

**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 July 2026 to 30 September 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, US stocks or A-shares first, the sell transactions will not be included in the calculation of brokerage

commission rebate. The brokerage commission rebate will be credited to the Eligible Customer's designated settlement account on or before 30 June 2027.

4. Eligible Customer must maintain a valid securities sub-account and settlement account with the Bank at the time when the brokerage commission rebate in cash is credited, otherwise the Offer will be forfeited. In addition, brokerage commission for securities transactions denominated in foreign currencies will be converted to Hong Kong dollars equivalent for calculation at the prevailing exchange rate determined by the Bank.
5. Eligible Customers shall be required to pay other transaction fees, including but not limited to the Securities and Futures Commission of Hong Kong transaction levy, the AFRC transaction levy, the Hong Kong Exchanges and Clearing Limited trading fee, Hong Kong stamp duty, the handling fee charged by the Shanghai Stock Exchange or Shenzhen Stock Exchange, the securities management fee charged by the China Securities Regulatory Commission, the transfer fee charged by China Securities Depository and Clearing Corporation Limited, the stamp duty charged by the State Administration of Taxation, the fee charged by the US Securities and Exchange Commission and the American Depositary Receipt fee (if applicable). Please refer to the Bank's fee schedule for details.
6. Any securities transactions which are eventually cancelled or reversed or found to be fraudulent will be considered ineligible for the Offer.
7. The date and time of an Eligible Transaction is subject to the Bank's computer records. In case of any dispute, the Bank's decision shall be final and conclusive.
8. Transactions of derivative products issued by the Bank will not be considered as an Eligible Transaction for the purpose of calculating the rebate of brokerage commission.
9. No other party other than the Eligible Customer or the Bank has any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit under any of the provisions of these terms and conditions.
10. Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary with these terms and conditions, if an Eligible Customer is entitled to The Offer and other promotional offers related to securities accounts during the Promotional Period, the Bank reserves the right to provide The Offer only to the Eligible Customer, unless otherwise agreed by the Bank.
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 fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made 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.