

SupremeGold Referral Form

REFERRER'S DETAILS

Name in English:

(as printed on HKID Card/Passport)

Contact tel. no.:

I am an existing BEA All-in-one Account customer. Please credit any rewards for the referral programme to my BEA Credit Card listed below.

BEA Credit Card Account No.:

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General Declaration

- I have read and understood the Personal Information Collection Statement (as stipulated in clause E).
- I have read and understood the terms and conditions of the referral programme and agree to be bound by them.
- I understand and agree that the BEA Credit Card no. provided above will be disclosed to the referee through this form.
- I hereby declare and confirm that the above information and representations are true and correct.
- I understand and agree that once the registration has been submitted, no alteration is allowed.

Referrer's Signature:

Date:

Note: The personal data provided above will be used for the SupremeGold referral programme only.

REFEREE'S DETAILS

Name in English:

(as printed on HKID Card/Passport)

Contact tel. no.:

Preferred branch for account opening:

General Declaration

- I have read and understood the Personal Information Collection Statement (as stipulated in clause E).
- I understand the referral programme and agree to join it. I hereby provide my personal data as stated above and consent for BEA to contact me in relation to the referral programme.
- I have read and understood the criteria for an eligible referee (as stipulated in clause B.6) and other terms and conditions of the referral programme and agree to be bound by them.
- I understand and agree that the status of my account opening will be disclosed to the referrer.
- I also acknowledge and understand that the referrer may receive a referral reward when I have successfully opened a SupremeGold Account with BEA and fulfilled the requirements as stipulated in the attached terms and conditions.
- I hereby declare and confirm that the above information and representations are true and correct.
- I understand and agree that once the registration has been submitted, no alteration is allowed.

Referee's Signature:

Date:

Note: The personal data provided above will be used for the SupremeGold referral programme only.

For Bank Use Only (Please keep the original form at branch for record)

Referral Form receiving date: / /	Branch code:	Handled by: (Name & Staff ID)	Handled by: (Signature)	Checked by: (Name & Staff ID of officer or above)	Checked by: (Signature)
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A. General Terms and Conditions

1. Unless otherwise specified, the SupremeGold Referral Programme (“Referral Programme”) of The Bank of East Asia, Limited (“BEA”) is valid from 8th June until 30th June, 2020 (both days inclusive) (the “Promotional Period”).
2. “Initial Funds” refers to funds newly deposited in the new SupremeGold account within the first 2 weeks of its being opened. 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).
3. BEA staff are not eligible to participate as referrers or referees in the Referral Programme.
4. 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.
5. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Referral Programme

1. The Referral Programme only applies to an existing holder of an All-in-one Account (including a SupremeGold Account, Supreme Account, or i-Account) (the “Referrer”) of BEA who successfully refers their friend or relative (the “Referee”) to open a new SupremeGold Account through a BEA branch or the BEA Flash mobile app during the Promotional Period.
2. Account application through BEA branches: For the Referrer and Referee to qualify for the Referral Rewards, the completed original Referral Form with both the Referrer’s and Referee’s signatures must be submitted to any branch of BEA during the Promotional Period and before the Referee’s SupremeGold Account is successfully opened, and the designated requirements fulfilled, as stipulated in the Terms and Conditions of the Referral Programme (“Successful Referral”).
3. Account application through BEA Flash: The Referral Programme applies to Referees who enter the Referrer’s code into the “Promotion code” field during the BEA Flash account opening process, successfully open a SupremeGold Account, and fulfil the designated requirements during the Promotional Period, as stipulated in the Terms and Conditions of the Referral Programme. The completed original Referral Form can be submitted by either the Referrer or Referee to any branch of BEA before the Referee opens their SupremeGold Account through BEA Flash.
4. Details of the Referral Rewards are as follows:
 - (i) **Referrer Reward:** The Referrer can receive up to HK\$1,800 in BEA Credit Card Free Spending Credit (the “Referrer Reward”) for each Successful Referral, with details as provided below. The maximum reward for each Referrer during the Promotional Period is HK\$18,000 in BEA Credit Card Free Spending Credit (i.e. for up to 10 Successful Referrals).

No. of Successful Referrals	Referral Reward per Successful Referral (in BEA Credit Card Free Spending Credit)
1 Successful Referral	HK\$1,000
2 Successful Referrals	HK\$1,200
3 Successful Referrals	HK\$1,500
4 or more Successful Referrals	HK\$1,800

- (ii) **Referee Reward:** The Referee will receive HK\$100 in BEA Credit Card Free Spending Credit (the “Referee Reward”) for successfully opening a SupremeGold Account and fulfilling the designated requirements as stipulated in clause B.6 below.
5. Each Referee can only be referred by one Referrer. Duplicate referrals will not be accepted, and in such cases, the Referrer’s Code entered by the Referee will be final. For Referees who open their account at a BEA branch, only the first form received and dated earliest will be considered (according to BEA’s records).
 6. The Referee must fulfil the designated requirements as follows to receive the Referee Reward (“Eligible Referee”):
 - (i) Not have maintained any deposit account with BEA, either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Account is opened;
 - (ii) Deposit initial funds of at least HK\$500,000 (or its equivalent) within the first 2 weeks from the date the SupremeGold Account is opened and maintain them there until 30th November, 2020.
 - (iii) Open a securities sub-account and a linked deposit sub-account;
 - (iv) Log in to Mobile Banking for the first time and register for the e-statement service for an All-in-one Account;
 - (v) Apply for a BEA SupremeGold World Mastercard; and
 - (vi) Provide a valid email address.
 7. If the Referee or Referrer closes their All-in-one Account on or before the date when the Referral Reward is credited, the Referral Reward entitlement will be forfeited.
 8. If the Referee cancels the banking services as set out in clause B.6 above within 1 year from the date the SupremeGold Account is opened, BEA reserves the right to reclaim without prior notice (i) the Referrer Rewards, and (ii) the Referee Reward.

9. The Referrer Reward is determined by the number of successful referrals and the opening date of the Referee's SupremeGold Account. BEA's records will be conclusive as to (i) the date on which the Referee's SupremeGold Account is opened; and (ii) the date on which the Referral Form is received. The decision of BEA as to whether a sum qualifies as the Average Daily Relationship Balance shall be final and conclusive.

C. Referrer and Referee Reward

1. The Referrer can receive the Referrer Reward for (i) Successful Referral and (ii) the Eligible Referee fulfilled the designated requirements set out in clause B.6 above.
2. Each Eligible Referee is entitled to the Referee Reward once only during the Promotional Period.
3. If the Eligible Referee 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.
4. Referral Reward will be credited to the Referrer and Eligible Referee's BEA credit card account on or before 30th September, 2020 without prior notice.
5. For details and related terms and conditions of SupremeGold Account Welcome Rewards, please refer to the relevant promotional leaflet.

D. BEA Credit Card Free Spending Credit

1. The Referral Reward is only available to the holder of a principal BEA Credit Card (the "Cardholder").
2. BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
3. The BEA Credit Card Free Spending Credit will only be awarded to Cardholders whose BEA Credit Card accounts are valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
4. BEA reserves the sole discretion to accept or decline a 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.

E. Personal Information Collection Statement

1. The personal data you provide belongs to BEA, which will use the information for the Referral Programme only, including verification and notification purposes.
2. If a customer fails to supply the information required for the Referral Programme, the Referral Reward will be forfeited.
3. Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
4. 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 the BEA's Group Data Protection Officer by post at 10 Des Voeux Road Central, Hong Kong.
5. 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.
6. BEA shall continue to hold the data for a period of 6 months or such other period as prescribed by applicable laws and regulations.

Important Notes:

Investment involves risk. Before making an investment decision, investors 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.

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