

Terms and Conditions:

1. The subscription fee offer (the “Offer”) is valid **from 1 March to 30 June, 2021** (both days inclusive) (the “Promotional Period”). The Offer is only applicable to lump-sum fund subscriptions made via the Cyberfund Centre on the website of The Bank of East Asia, Limited (“BEA”).
2. The Offer is subject to change without prior notice and the final decision made by BEA from time to time will apply. For more information on the funds and details of subscription process, please visit the Cyberfund Centre on the BEA website at www.hkbea.com.
3. The Offer is provided to eligible customers with reference to the account the customer uses to log in to Cyberbanking to make related subscription(s). For example, a customer who logs in to Cyberbanking with his/her CorporatePlus Account user name and password will be entitled to the Offer for CorporatePlus customers accordingly.
4. Payment by credit card is not acceptable for lump-sum subscriptions to funds.
5. The Offer is not applicable to fund switching or to funds with no subscription fee.
6. The Offer cannot be redeemed for cash and is not transferable.
7. The Offer cannot be used in conjunction with any other promotional offers.
8. The Offer is not applicable to the employees of BEA or BEA’s wholly-owned subsidiaries, or to the immediate relatives of said employees.
9. BEA reserves the sole right to vary or cancel the Offer 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.
10. Should there be any discrepancy between the English and the 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 the market fluctuations and the risks inherent in investments. Past performance is not indicative of future performance. Investors should not make an investment decision based solely on this material.

Investment in emerging markets involves above-average investment risks, for instance, possible fluctuations in foreign exchange rates, political and economic uncertainties. It is possible that investors may lose some or the entire amount they have invested in the funds.

Before making any investment, investors should refer to all relevant investment funds’ offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.

The investment decision is yours but you should not invest in the investment funds unless the intermediary who sells it to you has explained to you 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 may be subject to restrictions. If investors are in doubt, independent professional advice should be sought. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

Renminbi (“RMB”) Currency risk: The value of the RMB fluctuates against other currencies and will be affected by, amongst other things, control measures taken by the government of the People’s Republic of China (“PRC”). (For example, the PRC government regulates conversion between the RMB and foreign currencies

both in Hong Kong and Mainland China.) As a result, returns on a RMB fund may be adversely affected if said fund is converted to another currency. Furthermore, the RMB is not freely convertible at present, and conversion of the RMB through banks in Hong Kong is subject to certain restrictions. In particular, conversion of the RMB by an individual customer is subject to a daily limit. If an individual intends to convert an amount in RMB from/to another currency that exceeds this daily limit, he/she should allow for a sufficient period of time for this conversion to be successfully processed.

The Bank of East Asia, Limited (BEA) is an agent of the third party fund house and the fund is a product of the third party fund house but not BEA.

For distribution of funds - 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; however any dispute over the contractual terms of the product should be resolved between directly the third party fund house and the customer.

Issued by The Bank of East Asia, Limited