

### Terms and conditions for the 0% subscription fee for the first 6 months

1. The 0% subscription fee for the first 6 months runs from 1<sup>st</sup> January until 30<sup>th</sup> June, 2021, both days inclusive (the "Promotional Period").
2. The 0% subscription fee for the first 6 months is only available for individual All-in-one account (SupremeGold Private/SupremeGold/Supreme Account/i-Account) customers (the "Eligible Customers") of The Bank of East Asia, Limited ("BEA"). For joint accounts, only the primary account holder is entitled to the offer.
3. To be eligible for the 0% subscription fee for the first 6 months (the "offer"), Eligible Customers must (i) successfully subscribe to the funds through the Monthly Investment Plan at a branch or through Cyberbanking during the Promotional Period; (ii) make a monthly investment of HK\$1,000 or above; and (iii) invest in the Monthly Investment Plan for at least 6 consecutive months.
4. Eligible Customers who subscribe the funds through the Monthly Investment Plan during the promotional period can be entitled to 1.68% preferential subscription fee. 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 of the first 6 months will then be credited as a cash rebate to the Eligible Customer's savings account within the All-in-one account according to the date of the exchange rate conversion (if applicable) and cash rebate crediting month as set out in the below table.

Monthly Investment Plan subscription month	Date of the exchange rate conversion (convert to HKD)	Cash rebate crediting month (on or before)
January – June 2021	30 <sup>th</sup> November, 2021	31 <sup>st</sup> January, 2022

5. The Offer only applies to a maximum monthly contribution of HK\$10,000 for the Monthly Investment Plan. A 1.68% subscription fee will apply to the part of monthly contributions that over HK\$10,000. For details, please contact BEA staff.
6. 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.
7. If the customer wishes to terminate participation in the BEA Monthly Investment Plan within 24 months from the date of the customer's first investment in the fund/respective funds under the BEA Monthly Investment Plan and if the holding balance of the relevant BEA Monthly Investment Plan is below HK\$20,000 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.
8. If the Eligible Customer closes his/her All-in-one Account and/or Monthly Investment Plan on or before the cash rebate is issued, the cash rebate will be forfeited.
9. Each Eligible Customer is entitled to receive the offer once only.
10. All offers are non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
11. 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.
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 Notices

- 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 protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. 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. Before making any investment decision, you should refer to all relevant offering documents for detailed information including the risk factors.

- 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.