

Terms and Conditions for the BEA GOAL Account Promotion ("Promotion")

A. General Terms and Conditions

1. This Promotion is valid from 1st January till 31st March, 2024, 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 BEA GOAL account is opened; and
 - (ii) successfully opens a BEA GOAL account through the BEA Mobile.
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 SupremeGold Private, a SupremeGold Account, a Supreme Account or BEA GOAL with BEA, either individually or jointly, in the 12 months prior to the date on which the BEA GOAL account is upgraded to; and
 - (iii) successfully upgrades to a BEA GOAL account.
4. "**Initial Funds**" refers to (i) the existing Average Daily Relationship Balance (as defined in Section A Clause 5) of the upgraded BEA GOAL account; and/or (ii) funds newly deposited into the new/upgraded BEA GOAL account. 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 BEA GOAL account sub-accounts and the accounts/plans that have been selected to be incorporated into the BEA GOAL account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
6. The "**Designated Investment Product Balance**" refers to the daily total balance of the Designated Investment Products of the investment sub-accounts under the BEA GOAL account. "**Designated Investment Products**" refers to securities, investment funds, bonds and the linked deposits (excluding currency-linked deposits).
7. If customers open/upgrade to SupremeGold Private and/or SupremeGold Account and/or Supreme Account, either individually or jointly, before the Reward Schedule (as stipulated in Section F), their entitlement and rewards (if any) will be calculated based on the respective promotions in the following order of priority, and the relevant offers of BEA GOAL account will not be applicable:
 - (i) SupremeGold Private;
 - (ii) SupremeGold Account;
 - (iii) Supreme Account.
8. For joint accounts, only the primary account holder is entitled to enjoy the offers.
9. The rewards will be awarded in BEA Credit Card Free Spending Credit (the "**Free Spending Credit**"), unless otherwise specified. Customers must hold a valid BEA credit card to receive the said reward(s). The Free Spending Credit is only available to holders of a principal BEA credit card (the "**Cardholders**"). If a customer holds more than one BEA credit card, the Free Spending Credit will be credited to the card with the most recent card issue date (as determined by BEA at its sole discretion) according to BEA's records at the time the Free Spending Credit is credited.
10. Each customer is entitled to receive the rewards below once only during the Promotional Period.
11. All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
12. BEA's record will be conclusive as to the dates on which the BEA GOAL account is opened/upgraded to, the Average Daily Relationship Balance, and the Designated Investment Product Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, the Average Daily Relationship Balance, or the Designated Investment Product Balance shall be final and conclusive.
13. 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.
14. No person other than the eligible 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.
15. 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.
16. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.

17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
18. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Limited-Time New Year Reward

1. To be eligible for HK\$88 cash reward ("**Limited-Time New Year Reward**"), New-to-bank Customer/Upgraded Customer must:
 - (i) successfully open/upgrade to BEA GOAL account during the period from 1st January to 29th February 2024 (both days inclusive); and
 - (ii) complete any one of the Designated Tasks as stipulated in Table 1.

Table 1

Designated Tasks
Log in to the BEA Mobile or BEA Online
Complete a transfer through "Transfers" function in the BEA Mobile or BEA Online

2. The Limited-Time New Year Reward will be credited to the customer's BEA GOAL account on or before the Reward Schedule (as stipulated in Section F) without prior notice.
3. Customer must maintain his/her BEA GOAL account at the time the Limited-Time New Year Reward is to be credited, otherwise their entitlement to the reward will be forfeited.

C. Basic Requirements

1. To be eligible for the Welcome Reward under Section D and/ or the Investment Balance Reward under Section E, New-to-bank Customer/Upgraded Customer must successfully open/upgrade to BEA GOAL account and fulfil the following requirements ("**Basic Requirements**") during the Promotional Period (the "**Eligible Customer**"):
 - (i) log in to the BEA Mobile and register for the e-statement service for an all-in-one account;
 - (ii) apply for or currently hold a BEA credit card; and
 - (iii) provide a valid email address.

D. Welcome Reward

1. To be eligible for the Welcome Reward (refer to Table 2), New-to-bank Customer/Upgraded Customer must:
 - (i) fulfil the Basic Requirements (as stipulated in Section C); and
 - (ii) deposit and/or maintain the designated Initial Funds (as defined in Section A Clause 4, refer to Table 2) within the first 2 weeks from the date on which the BEA GOAL account is opened/upgrade to until the designated date as stipulated in Table 3.

Table 2

Initial Funds (HK\$ or equivalent)	New-to-bank Customer	Upgraded Customer
	Free Spending Credit (HK\$)	
≥ \$20,000	\$200	\$100
≥ \$1,000 - < \$20,000	\$100	

Table 3

Account opening/upgrade month	Date the Initial Funds must be maintained until (date inclusive)
January 2024	30 th April, 2024
February 2024	31 st May, 2024
March 2024	30 th June, 2024

2. The Welcome Reward 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 Reward will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the said period.

E. Investment Balance Reward

- To be eligible for the Investment Balance Reward (refer to Table 4), New-to-bank Customer/Upgraded Customer must:
 - fulfil the Basic Requirements (as stipulated in Section C) and be eligible for the Welcome Reward under Section D;
 - open or currently hold a securities sub-account and a linked deposit sub-account (the **"Investment Sub-accounts"**); and
 - meet the Designated Investment Product Balance (as defined in Section A Clause 6, refer to Table 4) on the designated date as stipulated in Table 5.

Table 4

Designated Investment Product Balance (HK\$ or equivalent)	Free Spending Credit (HK\$)
≥ \$1,000	\$100

Table 5

Account opening/upgrade month	Date the Designated Investment Product Balance must be met
January 2024	30 th April, 2024
February 2024	31 st May, 2024
March 2024	30 th June, 2024

F. Welcome Reward and Investment Balance Reward Arrangements

- The relevant reward will be credited to the Eligible Customer's BEA credit card account **on or before 31st August, 2024** (**"Reward Schedule"**) without prior notice.
- To receive the reward(s), the Eligible Customer must fulfil the requirements above and maintain (i) his/her BEA GOAL account, (ii) the mobile banking service (**"BEA Mobile"**) and e-statement service for his/her all-in-one account, (iii) a valid BEA credit card, (iv) a valid email address and (v) an Investment Sub-accounts (only apply to the Eligible Customer enjoying Investment Balance Reward) in BEA's records, at the time BEA credits the reward(s). If the BEA GOAL customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the Reward Schedule, the customer's entitlement to the reward(s) will be forfeited.
- If the awarded customer cancels his/her BEA GOAL account and/or the services as stipulated in Section C within 1 year from the date the account is opened/upgrade to, BEA reserves the right to deduct an administration fee equivalent to the value of the reward awarded to the account without prior notice.

G. Investment Account Opening Offer

- This offer is subject to the relevant terms and conditions. For details, please visit www.hkbea.com/accountopening/en/rewards/investment-account.

H. Mobile Banking Rewards

- These offers are subject to the relevant terms and conditions. For details, please visit www.hkbea.com/onboffer/en.

I. BEA GOAL Credit Card Welcome Offer

- This offer is subject to the relevant terms and conditions. For details, please visit www.hkbea.com/gcen.

J. BEA Credit Card Free Spending Credit

- The Free Spending Credit cannot be redeemed for cash and is non-transferrable.
- The Free Spending Credit will only be awarded to Cardholders whose BEA credit card account is valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
- For the avoidance of doubt, nothing in these terms and conditions shall prejudice or affect the terms and conditions of the BEA Credit Cardholder Agreement (Personal Account) (the **"Cardholder Agreement"**). These terms and conditions shall apply in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.

Important Notes:

- 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.
- 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 Special Administrative Region.
- The prices of securities may move up or down, and they may even become valueless. There is an inherent risk that you may incur loss rather than make a profit as a result of buying and selling securities. You should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.
- Bonds are investment products. The investment decision is yours but you should not invest in bonds unless you consider it suitable for you having regard to your financial situation, investment experience and investment objectives.
- Bonds are not deposits and are not protected by the Deposit Protection Scheme in Hong Kong Special Administrative Region.
- Bonds are subject to both the actual and perceived measures of creditworthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario you might not be able to recover the principal and coupon if the issuer defaults on the bond.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong Special Administrative Region.
- The information provided in this promotional 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.
- 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 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!