

Terms and Conditions for Fund Portfolio Builder Program Rewards

1. The Offer (as defined in Clause 4 below) is valid from 17 January till 30 April 2024, both days inclusive (the “Promotion Period”).
2. The Offer only applies to customers with individual All-in-one account of The Bank of East Asia, Limited (“BEA”) (“Eligible Customers”).
3. “Designated UT Transaction” refers to lump-sum subscriptions for Unit Trusts (“UT”) (excluding UT Monthly Investment Plan subscriptions, fund switching, fund redemption, transfer-in of funds, and fund subscriptions with a subscription fee of lower than 0.68%) via Fund Portfolio Builder in the BEA Mobile.
4. Eligible Customers who have completed every Designated UT Transaction are entitled to HK\$ 100 cash rewards (the “Offer”). Each Eligible Customer is entitled to the Offer 10 times (i.e. capped at HK\$1,000) for each BEA All-in-one account only during the Promotion Period.
5. The Cash Reward will be credited to Eligible Customers’ All-in-one account on or before 31 July 2024 (“Cash Reward issue date”). Eligible customers must meet the requirements (as defined in Clause 4) and maintain a valid Investment Account with BEA at the time of the Cash Reward issue date in order to be entitled to the Offer. If customers cancel the aforementioned accounts on or before the issue date, their eligibility for the Offer will be forfeited.
6. The Offer cannot be transferred, returned, exchanged or redeemed for other products, unless otherwise specified.
7. 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.
8. If Eligible Customers are entitled to the Offer 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 Offers.
9. No person other than the customer and BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these Terms and Conditions.
10. BEA reserves the sole right to recover the Offer from the Eligible Customers or the equivalent value of the Offer awarded to them if BEA discovers they do not fulfil the requirements to obtain the Offer or violates any of these Terms and Conditions.
11. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

12. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

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 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, investment objectives and risk tolerance level.
- 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.
- Fund investments are NOT principal-protected and you could lose all of your Investment Amount in the worst-case scenario. Please note that the risk factors mentioned are not, and do not purport to be, exhaustive.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- 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 relevant transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between the third party service provider and the customer directly.