

**Terms and Conditions for Unit Trust Monthly Investment Plan Subscription Reward
("Reward")**

1. Unit Trust Monthly Investment Plan ("UTMIP") Subscription Reward is valid from 2 January till 31 March 2024, both days inclusive (the "Promotion Period").
2. The Reward (as defined in Clause 3 below) is only available for individual All-in-one account (i.e. SupremeGold Private/SupremeGold/Supreme Account/i-Account/BEA GOAL) customers (the "Eligible Customer(s)") of The Bank of East Asia, Limited ("BEA").
3. The Reward consists of Reward (a) and Reward (b), please refer to Table 1.

Table 1

Reward (a)	Set up a UTMIP with monthly investment amount (HK\$) as below:	Food Delivery e-Cash Coupon (HK\$) (the "Cash Coupon")
	\$3,000 or above	\$150
	\$1,000 - < \$3,000	\$100
Reward (b)	0% subscription fee in the first 3 months	

4. To be eligible for the Reward, Eligible Customers must successfully set up a UTMIP with a monthly investment of HK\$1,000 or above (excluding UTMIP with a subscription fee of lower than 1.68%) through BEA Online and/or BEA Mobile during the Promotion Period. To be eligible for Reward (b), Eligible Customers must also invest in the UTMIP for at least 3 consecutive months.
5. For Reward (a), the Cash Coupon will be sent to the email address of the Eligible Customer on or before 30 June 2024 according to BEA's record, and BEA will not give prior notice.
6. For Reward (b), Eligible Customers are required to pay the fund subscription fees through their individual All-in-one account or BEA Credit Card (if applicable) up front. The amount of the fund subscription fees will then be credited as a cash rebate to the Eligible Customer's savings account within the All-in-one account on or before 31 August 2024.

7. All other fees/charges that apply to the relevant fund (including switching fees, redemption fees, management fees, and other fees if applicable) will continue to apply. Please refer to the bank charges tables for more details.
8. If the customer wishes to terminate participation in the UTMIP within 24 months from the date of the customer's first investment in the fund/respective funds under the UTMIP and if the holding balance of the relevant UTMIP is below HK\$2,000 at the time of termination, BEA shall be entitled to collect an early termination fee. BEA may from time to time change the early termination fee amount at its sole discretion.
9. If the Eligible Customer closes his/her All-in-one Account and/or terminates the UTMIP on or before the Reward is issued, the Reward will be forfeited.
10. Each BEA All-in-one Account is entitled to the Reward once only.
11. The Reward cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified. BEA will not take any responsibility and will not re-send the Cash Coupon if it is lost or stolen.
12. The usage of the Cash Coupon is subject to the terms as specified by the supplier(s). BEA is not the supplier of the Cash Coupon. Any enquiry or complaint in respect of the Cash Coupon should be directed to the relevant supplier(s). BEA gives no guarantee to the Cash Coupon or the services/products of the supplier(s), or does not accept any liability arising in conjunction with the use of the Cash Coupon or the services/products provided by the supplier(s).
13. If the Cash Coupon is out of stock, BEA reserves the right to offer an alternative gift/coupon as a replacement. The value and features of the alternative gift/coupon might be different from the original Cash Coupon.
14. The Reward is not applicable to BEA staff. If Eligible Customers are entitled to the Reward in conjunction with other promotion offers during the Promotion Period, unless otherwise specified, BEA reserves the right to grant the customer one or part of the entitled Reward.
15. BEA reserves the sole right to vary or cancel all or 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.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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 fund offering documents, including but not limited to the Explanatory Memorandum/ Prospectus and Key Facts Statement for detailed information, including 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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