

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

Customer must read and agree these terms and conditions in conjunction with Savings Accounts/ Current Accounts/ Time Deposits Terms and Conditions of The Bank of East Asia, Limited ("BEA"). 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 14 April to 30 April 2025. (both days inclusive) ("Promotional Period"), unless otherwise specified.
- The Offer only applies to new-to-bank SupremeGold Private or SupremeGold customers who: (i) has not maintain any deposit accounts with BEA, either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Private or SupremeGold Account is opened; and (ii) successfully opens a SupremeGold Private or SupremeGold Account on or after 24 March 2025. The Offer is not applicable to (i) Private Banking; (ii) Joint Account; (iii) Account with authorized signature (iv) Wealth Management Connect Account and (v) the Bank's staff.
- "New Funds" refers to funds newly deposited into a BEA deposit account using cheques or cashier's orders drawn on other banks, or via telegraphic transfer or CHATS. New Funds do not include funds transferred from any other deposit account(s) maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others.
- The Offer applies to (i) the new-to-bank customer (as defined in Clause 2) who has successfully opened a BEA MAXSaver ("Designated Account") individually through BEA Branches and (ii) subject to the requirements as stipulated in Clause 5, deposit New Funds of HK\$300,000 or above to the Designated Account within 3 working days after the date of signing this application form ("Eligible Customer"). Provided that the said conditions are fulfilled, Eligible Customer can enjoy the preferential savings deposit rate as indicated in the table below:

Currency	Preferential Savings Deposit Rate (p.a.)			
	Phase 1: From the date of signing BEA MAXSaver Promotion Application Form to 1 May 2025	Phase 2: 2 May – 9 June 2025	Phase 3: 10 June – 2 July 2025	Phase 4: 3 July – 31 July 2025
HKD	Deposit Rate Bonus Period			
	2.2% p.a.	2.2% p.a.	3.1% p.a.	4.88% p.a.

- Eligible Customer can only, within 3 working days after the date of signing this application form, deposit fund to the Designated Account from the linked Statement Savings Account or Current Account under Eligible Customer's single name SupremeGold Private/SupremeGold Account of the same name*. 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.
- The Preferential Savings Deposit Rate is only applicable to deposits with a maximum limit of HKD50,000,000.
- The Designated Account only supports the fund transfer between the linked Statement Savings Account or Current Account under Eligible Customer's SupremeGold Private/SupremeGold Account of the same name. Funds can be withdrawn from the Designated Account and credit to the linked Statement Savings Account or Current Account under Eligible Customer's single name SupremeGold Private/SupremeGold Account of the same name at any time within the Deposit Rate Bonus Period. Funds withdrawn from the Designated Account will not be eligible to enjoy the preferential savings deposit rates from the date of withdrawal.
- 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).
- Cheque book or separate ATM card or any cash deposit or cash withdrawal transaction is not available for the Designated Account.

10. The Preferential Savings Deposit Rate will be calculated as simple interest and on the basis of 365 days (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 binding.
11. 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 SupremeGold Private/SupremeGold Account of the same name within 3 working days.
12. Each SupremeGold Private / SupremeGold Account can open and link up to 3 Designated Accounts.
13. If the Designated Account(s) under the same Eligible Customer is currently entitled other promotion offers, enrollment for this promotion is not allowed.
14. The Designated Account will be added to the SupremeGold Private / SupremeGold statement under the Eligible Customer's own name 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.
15. Quotas are available on a first-come-first-served basis while quota lasts.
16. **Notwithstanding any other provisions in these terms and conditions, the preferential savings deposit rate set out in clause 4 above 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.**
17. 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.
18. 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.
19. 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.
20. These Terms and Conditions are governed by and construed under the jurisdiction of the Hong Kong Special Administrative Region.
21. 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 24 March to 30 April 2025 (both days inclusive) ("Promotional Period"), unless otherwise specified.
2. The Early Bird Offer is applicable to the first 1,000 Eligible Customers who deposit funds of HK\$1,000,000 or above to the Designated Account within 3 working days after the date of signing this application form during the Promotional Period ("Early Bird Qualified Customer").
3. Each Early Bird Qualified Customer can only receive HK\$100 digital Supermarket cash coupon ("Reward") once during the Promotional Period.
4. The Reward and its notification will be emailed to Early Bird Qualified Customer on or before 31 July 2025. The Early Bird Qualified customer must have a valid email record with the Bank to receive the Reward.
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 or redeemed for cash or 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.

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