

## Terms and Conditions for SupremeGold Private Promotion

### A. General Terms and Conditions

1. All offers are valid from 2<sup>nd</sup> April till 30<sup>th</sup> June, 2024, 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; (ii) successfully joins SupremeGold Private through a BEA branch; and (iii) deposits Initial Funds (as defined in Section A Clause 4) of at least HK\$5,000,000 (or equivalent).
3. **"Upgraded 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; (iii) successfully upgrades to SupremeGold Private, depositing additional Initial Funds (as defined in Section A Clause 4) if the Average Daily Relationship Balance (as defined in Section A Clause 5) of the newly upgraded account does not meet the minimum requirement of HK\$5,000,000 (or equivalent).
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. The **"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. The **"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. "Designated Investment Product" refers to investment funds, linked deposits (excluding currency-linked deposits) and securities, whereas the balance of securities is calculated with a cap of HK\$1,000,000 (or equivalent).
7. For joint accounts, only the primary account holder is entitled to enjoy the offers.
8. 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.
9. Each customer is entitled to receive the reward(s) below once only during the Promotional Period.
10. 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.
11. BEA's record will be conclusive as to the date on which the account with SupremeGold Private is opened/upgraded to, the Average Daily Relationship Balance and Designated Investment Product Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, Average Daily Relationship Balance, and the Designated Investment Product Balance shall be final and conclusive.
12. 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.
13. 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.
14. 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.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

## B. Account Opening Requirements

- To be eligible for the Welcome Reward under Section C, Investment Balance Reward under Section D and/or Upgrade Reward under Section E, a New-to-bank Customer or Upgraded Customer must fulfil the following account opening requirements ("Account Opening Requirements") during the Promotional Period ("Eligible Customers"):
  - deposit/maintain Initial Funds (as defined in Section A Clause 4) of at least HK\$5,000,000 (or equivalent) within the first 2 weeks from the date on which the account is opened with/upgraded to SupremeGold Private;
  - open or hold a securities sub-account and a linked deposit sub-account (the "Investment Sub-accounts");
  - log in to BEA Mobile and register for the e-statement service for an all-in-one account;
  - apply for or hold a BEA CENTENNIAL World Elite Mastercard or BEA SupremeGold World Mastercard, and
  - provide a valid email address.

## C. Welcome Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Welcome Reward (refer to Table 1), a New-to-bank Customer must
  - 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; and
  - fulfil the Account Opening Requirements (as stipulated in Section B).

Table 1

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

Table 2

Month account is opened	Designated date the Initial Funds must be maintained until (date inclusive)	Welcome Reward to be credited on or before
April 2024	31 <sup>st</sup> July, 2024	30 <sup>th</sup> November, 2024
May 2024	31 <sup>st</sup> August, 2024	
June 2024	30 <sup>th</sup> September, 2024	

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

## D. Investment Balance Reward

- This reward applies to New-to-bank Customers (as defined in Section A Clause 2) only.
- To be eligible for the Investment Balance Reward (refer to Table 3), a New-to-bank Customer must
  - meet the Designated Investment Product Balance (as defined in Section A Clause 6) on the designated date as stipulated in Table 4; and
  - fulfil the Account Opening Requirements (as stipulated in Section B above) and be eligible for the Welcome Reward under Section C.

Table 3

Designated Investment Product Balance (HK\$ or equivalent)	Credit Card Free Spending Credit (HK\$)
≥ \$2,000,000	\$20,000

Table 4

Month account is opened	Date the Designated Investment Product Balance must be met	Investment Balance Reward to be credited on or before
April 2024	31 <sup>st</sup> July, 2024	30 <sup>th</sup> November, 2024
May 2024	31 <sup>st</sup> August, 2024	
June 2024	30 <sup>th</sup> September, 2024	

Note: To avoid doubt, regarding the Designated Investment Products (as defined in Section A Clause 6), the balance of securities is calculated with a cap of HK\$1,000,000 (or equivalent).

### E. Upgrade Reward

1. This reward applies to Upgraded Customers (as defined in Section A Clause 3) only.
2. To be eligible for the Upgrade Reward (refer to Table 5), an Upgraded Customer must
  - (i) deposit and 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 opened until the designated date as stipulated in Table 6; and
  - (ii) fulfil the Account Opening Requirements (as stipulated in Section B).

Table 5

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

Table 6

Month account is upgraded	Designated date the Initial Funds must be maintained until (date inclusive)	Upgrade Reward to be credited on or before
April 2024	31 <sup>st</sup> July, 2024	30 <sup>th</sup> November, 2024
May 2024	31 <sup>st</sup> August, 2024	
June 2024	30 <sup>th</sup> September, 2024	

3. The customer is not eligible for the Upgrade Reward if the Average Daily Relationship Balance of HK\$5,000,000 (or equivalent) is not maintained in any month until the designated date.

### F. Reward Arrangement

1. To receive the Welcome Reward under Section C, Investment Balance Reward under Section D and/or Upgrade Reward under Section E, 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 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. 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.

### G. Securities offer

1. This offer is subject to the relevant terms and conditions. For details, please contact your Relationship Manager or visit [www.hkbea.com/sec\\_welcome/en](http://www.hkbea.com/sec_welcome/en).

**H. 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.

**I. Mortgage Reward**

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

**J. 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.

**K. General Insurance Offer**

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

**L. 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.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong Special Administrative Region.
- The prices of securities may move up or down, and may even become valueless. There is an inherent risk that you may incur loss rather than make a profit as a result of buying and selling securities. You should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.
- Bonds are investment products. The investment decision is yours but you should not invest in bonds unless you consider it suitable for you having regard to your financial situation, investment experience and investment objectives.
- Bonds are not deposits and are not protected by the Deposit Protection Scheme in Hong Kong Special Administrative Region.
- Bonds are subject to both the actual and perceived measures of creditworthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario you might not be able to recover the principal and coupon if the issuer defaults on the bond.

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To borrow or not to borrow? Borrow only if you can repay!