

**Terms and Conditions of
"SmartGen" Exclusive Welcome Offer – Extra brokerage rebate up to
HK\$4,000 in the 4th – 6th month after account opening**

Promotional Period

- From 1 January 2026 to 31 March 2026 (both days inclusive).

Eligible Customers

- Aged 18-30 (inclusive) sole account holder or primary account holder of joint account of All-in-One account with The Bank of East Asia, Limited ("the Bank") with new securities sub-account successfully opened individually or jointly (including SupremeGold Private, SupremeGold, Supreme, BEA Goal or i-Account) during the Promotional Period; and
- Have not maintained any securities sub-account of All-in-One Account in the 12 months preceding the Promotional Period nor to customers who have cancelled and reopened their securities sub-accounts during the Promotional Period.

Promotion Details

- Eligible Customers can enjoy HK\$0 brokerage commission in the 4th to 6th month after account opening for **buying Hong Kong stocks, US stocks or A-shares** through BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App ("Eligible Channel") via The Stock Exchange of Hong Kong Limited, China-Hong Kong Stock Connect Northbound Trading, New York Stock Exchange, NASDAQ Stock Market and NYSE American("Eligible Transaction"), with a maximum brokerage commission rebate of up to HK\$4,000(the "Offer").
- Subsequent transactions exceeding the maximum limit will be charged at the standard brokerage commission rate.
- The 4th – 6th month is calculated starting from the 94th calendar days since account opening date to the 186th calendar days (both days inclusive), including Saturday, Sundays and public holidays.

General Terms and Conditions

1. For joint accounts, only the primary account holder is entitled to enjoy the Offer.
2. Regardless of the number of securities sub-accounts newly opened or maintained during the Promotional Period, each Eligible Customer can enjoy the Offer once only.
3. To enjoy the Offer, Eligible Customers are required to pay the brokerage commission calculated at the standard brokerage rate for buying HK stocks,

11. The Bank reserves the right to amend or cancel all promotional offers and amend these terms and conditions at any time without prior notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
12. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
13. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.
14. In the event of any discrepancy or inconsistency between the information in the promotional materials and these terms and conditions, these terms and conditions shall prevail.

Important Notice:

Investment involves risks. The prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. It is possible that you may lose some or all of your investment as a result of conducting securities transaction. Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment products or the provision of investment services.

The value of your investment portfolio or your foreign currency or USD deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your investment portfolio or your foreign currency or USD deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to build that investment portfolio or foreign currency or USD, you may suffer loss in principal.

Investing in foreign market securities carries foreign exchange risk and additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign market securities may be volatile due to the fluctuation of exchange rate and adversely affected by changes in many factors. Investors should read in detail the relevant Risk Disclosure Statements before making any investment decision.