

Terms and Conditions for SupremeGold Private Promotion

A. General Terms and Conditions

1. All offers are valid from 1 April till 30 June 2025, both days inclusive (the "Promotional Period"), unless otherwise specified.
2. **"New-to-bank Customer"** refers to a customer who: (i) has not maintained any deposit accounts with The Bank of East Asia, Limited ("BEA"), either individually or jointly, in the 12 months prior to the date on which the newly opened account with SupremeGold Private is opened, and (ii) successfully joins SupremeGold Private.
3. **"Upgrade Customer"** refers to a customer who: (i) is an existing deposit account holder of BEA (including an existing deposit account, BEA GOAL account, i-Account, Supreme Account, or SupremeGold Account), (ii) has not held a BEA account with SupremeGold Private either individually or jointly in the 12 months prior to the date on which they upgrade to SupremeGold Private, and (iii) successfully upgrades to SupremeGold Private.
4. **"Initial Funds"** refers to (i) the existing Average Daily Relationship Balance (as defined in Section A Clause 5) of the account upgraded to SupremeGold Private, and/or (ii) funds newly deposited in the new/upgraded account with SupremeGold Private. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (funds transferred from any other deposit account maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others are excluded).
5. **"Average Daily Relationship Balance"** is the average daily balance in the preceding month of the customer's sub-accounts with SupremeGold Private and the accounts/plans that have been selected to be incorporated into the SupremeGold Private statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
6. **"Designated Investment Product Balance"** refers to the daily total balance of the Designated Investment Products of the investment sub-accounts under the account with SupremeGold Private (including the cap of securities balance calculated). "Designated Investment Products" refers to investment funds, linked deposits (excluding currency-linked deposits) and securities. The cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 4 [applicable to Wealth Portfolio Reward - Reward 1 under Section D] and Table 7 [applicable to Portfolio Building Reward under Section E].
7. **"Designated Foreign Currency Deposit Balance"** refers to the daily total balance of the Designated Foreign Currencies of the Current, Savings and Time Deposit accounts under the account with SupremeGold Private. "Designated Foreign Currency" refers to currencies excluding United States Dollar (USD) and Hong Kong Dollar (HKD).
8. For joint accounts, only the primary account holder is entitled to enjoy the offers.
9. Each customer is entitled to receive the rewards below once only during the Promotional Period.
10. Unless otherwise specified, customers must hold a valid BEA CENTENNIAL World Elite Mastercard principal card or BEA SupremeGold World Mastercard principal card to receive the reward(s). If a customer holds a BEA CENTENNIAL World Elite Mastercard and BEA SupremeGold World Mastercard at the same time, the Free Spending Credit will be credited to the BEA CENTENNIAL World Elite Mastercard.
11. All offers are non-transferrable and cannot be exchanged or redeemed for cash or other products, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
12. BEA's record will be conclusive as to the date on which the account with SupremeGold Private is opened/upgraded to, Average Daily Relationship Balance, Designated Investment Product Balance and Designated Foreign Currency Deposit Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, Average Daily Relationship Balance, Designated Investment Product Balance and the Designated Foreign Currency Deposit Balance shall be final and conclusive.
13. 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.
14. No person other than the Eligible Customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.
15. Participation in this promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.

16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
17. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Account Opening Requirements

1. To be eligible for the Welcome Reward under Section C, Wealth Portfolio Reward under Section D, Portfolio Building Reward under Section E and/or Upgrade Reward under Section F, a New-to-bank Customer or Upgraded Customer must fulfil the following account opening requirements ("Account Opening Requirements") during the Promotional Period ("Eligible Customers"):
 - (i) open or hold a securities sub-account and a linked deposit sub-account (collectively "Investment Sub-accounts"),
 - (ii) log in to the BEA Mobile and register for the e-statement service for an all-in-one account,
 - (iii) apply for or hold a BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard, and
 - (iv) provide a valid email address.

C. Welcome Reward

1. This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
2. To be eligible for the Welcome Reward (refer to Table 1), a New-to-bank Customer must:
 - (i) fulfil the Account Opening Requirements (as stipulated in Section B), and
 - (ii) deposit and maintain the designated Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the account with SupremeGold Private is opened until the designated date as stipulated in Table 2.

Table 1

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$8,000,000	\$8,000
≥\$5,000,000 - <\$8,000,000	\$5,000

Table 2

Month account is opened	Designated date the Initial Funds must be maintained until (date inclusive)	Reward to be credited on or before
April 2025	31 July 2025	30 November 2025
May 2025	31 August 2025	
June 2025	30 September 2025	

3. If the amount of Initial Funds is not maintained in any month until the designated date, it will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the designated period. Initial Funds of below HK\$5,000,000 (or equivalent) is not eligible for any rewards.

D. Wealth Portfolio Reward

1. This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
2. To be eligible for the Wealth Portfolio Reward (refer to Table 3), a New-to-bank Customer must
 - (i) be eligible for Welcome Reward under Section C, and
 - (ii) meet Designated Investment Product Balance (as defined in Section A Clause 6) and/or Designated Foreign Currency Deposit Balance (as defined in Section A Clause 7) on the designated date as stipulated in Table 5.

Table 3

Reward 1 – Investment Balance	Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
	≥\$10,000,000	\$40,000
≥\$2,000,000 - <\$10,000,000	\$20,000	
Reward 2 – Foreign Currency Deposit Balance	Designated Foreign Currency Deposit Balance (HK\$ equivalent)	Credit Card Free Spending Credit (HK\$)
	≥\$1,000,000	\$500

3. To avoid doubt, regarding Designated Investment Products (as defined in Section A Clause 6), **the cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 4**, examples as below. Regarding Designated Foreign Currency (as defined in Section A Clause 7), United States Dollar (USD) and Hong Kong Dollar (HKD) are excluded.

Table 4

Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	Cap of securities balance calculated (HK\$)
≥\$1,000,000	\$1,000,000
<\$1,000,000	Not Applicable

Example (assuming the customers have fulfilled the requirement as stipulated in Section D Clause 2 (i))

	(A) Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	(B.1) Balance of securities (HK\$ or equivalent)	(B.2) Adjusted balance of securities with the cap of securities balance calculated (HK\$ or equivalent)	(A) + (B.2) Designated Investment Product Balance (HK\$ or equivalent)	Entitled Wealth Portfolio Reward - Reward 1 (HK\$)
Example 1	\$9,000,000	\$9,000,000	\$1,000,000	\$10,000,000	\$40,000
Example 2	\$1,500,000	\$500,000	\$500,000	\$2,000,000	\$20,000
Example 3	\$500,000	\$1,500,000	\$0	\$500,000	\$0

Table 5

Month account is opened	Date the Designated Investment Product Balance and/or Designated Foreign Currency Deposit Balance must be met	Reward to be credited on or before
April 2025	31 July 2025	30 November 2025
May 2025	31 August 2025	
June 2025	30 September 2025	

E. Portfolio Building Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Portfolio Building Reward (refer to Table 6), a New-to-bank Customer must
 - fulfil the Account Opening Requirements (as stipulated in Section B),
 - maintain the Average Daily Relationship Balance (as defined in Section A Clause 5) throughout the designated period as stipulated in Table 8, and
 - meet Designated Investment Product Balance (as defined in Section A Clause 6) on the designated date as stipulated in Table 8.

Table 6

Average Daily Relationship Balance (HK\$ or equivalent)	Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$5,000,000	≥\$5,000,000	\$500

3. To avoid doubt, regarding Designated Investment Products (as defined in Section A Clause 6), **the cap of securities balance calculated is based on the balance of investment funds and linked deposits (excluding currency-linked deposits), with reference to Table 7**, examples as below.

Table 7

Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	Cap of securities balance calculated (HK\$)
≥\$2,500,000	\$2,500,000
<\$2,500,000	Not Applicable

Example (assuming the customers have fulfilled the requirements as stipulated in Section E Clause 2 (i) and (ii))

	(A) Balance of investment fund and linked deposits (excluding currency linked deposits) (HK\$ or equivalent)	(B.1) Balance of securities (HK\$ or equivalent)	(B.2) Adjusted balance of securities with the cap of securities balance calculated (HK\$ or equivalent)	(A) + (B.2) Designated Investment Product Balance (HK\$ or equivalent)	Entitled Portfolio Building Reward (HK\$)
Example 1	\$2,500,000	\$3,000,000	\$2,500,000	\$5,000,000	\$500
Example 2	\$3,000,000	\$2,000,000	\$2,000,000	\$5,000,000	\$500
Example 3	\$2,000,000	\$3,000,000	\$0	\$2,000,000	\$0

Table 8

Month account is opened	Designated period Average Daily Relationship Balance must be maintained (both dates inclusive)	Date the Designated Investment Product Balance must be met	Reward to be credited on or before
April 2025	1 August – 31 October 2025	31 October 2025	28 February 2026
May 2025	1 September – 30 November 2025	30 November 2025	
June 2025	1 October – 31 December 2025	31 December 2025	

F. Upgrade Reward

- This reward applies to Upgraded Customers (as defined in Section A Clause 3) only.
- To be eligible for the Upgrade Reward (refer to Table 9), an Upgraded Customer must:
 - fulfil the Account Opening Requirements (as stipulated in Section B), and
 - deposit and/or maintain the Initial Funds (as defined in Section A Clause 4) within the first 2 weeks from the date on which the account with SupremeGold Private is upgraded to until the designated date as stipulated in Table 10.

Table 9

Initial Funds (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥\$5,000,000	\$1,000

Table 10

Month account is upgraded	Designated date the Initial Funds must be maintained until (date inclusive)	Reward to be credited on or before
April 2025	31 July 2025	30 November 2025
May 2025	31 August 2025	
June 2025	30 September 2025	

- If the amount of Initial Funds is not maintained in any month until the designated date, it will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the designated period. Initial Funds of below HK\$5,000,000 (or equivalent) is not eligible for any rewards.

G. Reward Arrangement

1. To receive the Welcome Reward under Section C, Wealth Portfolio Reward under Section D, Portfolio Building Reward under Section E and/or Upgrade Reward under Section F, the Eligible Customer must fulfil the Account Opening Requirements (as stipulated in Section B) and maintain (i) an account with SupremeGold Private, (ii) Investment Sub-accounts, (iii) BEA Mobile service and e-statement service for their all-in-one account, (iv) a BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard, and (v) a valid email address in BEA's records at the time BEA credits the reward. If a SupremeGold Private customer closes the aforesaid accounts and/or cancels the aforesaid services on or before the date when the reward is credited, their entitlement to the reward(s) will be forfeited.
2. Unless otherwise specified, the relevant reward will be credited to the Eligible Customer's BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard account according to the reward schedule without prior notice.
3. If the awarded customer cancels the account with SupremeGold Private and/or the services as stipulated in Section B within 1 year from the date the account with SupremeGold Private is opened/upgraded to, BEA reserves the right to charge an administration fee equivalent to the value of the reward to the account without prior notice.
4. If there is abuse/non-compliance by the eligible customer during the Promotional Period, the eligible customer cannot enjoy the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the eligible customer's account(s) without prior notice and/or take action to recover any outstanding amounts.

H. Securities Account Welcome Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/sec_welcome/en.

I. US Stocks Monthly Investment Plan Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/sec_us-smip/en.

J. Securities Customer Membership Programme

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/html/en/SCMP.html.

K. Securities Transfer-In Cash Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/sec_transfer/en.

L. Preferential Time Deposits Interest Rate

1. SupremeGold Private customers can enjoy a Preferential Time Deposit Interest Rate.
2. A quota applies to this offer; it is available on a first-come, first-served basis.
3. This offer is subject to the relevant terms and conditions. Please contact your SupremeGold Private Relationship Manager for details.

M. BEA MAXSaver

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/pdf/en/step-up_tnc.pdf.

N. Safe Deposit Box Offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/SDB/en.

O. Mortgage Reward

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager.

P. General Insurance Offer

1. This offer applies to insurance plans purchased at branches only. For details, please contact your SupremeGold Private Relationship Manager.

Q. Member-Get-Member Referral Programme

1. This offer is subject to the relevant terms and conditions. For details, please contact your SupremeGold Private Relationship Manager or visit www.hkbea.com/referral/en.

R. BEA CENTENNIAL World Elite Mastercard and BEA SupremeGold World Mastercard

1. BEA reserves the sole right to approve or decline BEA CENTENNIAL World Elite Mastercard and/or BEA SupremeGold World Mastercard applications.
2. For details and terms and conditions of the privileges, please refer to the relevant promotional materials or contact your SupremeGold Private Relationship Manager.

S. BEA Credit Card Free Spending Credit

1. BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
2. The BEA Credit Card Free Spending Credit will only be awarded to Cardholders whose BEA Credit Card accounts are valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
3. For the avoidance of doubt, nothing in these terms and conditions shall prejudice or affect the terms and conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "Cardholder Agreement"). These terms and conditions shall apply in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.

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 decision, you 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 an investment fund unless the intermediary who sells you a subscription has explained to you that the investment fund is suitable for you in light of your financial situation, investment experience, and investment objectives.
- A fund 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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To borrow or not to borrow? Borrow only if you can repay!