

A. General Terms and Conditions

1. The Exclusive Rewards for Tertiary Students (the "Rewards") are valid from 28th September to 31st December, 2020 (both dates inclusive) (the "Promotional Period"), unless otherwise specified.
2. The Rewards are only available to students of the 22 higher education institutions in Hong Kong, including Caritas Institute of Higher Education, Centennial College, Chu Hai College of Higher Education, City University of Hong Kong, Gratia Christian College, HKCT Institute of Higher Education, Hong Kong Academy for Performing Arts, Hong Kong Baptist University, Hong Kong Nang Yan College of Higher Education, Hong Kong Shue Yan University, Lingnan University, Technological and Higher Education Institute of Hong Kong Vocational Training Council, The Chinese University of Hong Kong, The Education University of Hong Kong, The Hang Seng University of Hong Kong, The Hong Kong Polytechnic University, The Hong Kong University of Science and Technology, The Open University of Hong Kong, The University of Hong Kong, Tung Wah College, UOW College Hong Kong, and Yew Chung College of Early Childhood Education. Students must hold a valid student identity card issued by one of the above-mentioned institutions to enjoy the Rewards.
3. Each Eligible Customer is entitled to the Welcome Gift once only during the Promotional Period.
4. All product information, prices, and photos shown are for reference only. The suppliers' information shall prevail. All product and brand names are trademarks or registered trademarks belonging to the respective product manufacturers or company holders.
5. The Bank of East Asia, Limited ("BEA") makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the products, services, or information provided by suppliers. Customers should direct any queries or complaints to the relevant suppliers.
6. BEA reserves the sole right to vary or cancel the Rewards 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.
7. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Account Opening Reward

1. Reward applies to customers who open a new i-Account through designated BEA branches or the BEA Flash mobile app successfully during the Promotional Period (the "Eligible Customer").
2. Account application through designated BEA branch: The customer must bring (i) a valid student identity card, (ii) proof of identity, e.g. HKID card or passport, and (iii) proof of residential address in English, bearing their name and issued within the past 3 months to any of our designated BEA branches to open an i-Account during the Promotional Period.

Designated BEA branches include Hong Kong Baptist University i-Financial Centre, North Point Branch, Lingnan University i-Financial Centre, the Chinese University of Hong Kong Branch, the Education University of Hong Kong Branch, the Hong Kong Polytechnic University Branch, the Hong Kong University of Science and Technology Branch, Mongkok Branch, and the University of Hong Kong Branch.

3. Account application through BEA Flash: The customer must enter "UNI" followed by their year of graduation into the "Promotion code" field during the BEA Flash account opening process, to open an i-Account during the Promotional Period. (E.g. If the customer graduates in 2024, they should enter "UNI2024").
4. To be eligible for Foldable Bluetooth Keyboard (standard retail price: HK\$260) (the "Welcome Gift"), the Eligible Customer must deposit initial funds of HK\$5,000 within 1 month from the date the i-Account is opened and keep it there until designated date as set out in Table 1.
5. The Welcome Gift will be mailed to customers' mailing address (applies to account application through designated BEA branch)/residential address (applies to account application through BEA Flash) as per the record of BEA according to Table 1 below without prior notice.

Table 1

Account Opening Month	Maintain the initial funds until designated date (date inclusive)	Welcome gift to be mailed on or before
September 2020	31 st December, 2020	31 st December, 2020
October 2020	31 st January, 2021	
November 2020	28 th February, 2021	28 th February, 2021
December 2020	31 st March, 2021	

6. A customer who has held an all-in-one Account with BEA either individually or jointly in the 12 months prior to the date their i-Account is opened will be ineligible to receive the Welcome Gift.
7. If a customer (i) closes their i-Account within the Promotional Period, or (ii) withdraws the initial funds as stipulated Clause 4 above within 3 months of the account being opened, BEA reserves the right to debit an administrative fee equivalent to the value of the Welcome Gift awarded without prior notice.

8. The Welcome Gift will be available on a first-come, first-served basis while stock lasts. If the Welcome Gift is out of stock, BEA reserves the right to offer other vouchers /gifts instead of the Welcome Gift at its sole discretion.
9. The Welcome Gift will not be replaced in case of loss or damage.

C. Digital Banking Reward

i. Reward for logging in to the BEA App

1. Each Eligible Customer who have logged in to the BEA App for the first time will be entitled to HK\$50 cash reward (apply to i-Account customers) /spending credit (apply to credit card customers). If customer is a i-Account and credit card holder, the Bank will deposit the cash reward into the i-Account.
2. The reward will be credited (without prior notification) to Eligible Customer's new i-Account opened through BEA Flash /BEA branch or principal card account within 90 working days of the end of the Promotional Period.

ii. Reward for completing designated e-transactions (Only applicable to customers who opened account at BEA branch)

1. Customers who have applied for an i-Account at a BEA branch during the Promotional Period, log in to the BEA App and perform the below designated actions within 2 months ("Designated Period") after the account is opened will be entitled to the reward.

Reward types	Designated actions	Requirements	Cash reward	Reward distribution
Digital banking setup	Activate one-time password in Cyberbanking	Set up and maintain all these settings until the date the prize is collected	HK\$100	Will be credited to the i-Account opened at BEA branch within 3 months of the end of the Designated Period
In-branch setup	Activate "Fund transfers to non-registered accounts" and set transaction limit above HK\$0			
	Activate "Bill payments to high-risk merchants" and set transaction limit above HK\$0			
	Register for "e-Statements"			

2. For details of digital banking rewards, please refer to https://www.hkbea.com/onb2020_tnc/en.

D. Credit Card Welcome Reward

1. The credit card welcome reward is only available to customers who have not held a principal BEA Credit Card in the 6 months before the date they submit their BEA Credit Card application.
2. The cardholder is required to spend a designated amount to enjoy reward.
3. The above reward is subject to the relevant credit card terms and conditions. For details, please refer to the relevant credit card promotional materials.
4. BEA reserves the right to alter the credit card welcome reward at any time without prior notice. Please visit the BEA website for offer details.

E. Other Exclusive Privileges

1. ATM card annual fee will be waived during the i-Account holder's period of studies or for not more than 4 years, whichever is lower.
2. Banking services offer: Customers can enjoy a 50% concession on the handling fee when purchasing cashier's orders, gift cheques, demand drafts, or when making telegraphic transfers at designated branches. For details, please visit one of the designated BEA branches listed above.

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