



Preferential Rate on Time Deposit

Place a new Time Deposit with designated amount of Eligible New Fund Balance / Existing Fund through BEA Online or BEA Mobile within service hours to enjoy the preferential interest rate* according to the Time Deposit account type.

"Eligible New Fund Balance" 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 Time Deposit within the last 15 calendar days.

Online HKD Time Deposit Preferential Rates (% p.a.)

Tenor	SupremeGold Private or SupremeGold	Supreme	BEA GOAL or Other Personal All-in-one Account
	(In original currency of 10,000 or above)	(In original currency of 10,000 or above)	(In original currency of 1,000 or above)
	New Fund / Existing Fund	New Fund / Existing Fund [#]	New Fund / Existing Fund [#]
3-month	3.05 / 2.85	3.00 / 2.85	3.00 / 2.85
6-month	2.95 / 2.75	2.90 / 2.75	2.90 / 2.75
12-month	2.75 / 2.65	2.70 / 2.65	2.70 / 2.65

Online USD Time Deposit Preferential Rates (% p.a.)

Tenor	SupremeGold Private or SupremeGold	Supreme	BEA GOAL or Other Personal All-in-one Account
	(In original currency of 1,000 or above)	(In original currency of 1,000 or above)	(In original currency of 1,000 or above)
	New Fund / Existing Fund	New Fund / Existing Fund [#]	New Fund / Existing Fund [#]
3-month	3.80 / 3.60	3.75 / 3.60	3.75 / 3.60
6-month	3.55 / 3.35	3.50 / 3.35	3.50 / 3.35
12-month	3.25 / 3.15	3.20 / 3.15	3.20 / 3.15

Online RMB Time Deposit Preferential Rates (% p.a.)

Tenor	SupremeGold Private or SupremeGold	Supreme	BEA GOAL or Other Personal All-in-one Account
	(In original currency of 10,000 or above)	(In original currency of 10,000 or above)	(In original currency of 10,000 or above)
	New Fund / Existing Fund	New Fund / Existing Fund [#]	New Fund / Existing Fund [#]
3-month	1.80 / 1.70	1.80 / 1.70	1.80 / 1.70
6-month	1.80 / 1.70	1.80 / 1.70	1.80 / 1.70
12-month	1.70 / 1.60	1.70 / 1.60	1.70 / 1.60

* The preferential interest rate is not applicable to renewal of time deposit.

[#] If the time deposit rate is the same for new fund and existing fund, please select "Existing Fund Deposit" at "Select Time Deposit" in BEA Online / BEA Mobile when you place time deposit.

These interest rates are quoted as of 22 Apr 2025. They are for reference only and not guaranteed. They are also subject to the relevant Terms and Conditions.

Terms and Conditions:

1. The offer is valid from now until 30 June 2025 (the "Promotional Period"), unless otherwise specified.
2. A quota applies to the offer, which is available on a first-come, first-served basis.
3. The offer is applicable to personal customers of The Bank of East Asia, Limited ("BEA").
4. "Eligible New Fund Balance" 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 Time Deposit within the last 15 calendar days. "Eligible New Fund Balance" is applicable to personal customers of BEA only. **BEA reserves the right of final decision should there be any dispute in the definition of "Eligible New Fund Balance".**

Taking HKD as example	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
(A) - (B) - (C) Eligible New Fund Balance	\$310,000

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 as below:

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 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

5. Each customer is required to set up a time deposit using time deposit account type set out above with designated amount of Eligible New Fund Balance / Existing Fund and designated currency through BEA Online or BEA Mobile (the "Eligible Transaction") within service hours (refer to https://www.hkbea.com/pdf/en/cyberbanking/cyb_sh_en.pdf for details) during the Promotional Period. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
6. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out 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.**
7. 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.
8. 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.
9. 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.
10. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
11. 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.