

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

A. General Terms and Conditions

1. This Promotion is valid from 1 July till 30 September 2025, 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 during the Promotional Period.
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 during the Promotional Period.
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). With effective from 1 August 2025, **"Average Daily Relationship Balance"** is the average daily balance in the preceding month of the customer's BEA GOAL account sub-accounts, 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), and BEA Mandatory Provident Fund (**"MPF"**) (excluding BEA occupational retirement schemes (**"ORSO Schemes"**)).
6. The **"Designated Foreign Currency Deposit Balance"** refers to the daily total balance of the Designated Foreign Currencies of the Current, Savings and Time Deposit accounts under the BEA GOAL account. **"Designated Foreign Currency"** refers to currencies excluding United States Dollar (USD) and Hong Kong Dollar (HKD).
7. 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 investment funds, linked deposits (excluding currency-linked deposits) and securities.
8. 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 G Clause 1), 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.
9. For joint accounts, only the primary account holder is entitled to enjoy the offers.
10. 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.
11. Each customer is entitled to receive the rewards below once only during the Promotional Period.
12. All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
13. 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, the Designated Foreign Currency Deposit 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, the Designated Foreign Currency Deposit Balance and the Designated Investment Product Balance shall be final and conclusive.
14. 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.

15. 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.
16. If there is abuse/non-compliance by the eligible customer during the Promotional Period, the eligible customer cannot enjoy the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the eligible customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
17. 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.
18. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
20. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Account Opening Reward

1. To be eligible for HK\$200 cash reward ("**Account Opening Reward**"), **New-to-bank Customer/ Upgraded Customer** must fulfil the following requirements during the Promotional Period:
 - (i) log in to the BEA Mobile and enable push notifications for BEA Mobile; and
 - (ii) complete any one of the Designated Digital Transactions through the Transaction Channels stipulated in Table 1.

Table 1

Transaction Channels	Transaction Type	Designated Digital Transactions
BEA Online / BEA Mobile	Time Deposit Set-up	Successfully set up a 3-month or above time deposit with deposit amount with HK\$5,000 or above (or equivalent)
	Bill Payment	Pay a bill with HK\$5,000 or above (or equivalent, per transaction), with the transaction amount being posted in the BEA GOAL account
	Currency Exchange	Exchange currency with HK\$5,000 or above (or equivalent, per transaction), with the transaction amount being posted in the BEA GOAL account
	Lump-Sum Fund Subscription	Subscribe to a Lump-Sum Fund using his/her investment sub-account under the BEA GOAL account with HK\$5,000 or above (or equivalent, per transaction). Transaction amount exclude other fees/charges that apply to the relevant fund (as defined in Section B Clause 4)
BEA SmarTrade Online Trading Platform / BEA SmarTrade Mobile App	Securities Trading	Buy or Sell Hong Kong stocks, US stocks or A-shares with HK\$5,000 or above (or equivalent, per transaction), 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. Transaction amount exclude the cumulative brokerage commission calculated at the standard rate and other transaction fees (as defined in Section B Clause 5)

2. 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.
3. A "lump-sum fund subscription" excludes Monthly Investment Plan, fund switching, fund redemption and transfer-in funds.
4. 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.
5. Other transaction fees include but 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.
6. The transaction date and time of a Designated Digital Transaction is subject to the Bank's computer records. In the event of any dispute, the decision of BEA shall be final and conclusive.

C. Basic Requirements

- To be eligible for the Welcome Reward under Section D and/ or the Foreign Currency Deposit Balance Reward under Section E and/ or the Investment Balance Reward under Section F, **New-to-bank Customer** must fulfil the following requirements ("**Basic Requirements**") during the Promotional Period (the "**Eligible Customer**"):
 - log in to the BEA Mobile and enable push notifications for BEA Mobile;
 - register for the e-statement service for an all-in-one account;
 - apply for or currently hold a BEA credit card; and
 - provide a valid email address.

D. Welcome Reward

- To be eligible for the Welcome Reward (refer to Table 2), **New-to-bank Customer** must fulfil the following requirements:
 - fulfil the Basic Requirements (as stipulated in Section C);
 - set BEA GOAL account as the Faster Payment System ("**FPS**") default receiving account; and
 - deposit and maintain the designated Initial Funds (as defined in Section A Clause 4, refer to Table 2) on or before the fund-in date as stipulated in Table 3 until the designated date as stipulated in Table 3.

Table 2

Initial Funds (HK\$ or equivalent)	Free Spending Credit (HK\$)
≥ \$200,000	\$400
≥ \$100,000 - < \$200,000	\$200

Table 3

Account opening month	Fund-in date the Initial Funds must be deposited (date inclusive)	Designated date the Initial Funds must be maintained (date inclusive)
July 2025	31 August 2025	31 October 2025
August 2025	30 September 2025	30 November 2025
September 2025	31 October 2025	31 December 2025

- 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. Foreign Currency Deposit Balance Reward

- To be eligible for the Foreign Currency Deposit Balance Reward (refer to Table 4), **New-to-bank Customer** must fulfil the following requirements:
 - fulfil the Basic Requirements (as stipulated in Section C); and
 - meet the Designated Foreign Currency Deposit Balance (as defined in Section A Clause 6, refer to Table 4) on the designated date as stipulated in Table 5.

Table 4

Designated Foreign Currency Deposit Balance (HK\$ equivalent)	Free Spending Credit (HK\$)
≥ \$10,000	\$100

Note: For the avoidance of doubt, regarding Designated Foreign Currency (as defined in Section A Clause 6), United States Dollar (USD) is excluded.

Table 5

Account opening month	Designated date the Designated Foreign Currency Deposit Balance must be met
July 2025	31 October 2025
August 2025	30 November 2025
September 2025	31 December 2025

F. Investment Balance Reward

- To be eligible for the Investment Balance Reward (refer to Table 6), **New-to-bank Customer** must fulfil the following requirements:
 - fulfil the Basic Requirements (as stipulated in Section C);
 - 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 7, refer to Table 6) on the designated date as stipulated in Table 7.

Table 6

Designated Investment Product Balance (HK\$ or equivalent)	Free Spending Credit (HK\$)
≥ \$10,000	\$100

Table 7

Account opening month	Designated date the Designated Investment Product Balance must be met
July 2025	31 October 2025
August 2025	30 November 2025
September 2025	31 December 2025

G. Reward Arrangements

- The reward(s) will be credited to the eligible customer's BEA GOAL account (apply to Account Opening Reward) and/or BEA credit card account (apply to Welcome Reward and/or Foreign Currency Deposit Balance Reward and/or Investment Balance Reward) on or before **28 February 2026** (**"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 allow to receive push notifications, (iii) e-statement service for his/her all-in-one account (only apply to the eligible customer enjoying Welcome Reward and/or Foreign Currency Deposit Balance Reward and/or Investment Balance Reward), (iv) a valid email address (only apply to the eligible customer enjoying Welcome Reward and/or Foreign Currency Deposit Balance Reward and/or Investment Balance Reward), (v) a valid BEA credit card (only apply to the eligible customer enjoying Welcome Reward and/or Foreign Currency Deposit Balance Reward and/or Investment Balance Reward), (vi) an Investment Sub-accounts (only apply to the eligible customer enjoying Investment Balance Reward) and (vii) FPS service (only apply to Welcome Reward), at the time BEA credits the reward(s). If the BEA GOAL customer closes the aforesaid accounts and/or cancels any of 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 G Clause 2 within 1 year from the date the account is opened/upgraded to, BEA reserves the right to deduct an administration fee equivalent to the value of the reward awarded to the account without prior notice.

H. Risk Assessment Questionnaire Completion Reward

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

I. Mobile Banking Rewards

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

J. BEA GOAL Credit Card Welcome Offer

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

K. Securities Account Welcome Offer

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

L. US Stocks Monthly Investment Plan

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

M. Securities Transfer-in Cash Reward

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

N. Securities Customer Membership Programme

1. This offer is subject to the relevant terms and conditions. For details, please visit www.hkbea.com/html/en/SCMP.html.

O. Digital Investment Transaction Rewards

1. This offer is subject to the relevant terms and conditions. For details, please visit www.hkbea.com/html/en/digiinvtxn.html.

P. BEA Credit Card Free Spending Credit

1. The Free Spending Credit cannot be redeemed for cash and is non-transferrable.
2. 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.
3. 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.
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To borrow or not to borrow? Borrow only if you can repay!