

[FPS Campaign] Terms and Conditions

General Terms and Conditions

1. The “FPS Campaign” (the “Campaign”) is organised by The Bank of East Asia, Limited (“BEA”). All participants must be aged 18 or above, hold a valid Hong Kong Identity Card, register an email address with BEA, and hold total Assets Under Management (the total balance of the customer’s sub-accounts and the accounts/plans that have been selected to be incorporated into the Account statement (excluding the balances of credit cards)) equal to or higher than HK\$500,000 (“Eligible Cyberbanking Accounts”). Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
2. The Campaign runs from 27th September to 21st November, 2019 (both dates inclusive) (the “Promotional Period”), unless otherwise specified by BEA. The Campaign will be held in 4 stages within the Promotional Period as listed below:

Stage 1	27 th Sep – 10 th Oct, 2019
Stage 2	11 th – 24 th Oct, 2019
Stage 3	25 th Oct – 7 th Nov, 2019
Stage 4	8 th – 21 st Nov, 2019

3. The Campaign:
 - Each Eligible Cyberbanking Account holder who 1.) registers an email address with BEA (“Settings”>“Contact Information”>“Personal Information – Change Email Address”) either before or during the Promotional Period **AND** 2.) completes the **designated transactions**[^] as required through the Faster Payment System (FPS) in Cyberbanking or the BEA App within the Promotional Period will be automatically entered into the Campaign:

Designated Transactions[^] (HK\$20 or above per transaction)	Prize	Detailed Requirements
<u>Highest no. of accumulated</u> outward inter-bank fund transfers in each stage*	2 tickets to the “FWD Fear and Dreams Eason Chan In Concert (3 winners per stage, 12 winners in the Promotional Period)	Outward fund transfer to any account held with another bank, with the transaction amount being recorded in the relevant account

*If more than one Eligible Cyberbanking Account achieves the same number of transactions, the account holder who first attains the required number of transactions will win the reward.

[^]Transaction calculation date: The first date when total Assets Under Management are equal to or higher than HK\$500,000.

- Each Eligible Cyberbanking Account can be rewarded with:
 - 2 tickets to the “FWD Fear and Dreams Eason Chan In Concert (at most once during the Promotional Period)
- 4. The total Assets Under Management in an eligible Cyberbanking account must be maintained from the transaction calculation date to the last day of the Promotional Period at an amount equal to or higher than HK\$500,000.
- 5. The prizes of the Campaign, number of winners, and entitlement to the prizes will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
- 6. Participation in the Campaign is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Campaign or the prizes. BEA shall not be responsible for any related obligations or costs incurred by participating in the Campaign.
- 7. Participation in the Campaign represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Campaign and prizes. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA reserves the sole right to immediately cancel the participant's entitlement to a prize without prior notice.
- 8. A computer system arranged by BEA will be used to calculate the transactions. BEA's records and the results of its calculations shall be final and conclusive.
- 9. BEA shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information of the participant due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Campaign (including but not limited to the date and time of participation) will be based on the information as recorded in BEA's computer systems. BEA reserves the sole and absolute right to make final and conclusive decisions.
- 10. BEA reserves the sole right to vary or cancel the Campaign 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.
- 11. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this campaign, BEA reserves the sole right to cancel the participant's entitlement to any prizes. The participant will bear all related responsibilities, liabilities, and consequences.
- 12. Employees of The Bank of East Asia Group and their relatives are ineligible to participate in the Campaign. BEA reserves the sole and absolute right to interpret and determine the definition of “The Bank of East Asia Group” and “relatives”.
- 13. Prize collection:
 - **“FWD Fear and Dreams Eason Chan In Concert” tickets:** Winners will be notified by email about prize collection arrangements within 30 working days of the end of the Campaign. A notification email will be sent to each winner's email address as registered with BEA.

- a) Prize-winning Cyberbanking accounts must be valid at the time the prize is given.
 - b) The prizes are non-transferable and cannot be exchanged or redeemed for cash or other products.
 - c) The prizes will only be awarded in Hong Kong.
 - d) The results, date, and time of the Campaign will be determined by the records in BEA's computer systems. BEA reserves the sole and absolute right to determine the final results of the Campaign and make conclusive decisions.
 - e) After prizes have been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued. The prizes shall only be used in accordance with the supplier's terms and conditions.
 - f) BEA reserves the sole right to recover from any prize winner the prize or the equivalent value of the prize awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the prize or violates any of these Terms and Conditions.
 - g) If a prize runs out of stock, BEA reserves the right to substitute that prize with another item without prior notice.
 - h) BEA makes no representation or guarantee as to the quality and availability of the products, prizes, services, or information provided by the participating merchants. BEA shall not be held responsible or liable for any matters arising from or in connection with the products, prizes, services, or information provided by the participating merchants. Customers should direct any queries or complaints to the relevant participating merchant.
14. No person other than the Eligible Participant 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.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.