BEA東亞銀行

SupremeGold Private/SupremeGold Customers Exclusive: Professional Investor Sign-up and Investment Transaction Reward Terms and Conditions

A. General Terms and Conditions

1. The "SupremeGold Private/SupremeGold Customers Exclusive: Professional Investor Sign-up and Investment Transaction Reward" (the "**Promotion**") of The Bank of East Asia, Limited ("**BEA**") is valid from 1 November until 31 December 2026, both days inclusive (the "**Promotional Period**").
2. The Promotion is only available for SupremeGold Private or SupremeGold Customers who have not maintained "Professional Investor" status with BEA in the 12 months before the Promotional Period (Collectively the "**Eligible Customers**").
3. For joint accounts, only the primary account holder is entitled to receive 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 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 (as defined in clause B1 below) is credited. Otherwise, eligibility to receive the Reward will be forfeited.
6. The Reward will be credited to the valid BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard of the Eligible Customers. 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 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.
8. The Reward will be credited to each Eligible Customer's credit card account on or before 28 February 2027, without prior notice.
9. 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 28 February 2027. "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.
10. 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.
11. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
12. 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. Professional Investor Sign-up and Investment Transaction Reward

1. Eligible Customers who **fulfil Clause 1(a) and 1(b) under Section B below** will be eligible to receive HK$500 of Credit Card Free Spending Credit ("**Reward**"). Each Eligible Customer can enjoy a maximum of HK$500 under the Promotion.

   (a) Successfully sign up and maintain the status as a "Professional Investor" by completing the "Consent of Treatment as Professional Investor" within the Promotional Period; **AND**

   (b) Achieve HK$500,000 investment transaction amount in Designated Investment Transactions (as stipulated in Clause B3 below) using the investment sub-accounts under SupremeGold Private or SupremeGold accounts through BEA branch, BEA Online and/or BEA Mobile ("**Designated Channels**") during the Promotional Period.
2. Eligible Customers must have asset holdings of at least HK$8,000,000 or equivalent (property assets excluded) to declare as a "Professional Investor". The Eligible Customer's "Professional Investor" status is subject to BEA's validation of the eligibility of the Eligible Customers' portfolio. To avoid doubt, if the "Professional Investor" status is not maintained during the month in which the Reward is credited due to cancellation or expiry, Eligible Customers will not be eligible for this reward.
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**, **equity linked investments** and **interest rates linked structured note**.

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4. 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.
5. 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 and Interest Rate Linked Structured Note 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 and Interest Rate Linked Structured Note 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.
- 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 investment products.
- The information and analysts contained in this page have been compiled or arrived at from sources believed to be reliable but BEA does not make any representation as to their accuracy or completeness and does not accept liability for any loss arising from the use hereof.
- No representation or warranty is made that any indicative performance or return indicated will be achieved in the future. You are reminded that you are responsible for your investment decisions and should read the relevant offering documents and exercise of your own judgement. The advice or opinion expressed by BEA is based on certain assumptions.
- 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: 1 November 2026