

Terms and Conditions for BEA MAXSaver Promotion (the "Offer")

Customer must read and agree to these terms and conditions in conjunction with Savings Accounts/ Current Accounts/ Time Deposits Terms and Conditions of The Bank of East Asia, Limited ("BEA" or "the Bank"). These terms & conditions do not apply to any existing product(s) or service(s) maintained by customer with BEA to the extent that they are subject to separate terms and conditions. If there is any inconsistency between these terms & conditions and any other part of our banking agreement or terms and conditions, then these terms & conditions shall prevail.

- The Offer is valid from 28 Apr 2026 to 4 May 2026 (both days inclusive) ("Promotional Period"), unless otherwise specified.
- The Offer only applies to 1) SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account customers or 2) selected customers who are notified by the Bank ("Selected Customers"). The Offer is not applicable to (i) Private Banking; (ii) account with authorized signature; (iii) Wealth Management Connect Account and (iv) the Bank's staff.
- The Offer applies to (i) SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account customers and (ii) Selected Customers (refer to clause 2) who have successfully opened a BEA MAXSaver ("Designated Account") through BEA Branches, BEA Online* or BEA Mobile* and (iii) subject to the requirements as stipulated in Clause 6, deposit specific amount of New Funds (as defined in Clause 5 below) or specific amount (applicable to Selected Customers) to the Designated Account at the time of applying BEA MAXSaver promotion ("Eligible Customer"). Provided that the said conditions are fulfilled, Eligible Customer can enjoy the preferential savings deposit rate as indicated in BEA Mobile (applicable to the application via BEA Mobile) or BEA Online (applicable to the application via BEA Online) or BEA MAXSaver promotion application form (applicable to the application via BEA Branch)
*Not applicable to joint name customers
- The preferential savings deposit rate for BEA MAXSaver (i) may be determined by BEA for each customer in our absolute discretion such rate may vary, from time to time and (ii) is the only interest rate that applies to funds in the BEA MAXSaver account.
- "New Fund" refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount the same currency which has been entitled to new fund offer of the Time Deposit and BEA MAXSaver promotion within the last 15 calendar days. "New Fund" is applicable to account of BEA solely or jointly owned by individuals only.

Example for illustration purpose only:

Funds	Amount (HKD)
(A) Latest deposit balance of a currency	\$500,000
(B) Deposit balance of the same currency as of 15 calendar days ago	\$150,000
(C) Sum of principal amount which has been entitled to new fund offer of Time Deposit within the last 15 calendar days	\$40,000
(D) Sum of principal amount which has been entitled to new fund offer of BEA MAXSaver promotion within the last 15 calendar days	\$50,000
Eligible New Fund balance = (A) - (B) - (C) - (D)	\$260,000

Eligible New Fund balance of same account type (i.e. sole name account or joint name account) under same account holder(s) will be aggregated for calculation.

Example for illustration purpose only:

Customer A solely owns Account 1 and 2, jointly owns Account 3 and 4 with Customer B, and jointly owns Account 5 with Customer C.

Account	Account Holder	Account(s) for Aggregation
Sole Name Account	Customer A	Account 1 & 2
Joint Name Account	Customer A & B	Account 3 & 4
Joint Name Account	Customer A & C	Account 5

6. Eligible Customer can only, at the time of applying BEA MAXSaver promotion, deposit fund to the Designated Account from the linked Statement Savings Account or Current Account under Eligible Customer's same name SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account*, the minimum amount of funds is HKD10,000 or USD1,000 or RMB10,000. No subsequent deposit to the Designated Account by any means afterwards will be allowed.
*For the avoidance of doubt, the Eligible Customer is not allowed to deposit funds to the Designated Account from any Standalone Savings Account or Standalone Current Account or Passbook account or any account other than the aforementioned Statement Savings Account or Current Account under Eligible Customer's SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account.
7. The Preferential Savings Deposit Rate is only applicable to deposits with a maximum limit of HKD50,000,000 or USD5,000,000 or RMB50,000,000.
8. The Designated Account only supports the fund transfer between the linked Statement Savings Account or Current Account under Eligible Customer's same name SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account. Funds can be withdrawn from the Designated Account and credit to the linked Statement Savings Account or Current Account under Eligible Customer's same name SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account at any time within the Deposit Rate Bonus Period (as shown on BEA Mobile or BEA online or BEA MAXSaver promotion application form). Funds withdrawn from the Designated Account will not be eligible to enjoy the preferential savings deposit rates from the date of withdrawal.
9. The Designated Account cannot be used to register any type of settlement account (including but not limited to binding to mobile wallets, default recipient account of FPS and investment services).
10. Cheque book or separate ATM card or any cash deposit or cash withdrawal transaction is not available for the Designated Account.
11. The preferential savings deposit rate will be calculated as simple interest and on the basis of 365 days (applicable to HKD deposits) or 360 days (applicable to USD / RMB deposits) (for both common years and leap years). Interest will be credited to the Designated Account once per month, on the first business day of each month. The actual interest will be calculated based on the account opening date and the total balance maintained throughout Deposit Rate Bonus Period. The account opening, the balance, the New Fund calculation, the interest calculation and the interest credited to the Designated Account are determined by BEA's computer records and data. In case of any disputes, BEA's decision shall be final and conclusive.
12. After the Deposit Rate Bonus Period, no interest rate will be applied to the remaining balance in the Designated Account and the remaining balance will be transferred to the linked Statement Savings Account under Eligible Customer's same name SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account on the next working day.
13. Each SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account can open and link up to 3 Designated Accounts.
14. If the Designated Account(s) under the same Eligible Customer is currently entitled to other promotion offers, enrollment for this promotion will be invalid.
15. The Designated Account will be added to the SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account statement under the Eligible Customer's own name (including joint-name accounts) and will be added as a related account referred to in the SupremeGold Account / Supreme Account / BEA GOAL / i-Account Terms and Conditions for the purpose of BEA Online after account opening. Eligible Customer agree to be bound by SupremeGold Account / Supreme Account / BEA GOAL / i-Account Terms and Conditions as announced by BEA from time to time.
16. Quotas are available on a first-come-first-served basis while quota lasts.
17. **Notwithstanding any other provisions in these terms and conditions, the preferential savings deposit rate as indicated in BEA Mobile (applicable to the application via BEA Mobile) or BEA Online (applicable to the application via BEA Online) or BEA MAXSaver promotion application form (applicable to the application via BEA Branch) is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the preferential savings deposit rate from time to time at its sole discretion.**
18. Unless otherwise specified, the Offer cannot be used in conjunction with other deposit promotional offers during the Promotional Period. BEA reserves the right to grant the customers one of the offers to which they are entitled.
19. BEA reserves the sole right to vary or extend or terminate any offer 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.

20. No person other than the Eligible Customer or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
21. These Terms and Conditions are governed by and construed under the jurisdiction of the Hong Kong Special Administrative Region.
22. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Additional Terms and Conditions for BEA MAXSaver Early Bird offer (the "Early Bird Offer")

1. The Early Bird Offer is valid from 28 April to 4 May 2026 (both days inclusive) ("Promotional Period"), unless otherwise specified.
2. The Early Bird Offer is applicable to the first 500 Eligible Customers who deposit funds of HKD1,000,000 or above (or its equivalent) to the Designated Account form during the Promotional Period until Deposit Rate Bonus Period the end of ("Early Bird Qualified Customer").
3. Each Early Bird Qualified Customer can only receive HKD 388 cash reward ("Reward") once during the Promotional Period.
4. The Cash Rewards will be credited to Early Bird Qualified Customer's Statement Savings Account under SupremeGold Private / SupremeGold Account / Supreme Account / BEA GOAL / i-Account on or before 31 July 2026 without prior notice.
5. All Early Bird Qualified Customers must maintain a valid Designated Account of the Bank at the time of receiving the Reward. Otherwise, the Reward will be forfeited and will not be provided to the Early Bird Qualified Customers through any other means.
6. Early Bird Qualified Customers' entitlement to the Reward will be subject to BEA's confirmation and approval on the fulfillment of relevant requirements. The decision of BEA shall be final and binding.
7. Early Bird Offer is granted on a first-come, first-served basis and is only available while quotas last. No prior notice will be given by BEA if the quota is no longer available.
8. The Reward is non-transferable and cannot be exchanged to other products.
9. BEA reserves the sole right to vary or extend or terminate the Early Bird Offer 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.
10. No person other than the Early Bird Qualified Customer or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
11. These terms and conditions are governed by and construed under the jurisdiction of the Hong Kong Special Administrative Region.
12. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Important Note

Foreign exchange rates fluctuate, and may go down as well as up. It is possible that you may lose some or all of your investment as a result of conducting foreign exchange transactions.

Issued by The Bank of East Asia, Limited 東亞銀行有限公司