

Terms and Conditions for the Member-Get-Member Referral Programme (April - June 2026)

A. General Terms and Conditions

1. Unless otherwise specified, the Member-Get-Member Referral Programme ("**Promotion**") of The Bank of East Asia, Limited ("**BEA**") is valid from 1 April until 30 June 2026 (both days inclusive) (the "**Promotional Period**").
2. "**Referee**" 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 newly opened account with SupremeGold Private/ SupremeGold 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:
 - (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 issued 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 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).
5. The "**Average Daily Relationship Balance**" is the average daily balance in the preceding month of the customer's Designated Account sub-accounts, 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), and BEA Mandatory Provident Fund ("**MPF**") (excluding BEA occupational retirement schemes ("**ORSO Schemes**")).
6. The "**Designated Investment Product Balance**" refers to the daily total balance of the Designated Investment Products of the investment sub-accounts under the Designated Account. "**Designated Investment Products**" refers to investment funds, linked deposits (excluding currency-linked deposits) and securities.
7. "**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.
8. Only the primary account holder is entitled to join the Promotion if the Referees open a joint-name account.
9. BEA staff are **not eligible** to participate as Referrers or Referees in the Promotion.
10. The Promotion **cannot** be used in conjunction with Cross-boundary Member-Get-Member Referral Programme, other customer referral programme(s) of BEA and/or other promotional reward(s) and offer(s) including the promotional code(s) that BEA may offer from time to time; and/or the "Mobile Account Opening Reward" under the "Terms and Conditions for SupremeGold Promotion"; and/or act as customer under the Employee Benefit Scheme and/or Selected Employee Benefit Scheme. If a customer is also entitled to other promotional reward(s) or offer(s), BEA reserves the right to provide only one or some of the reward(s) or offer(s) at its absolute discretion.
11. The reward(s) 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.
12. 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.
13. The Referrer and Referee understand and agree that joining the Promotion involves giving consent for BEA to contact them in relation to the Promotion.
14. The Referrer represents and warrants that he/she have a close personal or family relationship with the Referee and the corresponding referral is not for commercial purposes. The Referrer and Referee understand and agree that selling, reselling or otherwise commercializing the Referral Code (as defined in Section B Clause 1i) or using it for monetary gain is prohibited.
15. The Referrer confirms that he/she must disclose to the Referee that he/she may receive reward(s) from BEA after the Referee has fulfilled the requirement(s) as stipulated in these Terms and Conditions.
16. The Referee understands and agrees that joining the Promotion involves giving consent for BEA to disclose the Designated Account application result to the Referrer.

17. 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.
18. 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; (iii) the Initial Funds; (iv) the Average Daily Relationship Balance; and (v) the Designated Investment Product Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, the Average Daily Relationship Balance and the Designated Investment Product Balance shall be final and conclusive.
19. 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. In the event of any dispute, the decision of BEA shall be final and conclusive.
20. If there is abuse of any promotional reward(s) and offer(s)/non-compliance of laws, regulations or these Terms and Conditions by the Referrer and/or Referee during the Promotional Period, the Referrer cannot enjoy any reward(s) under the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the Referrer's credit card account and/or Referrer's HKD Savings Account without prior notice and/or take action to recover any outstanding amounts. The decision of BEA as to whether there is abuse of any promotional reward(s) and offer(s) /non-compliance of laws, regulations or these Terms and Conditions shall be final and conclusive.
21. BEA reserves the sole right to vary or cancel all or any of the offers under the 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.
22. 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.
23. 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.
24. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
25. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
26. These Terms and Conditions are governed and construed under the laws of the Hong Kong Special Administrative Region.

B. Referral Reward Requirements

1. For the Referrer to be eligible for the relevant Referral Reward (refer to Table 1), 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 Hong Kong 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 during the Promotion Period;
 - 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:
 - a) Deposit and maintain corresponding Initial Funds (as defined in Section A Clause 4, refer to Table 1) within the first 2 weeks from the date on which the account is opened until the designated date (refer to Table 2);
 - b) Log in to the BEA Mobile;
 - c) Register for the e-statement service for an all-in-one account;
 - d) Provide a valid email address; and
 - e) Fulfil the relevant other requirements (refer to Table 1).

Table 1

Designated Account	Initial Funds (HK\$ or equivalent)	Other Requirements	Referral Reward (HK\$)
SupremeGold Private	≥ \$12,000,000	1) Open a securities sub-account and a linked deposit sub-account (the "Investment Sub-accounts"); and 2) Apply for or currently hold a BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard.	\$10,000
	≥ \$8,000,000 - < \$12,000,000		\$6,000
	≥ \$5,000,000 - < \$8,000,000		\$2,500
SupremeGold Account	≥ \$1,000,000	1) Open the Investment Sub-accounts; and 2) Apply for or currently hold a BEA SupremeGold World Mastercard.	\$2,000
	≥ \$500,000 - < \$1,000,000		\$800
BEA GOAL account	≥ \$200,000	1) Enable push notifications for BEA Mobile; and 2) Apply for or currently hold any BEA credit card.	\$400
	≥ \$100,000 - < \$200,000		\$200

Table 2

Month of account opening	Designated date until which Initial Funds must be maintained (date inclusive)
April 2026	31 July 2026
May 2026	31 August 2026
June 2026	30 September 2026

- The Referral Reward will be calculated according to the Initial Funds. If the amount of Initial Funds is not maintained until the designated date, the Referral 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 Referral Reward under each account segment for a maximum of 10 times.

C. Extra Reward Requirements

- For the Referrer to be eligible for the relevant Extra Reward (refer to Table 3), the Referee must fulfil the following requirements during the Promotional Period.
 - Open a Designated Account and the corresponding referral is a Successful Referral (as defined in Section B);
 - Open the Investment Sub-accounts; and
 - Meet the Designated Investment Product Balance (as defined in Section A Clause 6, refer to Table 3) on the designated date as stipulated in Table 4.

Table 3

Designated Account	Designated Investment Product Balance (HK\$ or equivalent)	Extra Reward (HK\$)
SupremeGold Private	≥ \$2,000,000	\$5,000
SupremeGold Account	≥ \$200,000	\$500
BEA GOAL account	≥ \$10,000	\$200

Table 4

Month of account opening	Date the Designated Investment Product Balance must be met
April 2026	31 July 2026
May 2026	31 August 2026
June 2026	30 September 2026

D. Reward Arrangements

- The relevant reward(s) will be credited to the Referrer's BEA credit card account on or before **30 November 2026** (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 cash reward within one month after the Reward Schedule.

4. To receive the reward(s), the Referee must maintain (i) the Designated Account they have opened; and (ii) relevant reward requirements, at the time in which BEA credits the reward(s). 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.
5. 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

1. The reward(s) are only available to the holder of a principal BEA credit card.
2. BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
3. 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.
4. BEA reserves the sole discretion to accept or decline a credit card application without providing any reason.
5. 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

1. The personal data you provide for the Promotion belongs to BEA, and this information will be used for the Promotion only, including for verification and notification purposes.
2. Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
3. 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 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 funds' offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
- A fund may not be available in all jurisdictions and/or 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 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 Hong Kong Special Administrative Region.
- The prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. It is possible that you may lose some or all of your investment as a result of conducting securities transaction. Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment products or the provision of investment services.
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- 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 securities or investment products.
- 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 related 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!

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