

Terms and Conditions for Kid Master Savings Account Welcome Promotion ("Promotion")

A. General Terms and Conditions

1. The Promotion is valid from 1 February to 30 June 2025, both days inclusive ("**Promotional Period**").
2. The Kid Master Savings Account is for persons under the age of 18.
3. "**Eligible Child**" refers to a customer who
 - i. has not maintained a Kid Master Savings Account with The Bank of East Asia, Limited ("**BEA**") either individually or jointly within the 12 months prior to the date on which the new Kid Master Savings Account is opened;
 - ii. whose parent(s) must be the account holder(s) of a new or existing SupremeGold Private, SupremeGold Account, Supreme Account or BEA GOAL account ("**Designated Account**"); and
 - iii. successfully opens a Kid Master Savings Account during the Promotional Period.
4. "**Eligible Parent**" refers to a customer who
 - i. is a new or existing account holder of Designated Account; and
 - ii. successfully opens a Kid Master Savings Account for their children during the Promotional Period.
5. "**Designated Funds**" refers to the funds newly deposited into the new Kid Master Savings 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).
6. "**Designated Account Balance**" refers to (i) the existing Average Daily Relationship Balance (as defined in Section A Clause 7) of the Designated Account; and/or (ii) funds newly deposited into the Designated 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).
7. The "**Average Daily Relationship Balance**" is the average daily balance in the preceding month of the customer's Designated Account sub-accounts and the accounts/plans that have been selected to be incorporated into the Designated Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
8. For joint accounts, only the primary account holder is entitled to enjoy the reward(s).
9. Each customer is entitled to receive the reward(s) once only during the Promotional Period.
10. BEA's record will be conclusive as to the date on which the Kid Master Savings Account is opened, the account number of the Designated Account provided by Eligible Parent when the Kid Master Savings Account was opened at a BEA branch, the Designated Funds, the Designated Account Balance and the Average Daily Relationship Balance. The decision of BEA as to whether a sum qualifies as Designated Funds, the Designated Account Balance and the Average Daily Relationship Balance shall be final and conclusive.
11. All offers are non-transferrable, and cannot be used in conjunction with any other promotional offers, unless otherwise specified.
12. BEA reserves the sole right to vary or cancel 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.
13. 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.
14. 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.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Welcome Reward

- For the Eligible Child to be eligible for the relevant Welcome Reward (refer to Table 2), the Eligible Parent and Eligible Child must fulfil the following requirements during the Promotional Period.

Eligible Parent

- deposit and/or maintain the respective Designated Account Balance (as defined in Section A Clause 6, refer to Table 1) within the first 2 weeks from the date on which Kid Master Savings Account being opened and maintain until the designated date as stipulated in Table 3; and
- provide the account number of the Designated Account to BEA Staff while Kid Master Savings Account opening at the branch.

Eligible Child

- deposit and maintain the Designated Funds (as defined in Section A Clause 5, refer to Table 2) within the first 2 weeks from the date on which Kid Master Savings Account is opened until the designated date as stipulated in Table 3.

Table 1

Designated Account of Eligible Parent	Designated Account Balance (HK\$ or equivalent)
SupremeGold Private	≥ \$5,000,000
SupremeGold Account	≥ \$500,000
Supreme Account	≥ \$100,000
BEA GOAL account	≥ \$30,000

Table 2

Designated Account of Eligible Parent	Designated Funds (HK\$) of Kid Master Savings Account	Welcome Reward (HK\$)
SupremeGold Private / SupremeGold Account	≥ \$50,000	\$400
	\$10,000 - < \$50,000	\$200
Supreme Account / BEA GOAL account	≥ \$50,000	\$200
	\$10,000 - < \$50,000	\$100

Table 3

Kid Master Savings Account Opening Month	Designated date until which Designated Account Balance and Designated Funds must be maintained (date inclusive)
February 2025	31 May 2025
March 2025	30 June 2025
April 2025	31 July 2025
May 2025	31 August 2025
June 2025	30 September 2025

- The Designated Account of Eligible Parent will be determined by (i) the account number of Designated Account provided by Eligible Parent and (ii) its account segment type (SupremeGold Private, SupremeGold Account/ Supreme Account/ BEA GOAL account) on the new Kid Master Savings Account opening date.
- The Welcome Reward will be calculated according to (i) the Designated Funds of Kid Master Savings Account, and (ii) the Designated Account of Eligible Parent and its Designated Account Balance.
- If the amount of Designated Funds of Kid Master Savings Account and/or Designated Account Balance of Designated Account is not maintained until the designated date, the Welcome Reward will be calculated according to the lowest Designated Funds of Kid Master Savings Account and the lowest Average Daily Relationship Balance of Designated Account of any calendar month between the given periods.
- The Welcome Reward will be credited to the Kid Master Savings Account of the Eligible Child according to the Reward Schedule as stipulated in Table 4 without prior notice.

Table 4

Kid Master Savings Account Opening Month	Reward Schedule (on or before)
February 2025	31 July 2025
March 2025	
April 2025	31 October 2025
May 2025	
June 2025	

- To receive the reward, the Eligible Child must fulfil the requirements above and maintain his/her Kid Master Savings Account at the time BEA credits the reward. If the Eligible Child closes the aforesaid on or before the Reward Schedule, the customer's entitlement to the reward will be forfeited.
- To receive the reward, the Eligible Parent must fulfil the requirements above and maintain his/her Designated Account (account number and account segment type as mentioned in Section B Clause 2) at the time BEA credits the reward. If the Eligible Parent closes the aforesaid on or before the Reward Schedule, the entitlement of Eligible Child to the reward will be forfeited.
- If the awarded customer cancels his/her Kid Master Savings Account within 1 year from the date the account is opened, BEA reserves the right to deduct an administration fee equivalent to the value of the reward awarded to the account without prior notice.

C. First-time Fund Subscription Fee Offer

- This offer applies to Eligible Fund Transactions made by an Eligible Parent only. "Eligible Fund Transaction" refers to lump-sum fund subscription (refer to Table 5) made at a BEA branch within the first 3 months of the Kid Master Savings Account being opened by Eligible Child.

Table 5

Lump-sum Fund Subscription Amount (HK\$ or its equivalent)	Fund Subscription Fee
≥ \$1,000,000	0.88%
\$200,000 - < \$1,000,000	1%

- Each Eligible Parent is entitled to the offer once only.
- Payment by credit card will not be accepted for lump-sum fund subscriptions.
- This offer does not apply to fund switching and Monthly Investment Plan subscriptions.

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.
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