BEA東亞銀行

Terms and Conditions for SupremeGold Private Time Deposit Offer (the "Offer")

1. The Offer is valid from 1 October 2026 to 31 December 2026 (both days inclusive) (the "Promotion Period"), unless otherwise specified.
2. A quota applies to the Offer, which is available on a first-come, first-served basis.
3. The Offer applies to New Customers (as defined in clause 4) or Upgrade Customers (as defined in Clause 5) who hold a SupremeGold Private Account with The Bank of East Asia, Limited ("BEA") during the Promotion Period ("Eligible Customer").
4. "New Customer" refers to a customer who: (i) successfully opens a new SupremeGold Private Account and (ii) has not held any deposits accounts with BEA, either individually or jointly, in the 12 months prior to the date on which the new SupremeGold Private Account is opened.
5. "Upgrade Customer" refers to a customer who: (i) is an existing deposit account holder of BEA, (ii) has not maintained SupremeGold Private with BEA, either individually or jointly in the 12 months prior to the date on which the SupremeGold Private Account is upgraded to and (iii) successfully upgrades to a SupremeGold Private Account.
6. Each Eligible Customer is required to set up a Hong Kong dollar ("HKD") or United States dollar ("USD") time deposit with new fund with designated tenor and designated deposit amount at a branch of BEA during the Promotion Period in order to enjoy the Offer, which comprises **either** Offer 1, Offer 2 or Offer 3 below:

Time Deposit Offer	Designated Deposit Amount (HKD equivalent)	Tenor	Time Deposit Preferential Interest Rate (p.a.)	
			HKD	USD
Offer 1	$1,000,000 – $50,000,000	3 months	3.15%	4.05%
Offer 2		6 months	3.50%	4.15%
Offer 3		12 months	3.50%	4.15%

7. The Offer set out in clause 6 cannot be enjoyed in conjunction with each other.
8. "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.
9. Each Eligible Customer can only enjoy the Offer during the Promotion Period **once** only. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.
10. For joint accounts, only the primary account holder is entitled to enjoy the Offer.
11. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rates set out in clause 6 above are for reference only and are not guaranteed and BEA reserves the right to make any adjustment to the time deposit preferential interest rates from time to time at its sole discretion.** To find out BEA's latest time deposit preferential interest rates, please enquire at any of the BEA branches.
12. The Offer is non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with other time deposit privileges concurrently provided by BEA, unless otherwise specified.
13. Employees of any member of the BEA Group are not eligible to enjoy the Offer.
14. 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.
15. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.