

Terms and Conditions for “Lump-Sum Fund Subscription Promotion on Cyberfund Centre / BEA Mobile”

1. The subscription fee offer (the “Offer”) is valid from 1 January to 31 December 2025 (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”) or via BEA Mobile*.
2. The Offer is provided to eligible customers with reference to the account the customer uses to log in to BEA Online or BEA Mobile* to make related subscription(s). For example, a customer who logs in to BEA Online or BEA Mobile* with his/her SupremeGold Account user name and password will be entitled to the Offer for SupremeGold customers accordingly.

	SupremeGold/ SupremeGold Private	Supreme/i-Account/ BEA GOAL	CorporatePlus
Fund subscription amount equals or above HK\$300,000 equivalent per transaction	1.25%	1.50%	1.50%
Fund subscription amount below HK\$300,000 equivalent per transaction	1.50%		1.75%

3. Payment by credit card is not acceptable for lump-sum subscriptions to funds.
4. The Offer is not applicable to fund switching or to funds with no subscription fee.
5. The Offer is not applicable to Monthly Investment Plan subscriptions.
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. For more information on the funds and details of the subscription process, please visit the Cyberfund Centre in the BEA website.
10. All other fees/charges that apply to the relevant fund (including switching fees, redemption fees, management fees, and other fees) will continue to apply. Please refer to the bank charges tables for more details.

11. 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.
12. No person or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. Customer are responsible for the relevant data charges incurred by downloading and/or using the BEA app and/or BEA Online.
15. Please download BEA mobile application from official application stores or BEA website, and ensure the search wording is correct.
16. By using BEA Mobile and/or BEA Online, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BEA from time to time and posted on BEA Mobile and/or BEA Online.
17. Should there be any discrepancy between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

**Not applicable to CorporatePlus customers*

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. 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 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/or may be subject to restrictions. If you are in doubt, independent professional advice should be sought.
- 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.