

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

A. General Terms and Conditions

1. The Promotion is valid from 14th February to 30th April, 2024, both days inclusive ("**Promotional Period**").
2. The Kid Master Savings Account is for persons under the age of 18.
3. "**Eligible Customer**" 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 holder(s) of a new or existing BEA All-in-one Account (including a SupremeGold Private, SupremeGold, Supreme Account, BEA GOAL Account or i-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 BEA All-in-one Account (including a SupremeGold Private, SupremeGold, Supreme Account, BEA GOAL Account or i-Account) holder; 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. For joint accounts, only the primary account holder is entitled to enjoy the offers.
7. Each customer is entitled to receive the rewards once only during the Promotional Period.
8. BEA's record will be conclusive as to the date on which the Kid Master Savings Account is opened and the Designated Funds. The decision of BEA as to whether a sum qualifies as Designated Funds shall be final and conclusive.
9. All offers are non-transferrable, and cannot be used in conjunction with any other promotional offers, unless otherwise specified.
10. 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.
11. 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.
12. 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.
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. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Welcome Reward

1. To be eligible for the Welcome Reward, Designated Funds (as defined in Section A Clause 5, refer to Table 1) must be deposited into the Eligible Customer's Kid Master Savings Account within the first 2 weeks of its being opened and maintained until the designated date as stipulated in Table 2.

Table 1

Designated Funds (HK\$)	Welcome Reward (HK\$)
≥ \$50,000	\$300
\$20,000 - < \$50,000	\$100

Table 2

Account Opening Month	Maintains Designated Funds until the designated date (date inclusive)
February 2024	31 st May, 2024
March 2024	30 th June, 2024
April 2024	31 st July, 2024

- The Welcome Reward will be credited to the Kid Master Savings Account of the Eligible Customer on or before 30th September, 2024 ("**Reward Schedule**") without prior notice.
- To receive the reward, the Eligible Customer must fulfil the requirements above and maintain his/her Kid Master Savings Account at the time BEA credits the reward. If the Eligible Customer closes the aforesaid on or before the Reward Schedule, the customer's entitlement 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 3) made at a BEA branch within the first 3 months of the Kid Master Savings Account being opened by Eligible Customer.

Table 3

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.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong Special Administrative Region.
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