

SupremeGold Private/SupremeGold Investment Transaction Reward Terms and Conditions

A. General Terms and Conditions

1. The SupremeGold Private/SupremeGold Investment Transaction Reward of The Bank of East Asia, Limited ("BEA") (the "Promotion") is valid from 1st December, 2023 until 29th February, 2024, both days inclusive (the "Promotional Period").
2. "New-to-bank Customer" refers to a customer who successfully opens/upgrades to BEA SupremeGold Private/SupremeGold Account during the Promotional Period and has not maintained any SupremeGold Private/SupremeGold Account with BEA, either individually or jointly, in the 12 months prior to the date on which the new BEA SupremeGold Private/SupremeGold Account is opened/upgraded to.
3. The Promotion is only available for New-to-bank Customers or selected SupremeGold Private/SupremeGold customers who directly receive the promotional email or SMS issued by BEA (Collectively the "Eligible Customers") of BEA. For joint accounts, only the primary account holder is entitled to the Promotion.
4. The Promotion is non-transferable and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
5. The Reward (as defined in clause B1 below) will only be awarded to Eligible Customers whose (1) BEA SupremeGold Private or SupremeGold Account and (2) BEA credit card are valid when the Reward is credited. Otherwise, eligibility to receive the Reward will be forfeited.
6. Unless otherwise specified, the Reward will be credited to the respective BEA credit card account of the Eligible Customers. Eligible Customers must hold a valid BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard to receive the Reward. If an Eligible Customer does not hold either of the credit cards stipulated above, the Reward 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 Reward is credited.
7. The Reward is only available to holders of a principal BEA credit card (the "Cardholder"). Eligible Customers who are not currently a Cardholder will be required to apply for a BEA credit card before the Reward is awarded to them, and they will only be eligible to receive the Reward if and when their application for a BEA credit card is approved. BEA reserves the sole discretion to approve or decline a card application without providing any reason.
8. Each Eligible Customer is entitled to receive the Reward once only.
9. The Reward will be credited to each Eligible Customer's credit card account on or before 30th April, 2024, without prior notice.
10. The requirements relating to BEA credit card account will be waived for cross-border customers. The Reward will be credited to such a customer's HKD Savings Account under the SupremeGold Private or SupremeGold Account in the form of a cash reward on or before 30th April, 2024. Cross-border customers refers to customers who hold non-HK issued ID documents or have a valid non-HK residential address as registered with BEA.
11. BEA's record will be conclusive as to the accumulated investment transaction amount. The decision of BEA as to the definition and eligibility of the accumulated investment transaction amount shall be final and conclusive.
12. BEA reserves the sole right to vary or cancel all or any of this Promotion 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.
13. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
14. No person other than the customer and BEA will have any rights 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.

B. Investment Transaction Reward

1. Eligible Customers who achieve the prescribed accumulated investment transaction amount in Designated Investment Transactions (as stipulated in clause B2 below) using the investment sub-accounts under their SupremeGold Private/SupremeGold Account through BEA branch, Cyberbanking and/or BEA App during the Promotional Period, will be entitled to receive the corresponding amount of Credit Card Free Spending Credit ("Reward") as set out in the table below. Each SupremeGold Private or SupremeGold Customer (according to BEA's record as of 29th February, 2024) can enjoy a maximum of HK\$26,000 or HK\$18,000 Reward respectively under the Promotion.

Accumulated Investment Transaction Amount (HK\$ or equivalent)	Reward (HK\$)	
	SupremeGold Private Customer	SupremeGold Customer
≥ \$10,000,000	\$26,000	\$18,000
\$5,000,000 - < \$10,000,000	\$14,000	\$8,000
\$2,000,000 - < \$5,000,000	\$6,000	\$4,000
\$1,000,000 - < \$2,000,000	\$3,000	\$2,000
\$500,000 - < \$1,000,000	\$1,000	\$1,000
\$200,000 - < \$500,000	\$400	\$400

2. “**Designated Investment Transactions**” refers to lump-sum subscriptions for **funds** (excluding Monthly Investment Plan subscriptions, fund switching, fund redemption, transfer-in of funds, and fund subscriptions with a subscription fee of lower than 1%), **linked deposits** (excluding currency-linked deposits) and **bonds** (excluding bonds issued by the Hong Kong Special Administrative Region Government, bonds issued by entities or organisations that are wholly owned by the Hong Kong Special Administrative Region Government, sovereign bonds issued by the Central People’s Government or bonds issued by policy banks of the People’s Republic of China). For details of the Designated Investment Transactions, please contact your Relationship Manager.
3. To calculate the accumulated investment transaction amount, BEA will convert all transactions to Hong Kong dollars at the BEA’s determined exchange rate on the last business day of the relevant month.
4. For Designated Investment Transactions which are cancelled before the Reward is credited, BEA will exclude such transactions when calculating the relevant accumulated investment transaction amount.

Important Notice

- 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 fund 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 the investment funds unless the intermediary who sells them to you has explained that the investment funds are suitable for you, having regard to your financial situation, investment experience, and investment objectives.
- The funds may not be available in all jurisdictions and/or may be subject to restrictions. If you are in doubt, you should seek independent professional advice.
- Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you in light of your financial situation, investment experience, and investment objectives.
- Linked deposits are NOT equivalent to time deposits and are NOT protected deposits under the Deposit Protection Scheme in Hong Kong Special Administrative Region.
- 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.

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