

[SupremeGold Private Privilege Sharing Programme] Terms and Conditions

A. General Terms and Conditions

1. Unless otherwise specified, the SupremeGold Private Privilege Sharing Programme (“**Privilege Sharing Programme**”) of The Bank of East Asia, Limited (“**BEA**”) is valid from 2nd September until 31st December, 2021 (both days inclusive) (the “**Promotional Period**”).
2. “**Initial Funds**” refers to funds newly deposited in the new SupremeGold Private within the first 2 weeks of its being opened. 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).
3. BEA staff are not eligible to participate as Existing Clients or New Clients in the Privilege Sharing Programme.
4. BEA reserves the sole right to vary or cancel all or any of the offers under the Privilege Sharing Programme 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.
5. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
6. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Privilege Sharing Programme

1. An Existing Client (“**Existing Client**”) of BEA will be eligible for a Nomination Reward and/or Overseas Client Nomination Reward (“**Rewards**”) after the New Client (“**New Client**”) fulfils the designated requirements as set out in Clause B.4 below.
2. “**Existing Client**” means a client of the BEA who:
 - a) holds both an All-in-one Account with BEA (including a SupremeGold Private/SupremeGold Account, Supreme Account, or i-Account) opened prior to the date when the New Client successfully becomes a SupremeGold Private customer (whether a sole name or joint name account) and any credit card issued by BEA (as the principal cardholder) which is still valid at the time the relevant Reward is credited; or
 - b) is an existing principal cardholder of any credit card issued by BEA (“**Card**”) opened prior to the date when the New Client successfully becomes a SupremeGold Private customer. In the case of existing credit card holders, rewards will only be given for successful “nominations” (as set out in Clause B.4 below) made between 15th November and 31st December, 2021 (both days inclusive) and where the Card is still valid at the time the relevant Reward is credited.
3. “**New Client**” means a person who:
 - a) successfully becomes a SupremeGold Private customer at a BEA branch during the Promotional Period;
 - b) maintains the SupremeGold Private and banking services as set out in Clause B.3c below at the time the Reward is credited (as set out in Clause B.5);
 - c) fulfil the following six account opening requirements:
 - (i) Has not held any deposit account with BEA, either individually or jointly, in the 12 months prior to the date on which they become a SupremeGold Private customer;
 - (ii) Deposits Initial Funds (as defined in Clause A.2) of at least HK\$5,000,000 (or equivalent amount) within the first 2 weeks from the date on which they become a SupremeGold Private customer and maintains them there until the designated date as set out in the table below.

New SupremeGold Private opening month	Designated date until which funds must be maintained (date inclusive)
September 2021	28 th February, 2022
October 2021	31 st March, 2022
November 2021	30 th April, 2022
December 2021	31 st May, 2022

- (iii) Opens a securities sub-account and a linked deposit sub-account;
- (iv) Logs in to Mobile Banking for the first time and register for the e-statement service for an All-in-one Account;
- (v) Applies for a BEA SupremeGold World Mastercard or BEA CENTENNIAL World Elite Mastercard; and
- (vi) Registers an email address with BEA through a BEA branch or Cyberbanking (“Settings” > “Contact Information” > “Personal Information – Change Email Address”).

4. The Privilege Sharing Programme Requirements and Rewards:

- a) **Nomination Reward:** Existing Clients are eligible for the Nomination Reward of HK\$5,000 in BEA Credit Card Free Spending Credit if a New Client submits a SupremeGold Private Nomination Form listing the Existing Client's name and mobile number (which match BEA's records) at a BEA branch, successfully becomes a SupremeGold Private customer, and fulfils the designated requirements as set out in Clause B.3 during the Promotional Period ("**Successful Nomination**"). The maximum Nomination Reward during the Promotional Period for each Existing Client is HK\$50,000 in BEA Credit Card Free Spending Credit (i.e. up to 10 Successful Nominations).
 - b) **Overseas Reward:** On top of the Nomination Reward, an Existing Client is also eligible to receive an additional HK\$1,000 in BEA Credit Card Free Spending Credit for any Successful Nomination if the New Client successfully becomes a SupremeGold Private customer using their Exit/Entry Permit for Travelling to and from Hong Kong and Macau, People's Republic of China Passport or overseas passport as their identity document ("**Overseas Client**"). The maximum Overseas Reward for each Existing Client during the Promotional Period is HK\$10,000 in BEA Credit Card Free Spending Credit (i.e. up to 10 Successful Nominations).
5. Relevant Rewards will be credited to the Existing Client's BEA credit card account in form of free spending credit according to the schedule below without prior notice.

New SupremeGold Private opening month	Nomination Reward / Overseas Client Nomination Reward to be credited on or before
September - October 2021	31 st May, 2022
November - December 2021	31 st August, 2022

6. The New Client understands and agrees that joining the Privilege Sharing Programme involves giving consent for BEA to disclose the application result to the Existing Client.
7. BEA's records will be conclusive as to (i) the date on which the New Client successfully becomes a SupremeGold Private customer; (ii) the information listed on the SupremeGold Private Nomination Form provided by the New Client ; and (iii) the amount of Initial Funds .
8. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information related to the New Client due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the promotion (including but not limited to the date and time of participation) will be based on the information as recorded in BEA's computer systems. BEA reserves the sole and absolute right to make final and conclusive decisions.
9. For details and related Terms and Conditions of the SupremeGold Private Account Opening Rewards, please refer to the relevant promotional leaflet.

C. BEA Credit Card Free Spending Credit

1. The Rewards are only available to the holder of a principal BEA Credit Card (the "Cardholder").
2. BEA Credit Card Free Spending Credit cannot be redeemed for cash and is non-transferrable.
3. The Free Spending Credit will be credited to the card with the most recent card issue date (as determined by BEA at its sole discretion) according to BEA's record.
4. BEA reserves the sole discretion to accept or decline a credit card application without providing any reason.
5. 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.

D. Personal Information Collection Statement

1. The personal data you provide for the SupremeGold Private Privilege Sharing Programme belongs to BEA, which the information will be used for the Privilege Sharing Programme only, including verification and notification purposes.
2. Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
3. You have the right to request access to and correction of your personal data. If you would like to make such a request, please submit it to the BEA's Group Data Protection Officer by post at 10 Des Voeux Road Central, Hong Kong.
4. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA has the right to charge a reasonable fee for the processing of any data access request.
5. BEA shall continue to hold the data for a period of 6 months or such other period as prescribed by applicable laws and regulations.

Important Notes

Investment involves risk. Before making an investment decision, you should refer to the relevant investment product offering documents for detailed information including the risk factors. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

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