BEA 東亞銀行

Investment Transaction Reward Terms and Conditions

A. General Terms and Conditions

1. The Investment Transaction Reward (the "**Promotion**") of The Bank of East Asia, Limited ("**BEA**") runs from 23 July to 30 September 2026, both days inclusive (the "**Promotional Period**").
2. The Promotion is only available for Designated Existing Customers, New-to-Bank Customers or Upgraded Customers (Collectively the "**Eligible Customers**").
3. "**Designated Existing Customers**" refer to customers who fulfil below requirements:
   (i) hold SupremeGold Private, SupremeGold, Supreme or BEA GOAL account; and
   (ii) did not conduct any Designated Investment Transactions (as stipulated in clause B3 below) under the name of the Designated Existing Customer during 1 January until 22 July 2026.
4. "**New-to-bank Customers**" refers to a customer who
   (i) has not maintained any deposit accounts with BEA, either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Private, SupremeGold, Supreme or BEA GOAL account is opened; and
   (ii) successfully opens a SupremeGold Private, SupremeGold or Supreme account or successfully opens a BEA GOAL account through BEA Mobile during the Promotion Period.
5. "**Upgrade Customer**" refers to a customer who
   (i) Is an existing deposit account holder of BEA (including an existing deposit account, i-Account, BEA GOAL, Supreme, SupremeGold account); AND
   (ii) **Upgrade to SupremeGold Private account:**

   has not maintained SupremeGold Private account with BEA, either individually or jointly, in the 12 months prior to the date on which the SupremeGold Private account is upgraded to; or

   Upgrade to SupremeGold account:

   has not maintained SupremeGold Private or SupremeGold account with BEA, either individually or jointly, in the 12 months prior to the date on which the SupremeGold account is upgraded to; or

   Upgrade to Supreme account:

   has not maintained SupremeGold Private, SupremeGold or Supreme account with BEA, either individually or jointly, in the 12 months prior to the date on which the Supreme account is upgraded to; or

   Upgrade to BEA GOAL account:

   has not maintained SupremeGold Private, SupremeGold, Supreme or BEA GOAL account 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 SupremeGold Private, SupremeGold, Supreme or BEA GOAL account during the Promotion Period.
6. For joint accounts, only the primary account holder is entitled to receive the Promotion.
7. The Promotion is non-transferable and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
8. The Reward will only be awarded to Eligible Customers whose (1) BEA SupremeGold Private, SupremeGold, Supreme or BEA GOAL account and (2) BEA credit card are valid when the Reward (as defined in clause B1 below) is credited. Otherwise, eligibility to receive the Reward will be forfeited.
9. 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.
10. The Reward is only available to holders of a principal BEA credit card (the "**Cardholder**"). Eligible Customer who is 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.
11. The Reward will be credited to each Eligible Customer's credit card account on or before 30 November 2026, without prior notice.
12. 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 All-in-One account in the form of a cash reward on or before 30 November 2026. "Cross-border customers" refers to customers who hold non-HK issued ID documents or have a latest valid non-HK residential address as registered with BEA.
13. 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.

BEA 東亞銀行

14. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

15. 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 ("**Final Accumulated Investment Transaction Amount**") in Designated Investment Transactions (as stipulated in clause B3 below) using the investment sub-accounts under the All-in-One Accounts through BEA branch, BEA Online and/or BEA Mobile ("**Designated Channels**") during the Promotional Period, will be entitled to receive the corresponding amount of Credit Card Free Spending Credit ("**Reward**") as set out in Table 1 below. Each Eligible Customer can enjoy a maximum of HK$8,000 under the Promotion.

Table 1

Final Accumulated Investment Transaction Amount (HK$ or equivalent)	Reward (HK$)
≥$5,000,000	$8,000
≥$3,000,000 - <$5,000,000	$4,500
≥$1,000,000 - <$3,000,000	$1,500
≥$500,000 - <$1,000,000	$500
≥$100,000 - <$500,000	$200

2. For the Designated Investment Transactions completed through online channels (refer to BEA Online and BEA Mobile), the transaction amount accumulated during the whole promotional period must exceed HK$1,000,000. The excess amount over HK$1,000,000 will be counted as Final Accumulated Investment Transaction Amount.

Illustrations:

Customer	Accumulated Investment Transaction Amount (HK$ or its equivalent)		Final Accumulated Investment Transaction Amount (HK$ or its equivalent)	Reward (HK$)
	BEA Branch	BEA Online Channels		
1	$0	$500,000	$0	$0
2	$0	$1,500,000	$500,000	$500
3	$800,000	$1,200,000	$1,000,000	$1,500

3. "**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 callable interest rate index-linked deposits and currency-linked deposits with tenor of less than 60 days), **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), **certificate of deposits** and **equity linked investments.**

4. The accumulated investment transaction amount for currency-linked deposits and certificate of deposits is calculated with a cap of HK$500,000 (or its equivalent).

5. 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.

6. 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.
- This material does not disclose all risks (whether direct or indirect) or other considerations which may be material to you in entering into any transaction. Prior to entering into any transaction, you should ensure that you have sufficient knowledge and relevant experience, and obtain adequate professional advice to independently evaluate the merits and risks of the transaction. You should fully understand the risks associated with the relevant product and carefully consider your investment objectives and risk appetite. You should consult your own business, tax, legal, and/or accounting advisors. You should refrain from entering into any transaction unless you fully understand the risks involved and have made an independent determination that the transaction is suitable for your circumstances.

- 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 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.
- Linked deposits are NOT equivalent to time deposits.
- Linked deposits are NOT protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- 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.
- 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.
- Bonds/certificate of deposits 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/certificate of deposit.
- Bonds/certificate of deposits are NOT protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- This material has not been reviewed by the Securities and Futures Commission in the Hong Kong Special Administrative Region. This document serves as a generic description of the product.
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- 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.

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

Last update: 23 July 2026