

Terms and Conditions for Supreme Account Promotion (Oct – Dec 2024) ("Promotion")

A. General Terms and Conditions

1. This Promotion is valid from 1 October till 31 December 2024, both days inclusive (the "**Promotional Period**"), unless otherwise specified.
2. "**New-to-bank Customer**" refers to a customer who
 - (i) has not maintained 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 Supreme Account is opened; and
 - (ii) successfully opens a Supreme Account through a BEA branch or the BEA Mobile 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, BEA GOAL account or i-Account);
 - (ii) has not maintained SupremeGold Private, a SupremeGold Account, or a Supreme Account with BEA, either individually or jointly, in the 12 months prior to the date on which the Supreme Account is upgraded to; and
 - (iii) successfully upgrades to a Supreme Account during the Promotional Period.
4. "**Initial Funds**" refers to (i) the existing Average Daily Relationship Balance (as defined in Section A Clause 5) of the upgraded Supreme Account; and/or (ii) funds newly deposited into the new/upgraded Supreme Account. The funds deposited include only funds using cheques drawn on other banks or via telegraphic transfer or CHATS (funds transferred from any other deposit account maintained with BEA, either under the customer's own name (including joint-name accounts) or in the names of others are excluded).
5. The "**Average Daily Relationship Balance**" is the average daily balance in the preceding month of the customer's Supreme Account sub-accounts and the accounts/plans that have been selected to be incorporated into the Supreme Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).
6. The "**Designated Foreign Currency Deposit Balance**" refers to the daily total balance of the Designated Foreign Currencies of the Current, Savings and Time Deposit accounts under the Supreme Account. "**Designated Foreign Currency**" refers to currencies excluding United States Dollar (USD) and Hong Kong Dollar (HKD).
7. The "**Designated Investment Product Balance**" refers to the daily total balance of the Designated Investment Products of the investment sub-accounts under the Supreme Account. "**Designated Investment Products**" refers to securities, investment funds and linked deposits (excluding currency-linked deposits).
8. If a customer newly opens/upgrades to SupremeGold Private or a SupremeGold Account, either individually or jointly, before the Reward Schedule (as defined in Section G Clause 1), their entitlement and rewards (if any) will be calculated based on the respective promotions in the following order of priority, and the relevant offers of Supreme Account will not be applicable:
 - (i) SupremeGold Private;
 - (ii) SupremeGold Account.
9. For joint accounts, only the primary account holder is entitled to enjoy the offers.
10. The rewards will be awarded in BEA Credit Card Free Spending Credit (the "**Free Spending Credit**"), unless otherwise specified. Customers must hold a valid BEA credit card to receive the said reward(s). The Free Spending Credit is only available to holders of a principal BEA credit card (the "**Cardholders**"). If a customer holds more than one BEA credit card, the Free Spending Credit will be credited to the card with the most recent card issue date (as determined by BEA at its sole discretion) according to BEA's records at the time the Free Spending Credit is credited.
11. Each customer is entitled to receive the rewards below once only during the Promotional Period.
12. All offers are non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
13. BEA's record will be conclusive as to the date on which the Supreme Account is opened/upgraded to, the Average Daily Relationship Balance, the Designated Foreign Currency Deposit Balance and the Designated Investment Product Balance. The decision of BEA as to whether a sum qualifies as Initial Funds, Average Daily Relationship Balance, the Designated Foreign Currency Deposit Balance or the Designated Investment Product Balance shall be final and conclusive.
14. BEA reserves the sole right to vary or cancel all or any of the offers 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 abuse/non-compliance by the eligible customer during the Promotional Period, the eligible customer cannot enjoy the Promotion. BEA will not credit the reward(s) or where the reward(s) has/have been credited, BEA may debit the value of any reward(s) or other gifts from the eligible customer's account(s) without prior notice and/or take action to recover any outstanding amounts.
16. No person other than the eligible customers or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these terms and conditions.

17. Participation in the Promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Promotion or relevant reward(s). BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
18. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
20. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.

B. Basic Requirements

1. To be eligible for the Welcome Reward under Section C, Foreign Currency Balance Reward under Section D and/or Investment Balance Reward under Section E, New-to-bank Customer/Upgraded Customer must fulfil the following requirements during the Promotional Period (the "**Basic Requirements**"):
 - (i) log in to the BEA Mobile;
 - (ii) register for the e-statement service for an all-in-one account;
 - (iii) apply for or currently hold a BEA credit card; and
 - (iv) provide a valid email address.

C. Welcome Reward

1. To be eligible for the Welcome Reward (refer to Table 1), New-to-bank Customer/Upgraded Customer must fulfil the following requirements:
 - (i) fulfil the Basic Requirements (as stipulated in Section B); and
 - (ii) deposit and/or maintain the designated Initial Funds (as defined in Section A Clause 4, refer to Table 1) within the first 2 weeks from the date in which the Supreme Account is opened/upgraded to until the designated date as stipulated in Table 2.

Table 1

Initial Funds (HK\$ or equivalent)	New-to-bank Customer	Upgraded Customer
	Free Spending Credit (HK\$)	
≥\$200,000	\$800	\$400
\$100,000 - <\$200,000	\$400	

Table 2

Account opening/upgrade month	<For both New-to-bank Customer and Upgraded Customer> Date the Initial Funds must be maintained until (date inclusive)
October 2024	31 January 2025
November 2024	28 February 2025
December 2024	31 March 2025

2. The Welcome Reward will be calculated according to the Initial Funds. If the amount of Initial Funds is not maintained until the designated date in any month, the Welcome Reward will be calculated according to the lowest Average Daily Relationship Balance of any particular calendar month within the said period.

D. Foreign Currency Deposit Balance Reward

1. This reward applies to New-to-bank Customer (as defined in Section A Clause 2) only.
2. To be eligible for the Foreign Currency Balance Reward (refer to Table 3), New-to-bank Customer must fulfil the following requirements:
 - (i) be eligible for the Welcome Reward under Section C; and
 - (ii) meet the Designated Foreign Currency Deposit Balance (as defined in Section A Clause 6, refer to Table 3) on the designated date as stipulated in Table 4.

Table 3

Designated Foreign Deposit Balance (HK\$ equivalent)	Free Spending Credit (HK\$)
≥\$50,000	\$100

Note: For the avoidance of doubt, regarding Designated Foreign Currency (as defined in Section A Clause 6), United States Dollar (USD) is excluded.

Table 4

Account opening month	Date the Designated Foreign Currency Deposit Balance must be met
October 2024	31 January 2025
November 2024	28 February 2025
December 2024	31 March 2025

E. Investment Balance Reward

- This reward applies to New-to-bank Customer (as defined in Section A Clause 2) only.
- To be eligible for the Investment Balance Reward (refer to Table 5), New-to-bank Customer must fulfil the following requirements:
 - be eligible for the Welcome Reward under Section C;
 - open a securities sub-account and a linked deposit sub-account (the "**Investment Sub-accounts**"); and
 - meet the Designated Investment Product Balance (as defined in Section A Clause 7, refer to Table 5) on the designated date as stipulated in Table 6.

Table 5

Designated Investment Product Balance (HK\$ or equivalent)	Free Spending Credit (HK\$)
≥\$100,000	\$800
\$50,000 - <\$100,000	\$500

Table 6

Account opening month	Date the Designated Investment Product Balance must be met
October 2024	31 January 2025
November 2024	28 February 2025
December 2024	31 March 2025

F. Online Time Deposit Reward

- To be eligible for HK\$100 cash reward ("**Online Time Deposit Reward**") (refer to Table 7), New-to-bank Customer/Upgraded Customer must successfully set up a 3-month or above time deposit with designated deposit amount through BEA Mobile or BEA Online during the period from 1 November to 31 December 2024 (both days inclusive).

Table 7

Designated deposit amount (HK\$ or equivalent)	Tenor	Cash reward (HK\$)
≥\$20,000	3 months or above	\$100

G. Reward Arrangements

- The reward(s) will be credited to the eligible customer's Supreme Account (apply to Online Time Deposit Reward) and/or BEA credit card account (apply to Welcome Reward, Foreign Currency Deposit Balance and/or Investment Balance Reward) on or before **31 May 2025** ("**Reward Schedule**") without prior notice.
- To receive the Welcome Reward, Foreign Currency Deposit Balance and/or Investment Balance Reward, the eligible customer must fulfil the requirements above and maintain (i) his/her Supreme Account, (ii) the mobile banking service (BEA Mobile), (iii) e-statement service for his/her all-in-one account, (iv) a valid BEA credit card, (v) a valid email address and (vi) an Investment Sub-accounts (only apply to the eligible customer enjoying Investment Balance Reward), at the time BEA credits the reward(s). If the Supreme Account customer closes the aforesaid accounts and/or cancels any of the aforesaid services on or before the Reward Schedule, the customer's entitlement to the reward(s) will be forfeited.
- If the awarded customer cancels his/her Supreme Account and/or the services as stipulated in Section G Clause 2 within 1 year from the date the account is opened/upgraded to, BEA reserves the right to deduct an administration fee equivalent to the value of the reward awarded to the account without prior notice.

H. Investment Account Opening Offer

- This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/IAO/en.

I. Mobile Banking Rewards

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/onboffer/en.

J. Securities Account Welcome Offer

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/sec_welcome/en.

K. US Stocks Monthly Investment Plan

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/sec_us-smip/en.

L. Auto-payroll Reward

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/payroll/new.

M. Member-Get-Member Referral Program

1. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff or visit www.hkbea.com/referral/en.

N. Preferential Time Deposits Interest Rate

1. Supreme Account customers can enjoy a Preferential Time Deposit Rate.
2. A quota applies to this offer; it is available on a first-come, first-served basis.
3. This offer is subject to the relevant terms and conditions. For details, please enquire with branch staff.

O. General Insurance Offer

1. This offer applies to insurance plans purchased at branches only. For details, please enquire with branch staff.

P. BEA Credit Card Free Spending Credit

1. The Free Spending Credit cannot be redeemed for cash and is non-transferrable.
2. The Free Spending Credit will only be awarded to Cardholders whose BEA credit card account is valid when the Free Spending Credit is given. Otherwise, eligibility to receive Free Spending Credit will be forfeited.
3. For the avoidance of doubt, nothing in these terms and conditions shall prejudice or affect the terms and conditions of the BEA Credit Cardholder Agreement (Personal Account) (the "**Cardholder Agreement**"). These terms and conditions shall apply in addition to and in conjunction with the terms and conditions of the Cardholder Agreement.

Important Notice:

- Investment involves risks. The price of units may go down as well as up, as the investments of a fund are subject to market fluctuations and the risks inherent in investments. You should not make an investment decision based solely on this material.
- Before making any investment, you should refer to all relevant investment funds' offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
- The investment decision is yours, but you should not invest in an investment fund unless the intermediary who sells you a subscription has explained to you that the investment fund is suitable for you in light of your financial situation, investment experience, and investment objectives.
- A fund may not be available in all jurisdictions and/or be subject to restrictions. If you are in doubt, you should seek independent professional advice.
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- This material has not been reviewed by the Securities and Futures Commission in Hong Kong Special Administrative Region.

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- For distribution of investment and insurance products: In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the relevant transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

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