BEA 東亞銀行

Terms & Conditions for BEA GOAL Level-Up Wealth Transaction Rebates (August - October 2026) ("Promotion")

A. General Terms and Conditions

1. This Promotion is valid from 21 August until 31 October 2026, both days inclusive (the "**Promotional Period**").
2. This Promotion is only available for BEA GOAL Existing Customers (the "**Customers**").
3. "**Existing Customers**" refer to customers who hold a BEA GOAL account.
4. For joint accounts, only the primary account holder is entitled to participate in this promotion.
5. The reward will be awarded in the form of cash rebates and will be credited to the BEA GOAL account of Eligible Customers (as defined in Section B Clause 1).
6. The "**Designated Account Balance**" refers to the total balance of the Current, Savings, Time Deposits accounts (including Hong Kong dollars and foreign currencies) and the investment sub-accounts (including securities sub-account and linked deposit sub-account) under the BEA GOAL account of the Eligible Customer. For the avoidance of doubt, funds/investment products transferred from any other account maintained with BEA, either under the Customers' own name or in the names of others, are excluded.
7. The "**Designated Digital Transactions**" include Currency exchange and the Designated Investment Product Transactions. The "**Designated Investment Products**" refers to investment funds, linked deposits (excluding currency-linked deposits), equity linked investment and securities.
8. The Promotion **cannot** be used in conjunction with other promotional reward(s) or offer(s). In the event of any dispute, the decision of BEA shall be final and conclusive.
9. Employees of The Bank of East Asia Group are ineligible to join this promotion. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group" and "employees".
10. BEA reserves the right to determine, at its sole discretion, the calculation methods of the offer under the Promotion (including in ascertaining the amount of Designated Account Balance, Designated Digital Transactions) or the eligibility of customers according to the records and data in BEA's computer systems.
11. BEA reserves the sole right to vary or cancel all or any of the offer 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.
12. No person other than the Customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
13. Participation in the Promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
14. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions and the offers, the English version shall apply and prevail.

B. Monthly Digital Transaction Rebate

1. To be eligible for the corresponding transaction rebate, Customers must fulfil the following requirements:
   (i) Customers who complete the Designated Digital transactions (refer to Table 3) during the Transaction Period will be entitled to the corresponding transaction rebate (as listed in Table 2) based on the Designated Account Balance on Account Balance Counting Date (as listed in Table 2) (the "**Eligible Customers**").
2. The transaction rebate of each calendar month is calculated independently based on the Account Balance Counting Date listed in Table 1. The Eligible Digital Transaction Amount for each transaction type will be calculated accumulatively in each calendar month, and the cash rebate awarded will be rounded down to the nearest Hong Kong dollar.

Table 1

Transaction Period	Account Balance Counting Date
21 August – 31 August 2026	31 July 2026
1 September – 30 September 2026	31 August 2026
1 October – 31 October 2026	30 September 2026
1 November – 30 November 2026	31 October 2026

Table 2

Designated Account Balance on Account Balance Counting Date (HK$ or equivalent)	Transaction Rebate %	Maximum transaction rebate in each calendar month (HK$)	
		Currency Exchange	Designated Investment Product Transactions
≥ $1,000,000	3%	$200	$500
≥ $500,000 – < $1,000,000	1%		
≥ $100,000 – < $500,000	0.5%		

Table 3

Transaction Types	Designated Digital Transactions ("Eligible Digital Transactions")
Currency exchange	Exchange currency through the BEA Mobile/ BEA Online, with the transaction amount being posted in the BEA GOAL account
Designated Investment Product	1) Lump-sum fund subscription Subscribe to a Lump-Sum Fund using his/her investment sub-account under the BEA GOAL account through the BEA Mobile/ BEA Online. Transaction amounts exclude other fees/charges that apply to the relevant fund (as defined in Section B Clause 6)
	2) Linked Deposits subscription Subscribe to Linked Deposits, excluding currency-linked deposits using his/her investment sub-account under the BEA GOAL account through the BEA Mobile/ BEA Online
	3) Equity linked investment subscription Subscribe to Equity linked investment using his/her investment sub-account under the BEA GOAL account through the BEA Mobile
	4) Securities trading Buy or Sell Hong Kong stocks, US stocks or A-shares through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App, by using his/her investment sub-account under the BEA GOAL account, via The Stock Exchange of Hong Kong Limited, China-Hong Kong Stock Connect Northbound Trading, New York Stock Exchange, NASDAQ Stock Market and NYSE American (per transaction). Transaction amount excludes the cumulative brokerage commission calculated at the standard rate and other transaction fees (as defined in Section B Clause 7)

3. Each Eligible Customer can enjoy a maximum transaction rebate of HK$700 per Transaction Period, with a maximum rebate amount of HK$2,800 during the Promotion Period.
4. If the transaction amount is not in HKD, the transaction amount will be converted into HKD according to the relevant foreign currency exchange rate determined by BEA before calculation.
5. A "lump-sum fund subscription" excludes Monthly Investment Plan, fund switching, fund redemption and transfer-in funds.
6. Other fees/charges that apply to the relevant fund include switching fees, redemption fees, management fees, and other fees. Please refer to the bank charges tables for more details.
7. Other transaction fees include but are not limited to the Securities and Futures Commission of Hong Kong transaction levy, the AFRC transaction levy, the Hong Kong Exchanges and Clearing Limited trading fee, Hong Kong stamp duty, the handling fee charged by the Shanghai Stock Exchange or Shenzhen Stock Exchange, the securities management fee charged by the China Securities Regulatory Commission, the transfer fee charged by China Securities Depository and Clearing Corporation Limited, the stamp duty charged by the State Administration of Taxation, the fee charged by the US Securities and Exchange Commission and the American Depositary Receipt fee (if applicable). Please refer to the Bank's fee schedule for details.
8. The transaction date and time of an Eligible Digital Transactions are subject to the Bank's computer records. In the event of any dispute, the decision of BEA shall be final and conclusive.

C. Reward Arrangements

1. The reward for this promotion will be credited to the BEA GOAL account of the Eligible customer on or before 31 January 2027 without prior notice ("**Reward Schedule**").
2. Eligible Customer must maintain (i) a valid BEA GOAL account; and (ii) investment sub-accounts (applies to the Eligible Customers for the Designated Investment Product Transactions rebate) at the time the rewards is to be credited, otherwise their entitlement to the reward will be forfeited.

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Important Notice

1. 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.
2. 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.
3. 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.
4. Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Some linked deposits are not capital protected and are subject to the performance and risks of the underlying assets, you could lose their entire investment as the underlying may become worthless in extreme cases.
5. Equity Linked Investment are structured products involving derivatives and are not capital protected and is subject to the performance and risks of the underlying assets, you could lose their entire investment as the underlying may become worthless in extreme cases.
6. Some Equity Linked Investment may not have active secondary market, and may take longer time or impossible to sell to the market and may receive an amount which is substantially less than your original investment amount if you sell it or terminate it before maturity.
7. The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made 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.
8. 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.
9. Investing in foreign market securities carries foreign exchange risk and additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign market securities may be volatile due to the fluctuation of exchange rate and adversely affected by changes in many factors. Investors should read in detail the relevant Risk Disclosure Statements before making any investment decision.
10. This document does not identify all the risks (direct or indirect) or other considerations, which might be material to you when entering into the transactions. Before entering into a transaction, you should ensure that you have sufficient knowledge and experience, and have received sufficient professional advice to make your own evaluation of the merits and risks of such a transaction. You should make sure you fully understand the risks associated with the relevant product and should also consider your own investment objectives and risk tolerance level. You should consult your own business, tax, legal, and/or accounting advisor(s) and refrain from entering into any transaction unless you have fully understood the associated risks and have independently determined that the transaction is appropriate for you.
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17. For distribution of investment 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 related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.
18. Foreign exchange rates 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 foreign exchange transactions.

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