strong need for such payment services in the market. Leveraging our existing dual-platform strengths, the Service enhances the credit card rewards experience for our customers, reinforces our competitive position in the cross-boundary financial services segment, and lays the foundation for BEA's future expansion of cross-boundary credit card products and related services."

Moving forward, BEA will continue to work with BEA China in alignment with the OneBank strategy and leverage BEA China's nationwide business network and diversified resources to deliver a seamless cross-boundary banking experience to its valued customers.

To encourage customers to experience this innovative service, the Bank is offering the "Double Delights Reward" promotion, effective from now through 30 June 2026. Eligible customers who successfully enrol in the Cross-boundary Reward Redemption Service will benefit from exclusive rewards:

Reward 1: Sign up and Savour the Joy

Customers who successfully enrol in the Service and access the BEA China Points Mall Redemption Platform will receive a complimentary HEYTEA cash voucher.

Reward 2: Limited-Time Redemption Offers

Within the BEA China Points Mall Redemption Platform, customers may redeem their bonus points for a variety of beverage vouchers, supermarket gift cards, and theme park tickets under the China Mall section at discounts of up to 50% in points.

For further information regarding the Cross-boundary Reward Redemption Service, please visit <https://www.hkbea.com/html/en/bea-mall-app-cb.html> or call our Credit Card Customer Service Hotline at +852 3608 6628.

Terms and conditions apply. For details, please visit https://www.hkbea.com/pdf/Rewards/BEAC_Redemption/BEAC_Redemption_TnC_EN.pdf

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

About The Bank of East Asia, Limited

Incorporated in 1918, The Bank of East Asia, Limited ("BEA") is a leading Hong Kong-based financial services group.

BEA provides a comprehensive range of wholesale banking, personal banking, wealth management and investment services to customers through an extensive network of about 120 outlets covering Hong Kong, the Chinese Mainland, Macau, Taiwan, Southeast Asia, the United Kingdom, and the United States. For more information, please visit: www.hkbea.com.

About The Bank of East Asia (China) Limited

Headquartered in Shanghai, The Bank of East Asia (China) Limited ("BEA China") was one of the first foreign banks approved by regulators to be locally incorporated in the Chinese Mainland. Leveraging its deep insights into the Mainland market as well as BEA's banking expertise in Hong Kong and overseas, BEA China offers a wide range of financial services to customers. For more information, please visit www.hkbea.com.cn.

Disclaimer

The Bank of East Asia (China) Limited ("BEA China"), a wholly-owned subsidiary bank of The Bank of East Asia, Limited ("BEA"), is incorporated in the People's Republic of China and is not an authorized institution under the Hong Kong Banking Ordinance. BEA China is not subject to the supervision of the Hong Kong Monetary Authority and cannot carry on any banking business or business of taking deposits in Hong Kong.

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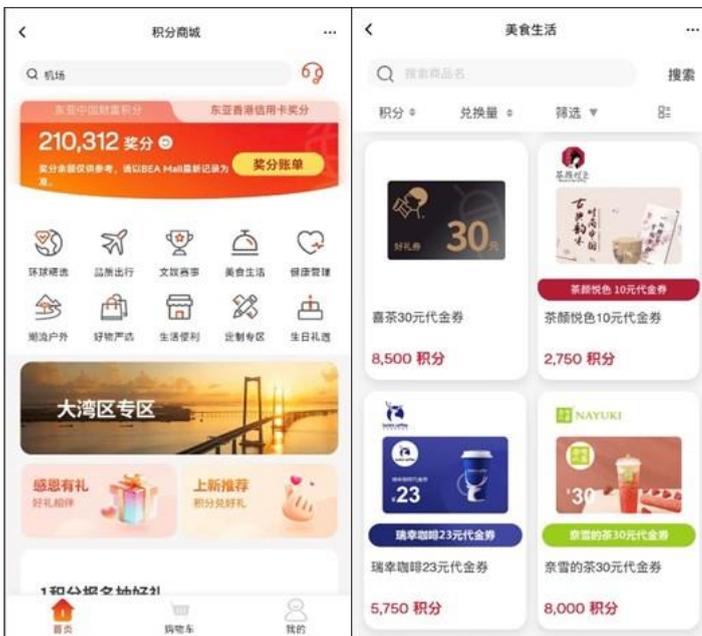
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Appendix :



BEA Mall

The BEA Mall App is an all-in-one platform for BEA credit cardholders, integrating card management, promotional offers, and reward redemption in a single app. It features more than 100 rewards, including popular gifts and lifestyle perks, and is designed to simplify bonus points conversion while making every moment more rewarding.



BEA China Points Mall Redemption Platform

BEA China Points Mall Redemption Platform offers a vast array of rewards from the Chinese Mainland and other parts of Asia. By completing the requisite binding and authorisation procedures, customers can redeem their Hong Kong bonus points for dining,

shopping, leisure, or entertainment experiences, maximising every bonus point and enjoying a more refined lifestyle when spending in both Hong Kong and the Chinese Mainland.



Double Delights Rewards

Multiple exciting rewards await! Customers who successfully enrol in the Cross-boundary Reward Redemption Service will receive Reward 1, followed by Reward 2 via the BEA China Points Mall Redemption Platform, breaking reward boundaries between Mainland China and Hong Kong and enjoying greater flexibility in cross-boundary spending.

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