

Terms and Conditions for Welcome Time Deposit Offer for BEA GOAL Customers (the “Offer”)

1. This Offer is valid from 13 May 2026 till 7 p.m. on 30 June 2026 (both days inclusive) (the “Promotional Period”), unless otherwise specified.
2. “New-to-bank Customer” refers to a customer who (i) has not held any deposit accounts with The Bank of East Asia, Limited (“BEA”), either individually or jointly, in the 12 months prior to the date on which the new BEA GOAL account is opened, and (ii) successfully opens a BEA GOAL account through the BEA Flash app during the Promotional Period.
3. “Upgraded Customer” refers to a customer who: (i) is an existing deposit account holder of BEA (including an existing deposit account or i-Account); (ii) has not maintained SupremeGold Private, a SupremeGold Account, or Supreme Account with BEA, either individually or jointly, in the 12 months prior to the date on which the new BEA GOAL account is upgraded to; and (iii) successfully upgrades/converts to a BEA GOAL account during the Promotional Period.
4. The Offer applies to New-to-bank Customer/ Upgraded Customer who hold a BEA GOAL account with BEA, either individually or jointly, during the Promotional Period (“Eligible Customer”). For joint accounts, only the primary account holder is entitled to enjoy the offer.
5. A quota applies to the offer, which is available on a first-come, first-served basis.
6. Each Eligible Customer is required to set up a Hong Kong dollar (“HKD”) time deposit using an individual or joint BEA GOAL account, with a designated tenor and deposit amount, by selecting the designated promotion code in the field “Exclusive Offer” through the BEA Online or BEA Mobile (the “Eligible Transaction”) during the Promotional Period in order to enjoy the Offer:

Promotion Code*	Designated Deposit Amount (HKD)	Tenor	HKD Time Deposit Interest Rate (p.a.)
BG0304	\$1,000 - \$10,000,000	3 months	2.35%

* The Promotion Code will be effective 3 working days after the Eligible Customer has successfully opened their BEA GOAL account.

7. Each Eligible Customer can use each Promotion Code **once** only during the Promotional Period. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
8. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out in clause 6 above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.**
9. The date and time of Eligible Transactions are determined by BEA’s computer records and data. In case of any disputes, BEA’s decision shall be final and binding.
10. Unless otherwise specified, the offer cannot be used in conjunction with other time deposit promotional offers during the Promotional Period. BEA reserves the right to grant the customer one of or part of the offers to which they are entitled.
11. BEA reserves the sole right to vary or cancel the 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.
12. 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.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.