

Terms and Conditions for the Member-Get-Member Referral Programme

A. General Terms and Conditions

1. Unless otherwise specified, the Member-Get-Member Referral Programme ("**Referral Programme**") of The Bank of East Asia, Limited ("**BEA**") is valid from 1st April until 30th June, 2024 (both days inclusive) (the "**Promotional Period**").
2. "**Referee**" refers to a customer who have fulfilled the following requirements:
 - (i) Has not maintained any deposit accounts with BEA, either individually or jointly, in the 12 months prior to the date on which the newly opened account with SupremeGold Private/ SupremeGold Account/ Supreme Account/ BEA GOAL account ("**Designated Account**") is opened, and
 - (ii) Successfully opens the Designated Account through a BEA branch or the BEA Mobile.
3. "**Referrer**" refers to an existing BEA customer who have fulfilled the following requirements:
 - (i) Holds any deposit accounts and/or all-in-one accounts (including account with SupremeGold Private, SupremeGold Account, Supreme Account, BEA GOAL account or i-Account) which are opened on or prior to the date when the referee's Designated Account is opened, either individually or jointly. The deposit accounts and/or all-in-one accounts should be still valid at the time the reward is credited; or
 - (ii) Is an existing principal cardholder of any credit card issued by BEA ("**Card**") which is opened on or prior to the date when the referee's Designated Account is opened. The Card should be still valid at the time the reward is credited.
4. "**Initial Funds**" refers to funds newly deposited in the Designated Account. This include funds deposited by 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 not included.
5. 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).
6. "**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.
7. BEA staff are **not eligible** to participate as Referrers or Referees in the Referral Programme.
8. The Promotion **cannot** be used in conjunction with Cross-boundary Member-Get-Member Referral Programme and / or other customer referral programme (s) of the Bank.
9. The rewards will be awarded in BEA Credit Card free spending credit (the "**Free Spending Credit**"), unless otherwise specified. Customers must hold a valid BEA credit card to receive the said reward(s). The Free Spending Credit is only available to principal cardholders of a BEA credit card (the "**Cardholders**"). If a customer holds more than one BEA credit card, the Free Spending Credit 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 Free Spending Credit is credited.
10. BEA's records will be conclusive as to the date on which the Designated Account is opened, and the Average Daily Relationship Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, and the Average Daily Relationship Balance shall be final and conclusive.
11. Referrers cannot refer themselves to become a Referee. The Referrer and Referee cannot refer each other. If a Referee is referred by more than one Referrer, only the latest registered Referrer (as determined conclusively by the BEA's records) will be eligible for the reward.
12. The Referrer and Referee understand and agree that joining the Referral Programme involves giving consent for BEA to contact them in relation to the Referral Programme.
13. The Referee understands and agrees that joining the Referral Programme involves giving consent for BEA to disclose the Designated Account application result to the Referrer.
14. The Free Spending Credit will only be awarded to Referrers whose BEA credit card account is valid when the Free Spending Credit is given. Otherwise, eligibility to receive the Free Spending Credit will be forfeited.
15. BEA's records will be conclusive as to (i) the date on which the Referee's Designated Account is opened; (ii) the Referral Code provided by the Referee when the account was opened at a BEA branch or through the BEA Mobile; and (iii) the Initial Funds.
16. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information related to the Referee due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the promotion (including but not limited to the date and time of participation) will be based on the information recorded in BEA's computer systems. BEA reserves the sole and absolute right to make final and conclusive decisions.
17. BEA reserves the sole right to vary or cancel all or any of the offers under the Referral Programme 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.
18. No person other than the Referrer and Referee, 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.

19. Participation in this promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.
20. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
22. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Basic Reward Requirements

1. For the Referrer to be eligible for the Basic Reward (refer to Table 2), the Referrer and Referee must fulfil the following requirements during the Promotional Period (the "**Successful Referral**").

Referrer

- (i) Obtain a referral code (the "**Referral Code**") through any of the following means, and share it with friends or relatives:
 - a) Create one on the BEA's website (www.hkbea.com/mgm/en) using a mobile phone number;
 - b) Receive it in a promotional email or promotional message from BEA; or
 - c) Obtain one from BEA staff.

Referee

- (i) Successfully open a Designated Account through a BEA branch or the BEA Mobile:
 - a) Through a BEA branch: Provide a Referral Code and fill in the acknowledgement slip while opening the Designated Account at the branch; or
 - b) Through the BEA Mobile: Enter the Referral Code into the "Referral Code" field while applying, and be approved to open the Designated Account; and
- (ii) Fulfil the below reward requirements:

Open Designated Account	Reward Requirements
SupremeGold Private	<ol style="list-style-type: none"> (i) Deposit HK\$5,000,000 or above Initial Funds within the first 2 weeks from the date the account is opened and maintain them there until the designated date (refer to Table 1); (ii) Open a securities sub-account and a linked deposit sub-account (the "Investment Sub-accounts"); (iii) Log in to the BEA Mobile and register for the e-statement service for an all-in-one account; (iv) Apply for or currently hold a BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard; and (v) Provide a valid email address
SupremeGold Account	<ol style="list-style-type: none"> (i) Deposit HK\$500,000 or above Initial Funds within the first 2 weeks from the date the account is opened and maintain them there until the designated date (refer to Table 1); (ii) Open the Investment Sub-accounts; (iii) Log in to the BEA Mobile and register for the e-statement service for an all-in-one account; (iv) Apply for or currently hold a BEA SupremeGold World Mastercard; and (v) Provide a valid email address
Supreme Account	<ol style="list-style-type: none"> (i) Deposit HK\$100,000 or above Initial Funds within the first 2 weeks from the date the account is opened and maintain them there until the designated date (refer to Table 1); (ii) Log in to the BEA Mobile and register for the e-statement service for an all-in-one account; (iii) Apply for or currently hold any BEA credit card; and (iv) Provide a valid email address
BEA GOAL account	<ol style="list-style-type: none"> (i) Log in to the BEA Mobile and register for the e-statement service for an all-in-one account; (ii) Apply for or currently hold any BEA credit card; and (iii) Provide a valid email address

Table 1

Month of account opening	Designated date until which initial Funds must be maintained (date inclusive)
April 2024	31 st July, 2024
May 2024	31 st August, 2024
June 2024	30 th September, 2024

Table 2

Designated Account opened by Referee	Referrer Reward
	Free Spending Credit (HK\$)
SupremeGold Private	\$3,000
SupremeGold Account	\$1,000
Supreme Account	\$300
BEA GOAL account	\$100

- The Basic Reward will be calculated according to the Initial Funds. If the amount of Initial Funds is not maintained until the designated date, the Basic Reward will be calculated according to the lowest Average Daily Relationship Balance of any calendar month between the given periods.
- Each Referrer will entitle to the Basic Reward under each account segment for a maximum of 10 times.

C. Extra Reward Requirements

- For the Referrer to be eligible for extra HK\$200 Free Spending Credit (the "Extra Reward"), Referee must fulfil the following requirements during the Promotional Period:
 - open a BEA GOAL account and be eligible for the Basic Reward Requirements under Section B; and
 - deposit HK\$100,000 or above Initial Funds within the first 2 weeks from the date the BEA GOAL account is opened and maintain them there until the designated date (refer to Table 1 in Section B).

D. Basic Reward and Extra Reward Arrangements

- The relevant rewards will be credited to the Referrer's BEA credit card account on or before **30th November, 2024** (the "**Reward Schedule**") without prior notice.
- The requirements relating to Investment Sub-accounts and designated BEA credit card (as stipulated in Section B Clause 1) will be waived for Referees who are cross-border customers.
- If the Referrer is a cross-border customer and does not hold a BEA credit card, the relevant rewards will be credited to the Referrer's HKD Savings Account in the form of a cash rebate within one month after the Reward Schedule.
- To receive the reward(s), the Referee must maintain (i) the Designated Account they have opened and (ii) related Reward Requirements, at the time in which BEA credits the reward. If the Referee closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the reward is credited, the Referrer's entitlement to the reward(s) will be forfeited.
- If the Referee cancels the Designated Account and/or does not maintain the Reward Requirements as stipulated in Section B Clause 1 within one year from the date the account is opened, BEA reserves the right to charge the Referrer an administration fee equivalent to the value of the reward credited to their account without prior notice.

E. BEA Credit Card Free Spending Credit

- The Rewards are only available to the holder of a principal BEA credit card.
- BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
- The Free Spending Credit 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.
- BEA reserves the sole discretion to accept or decline a credit card application without providing any reason.
- For the avoidance of doubt, nothing in these Terms and Conditions shall prejudice or affect the Terms and Conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "**Cardholder Agreement**"). These Terms and Conditions shall apply in addition to and in conjunction with the Terms and Conditions of the Cardholder Agreement.

F. Personal Information Collection Statement

- The personal data you provide for the Referral Programme belongs to BEA, and this information will be used for the Referral Programme only, including for verification and notification purposes.
- Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
- You have the right to request access to and correction of your personal data. If you would like to make such a request, please submit it to BEA's Group Data Protection Officer by post at 10 Des Voeux Road Central, Hong Kong.

4. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA has the right to charge a reasonable fee for the processing of any data access request.
5. BEA shall continue to hold the data for a period of six months or such other period as prescribed by applicable laws and regulations.

Important Notes

Investment involves risk. Before making an investment decision, you should refer to the relevant investment product offering documents for detailed information including the risk factors. This material has not been reviewed by the Securities and Futures Commission in Hong Kong Special Administrative Region.

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