BEA東亞銀行

PRIVATE SUPREMEGOLD 顯卓私人理財

SupremeGold Private Terms and Conditions

The Bank of East Asia, Limited (the "Bank") offers SupremeGold Private based on the following terms and conditions (the "Terms").

A. Eligibility

1. SupremeGold Private is offered by the Bank to SupremeGold customers and is an enhancement of the SupremeGold service.
2. SupremeGold Private is available to any personal holder of a SupremeGold Account who maintains an Average Daily Relationship Balance of HK$8,000,000 or above (or its equivalent). After joining, the eligibility of a customer for SupremeGold Private will be reviewed from time to time. At the time of review, the Average Daily Relationship Balance of the SupremeGold Private customer should be HK$8,000,000 or above (or its equivalent). If the SupremeGold Private customer is unable to meet the Average Daily Relationship Balance required for SupremeGold Private, the Bank has the right to terminate that customer's SupremeGold Private service after giving at least 1 month's notice.
3. "Average Daily Relationship Balance" is the average daily balance in the preceding month of the customer's sub-accounts with SupremeGold Private, 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), and BEA Mandatory Provident Fund ("MPF") (excluding BEA occupational retirement schemes ("ORSO Schemes")).

B. General Terms and Conditions

1. Except as otherwise referred to herein, the SupremeGold Account of SupremeGold Private customers will continue to be governed by the SupremeGold Account/Supreme Account/i-Account Terms and Conditions (as may be amended from time to time). Except otherwise specified, the fees and charges of a SupremeGold Account (as may be amended from time to time) also apply to SupremeGold Private customers. Should there be any discrepancies between the SupremeGold Account/Supreme Account/i-Account Terms and Conditions and the Terms, the Terms shall apply and prevail.
2. The Bank reserves the sole right to amend or alter the Terms at any time and from time to time. Please refer to the Bank's website or ask a relationship manager for details. In the event of any disputes, the decision of the Bank shall be final and conclusive.
3. Should there be any discrepancies between the English and Chinese versions of the Terms, the English version shall apply and prevail.

C. Services, Products and Privileges

1. Details of the products, services and benefits which are available to SupremeGold Private customers are listed on the Bank's website.
2. The applicable terms and conditions and the eligibility requirements which will apply to products and services available through SupremeGold Private will be set out or referred to in details in the relevant document(s) relating to each product or service.
3. The Bank reserves the sole right to change, add, or withdraw any products, services, and/or benefits available to SupremeGold Private customers at any time and from time to time without prior notice. Please refer to the Bank's website or ask a relationship manager for details. In the event of any disputes, the decision of the Bank shall be final and conclusive.
4. The Bank may offer SupremeGold Private customers preferential fees and charges and beneficial terms and rates on products and services. Please check with a relationship manager for information about the available prevailing fees, charges, terms and rates. The Bank may change such fees, charges, terms and rates from time to time.

D. SupremeGold Private Card

1. Use of the SupremeGold Private Card is governed under Clause 6 "Card" of Part B "Bank Product and Service Conditions" of the SupremeGold Account/Supreme Account/i-Account Terms and Conditions.
2. The Bank reserves the right to suspend or block customers from using a SupremeGold Private Card, make the SupremeGold Private Card invalid, and/or request customers to return the SupremeGold Private Card to the Bank, if, for any reason, the customers are no longer SupremeGold Private customers.

E. Termination

1. Customers will no longer be SupremeGold Private customers if, for any reason, they are no longer SupremeGold customers. In such cases, the Bank will not notify customers specifically again about losing SupremeGold Private status in advance.
2. The Bank reserves the right to suspend or terminate the SupremeGold Private service at any time after giving reasonable notice, except in exceptional circumstances where no prior notice is required.
3. Customers may withdraw from SupremeGold Private service by giving prior notice to the Bank in the form prescribed by the Bank or through such other channels as may be made available by the Bank from time to time. Please ask a relationship manager for details.
4. If a customer is no longer eligible for SupremeGold Private or withdraws from SupremeGold Private service, such customer will continue to be a SupremeGold customer as long as he/she continues to hold a SupremeGold Account and to qualify for SupremeGold Account in accordance with the relevant eligibility criteria.

If customer has any questions about the Terms, please contact a relationship manager or call the SupremeGold Private hotline on 2211 1188.