

## Terms and Conditions for Investment Account Opening Offer

1. The promotion period for Investment Account Opening Offer (the “Offer”) is from 1<sup>st</sup> April, 2025 to 30<sup>th</sup> June, 2025, both dates inclusive (the “Promotion Period”).
2. “New Customer” refers to a customer who has not maintained any individual investment accounts with The Bank of East Asia, Limited (“BEA”) in the past 12 months prior to the new Investment Account opening.
3. During the promotion period, the New Customer must fulfil the following requirements (“Eligible Customer”) in order to enjoy the Rewards (“Rewards”).
  - a) **Reward A: Investment Account Opening Rewards**  
Successfully open an Investment Account through BEA Mobile to receive HK\$20 cash reward.
  - b) **Reward B: Risk Assessment Questionnaire Rewards**  
Complete the Risk Assessment Questionnaire via BEA Mobile or BEA Online within the first 2 months from the month of Investment Account opening to receive HK\$60 cash reward.
  - c) **Reward C: Investment Transactions Cash Rewards**  
Perform Designated Investment Product Transactions through the BEA Mobile or BEA Online within the first 2 months from the month of Investment Account opening in order to enjoy the Investment Transactions Cash Rewards (for details, please refer to the table below).

Designated Investment Product Transactions	Requirement	Cash Reward
<ul style="list-style-type: none"> <li>• <b>Lump-sum subscriptions for funds</b> (excluding Monthly Investment Plan, fund switching, fund redemption and transfer-in funds)</li> <li>• <b>Linked deposits transactions</b></li> </ul>	Complete any 1 Designated Investment Product Transaction once	HK\$200
	Complete all 2 different Designated Investment Product Transactions once	HK\$300

Example 1: If an Eligible Customer opens an Investment Account in branch on 1<sup>st</sup> April, 2025, completes the Risk Assessment Questionnaire via BEA Mobile and 3 linked deposit transactions through BEA Mobile on or before 30<sup>th</sup> June, 2025, he/she is entitled to a HK\$260 cash reward.

Example 2: If an Eligible Customer opens an investment account through BEA Mobile on 15<sup>th</sup> May, 2025, completes the Risk Assessment Questionnaire via BEA Mobile, a lump-sum subscription for funds and a linked deposit transaction through BEA Mobile on or before 31<sup>st</sup> July, 2025, he/she is entitled to a HK\$380 cash reward.

4. Each Eligible Customer can only get the above Rewards once during the Promotion Period. Each Eligible Customer can only be entitled to receive a maximum of HK\$380 cash reward.
5. The Rewards, including the Investment Account Opening Rewards, Risk Assessment Questionnaire Rewards and the Investment Transactions Cash Rewards, will be credited to the Eligible Customer’s All-in-One account on or before 30<sup>th</sup> September, 2025. If the Investment Account is suspended or terminated at the time the Offer is to be credited or rewarded to the relevant account, the Eligible Customer will not be entitled to the Offer.

6. The Eligible Customer who does not receive the Reward(s) by 30<sup>th</sup> September, 2025 should contact BEA by email at [E\\_CAMPAIGN@hkbea.com](mailto:E_CAMPAIGN@hkbea.com) on or before 31<sup>st</sup> October, 2025, otherwise the Reward(s) will be deemed to have been forfeited.
7. Submission time of completing the Risk Assessment Questionnaire and/or the Designated Investment Product Transactions is determined based on BEA's record. In case of any disputes, BEA's decision shall be final and binding.
8. If the Eligible Customer is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, BEA reserves the right to grant the customer one of or part of the entitled Offers.
9. Joint account(s) or Cross-Boundary Wealth Management Connect customers will not be entitled to the Offer(s).
10. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
11. BEA reserves the right to vary, extend, terminate and/or cancel any of the Offer(s) or to amend any of the terms and conditions herein from time to time. In case of any disputes, BEA's decision shall be final and binding.
12. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile and/or BEA Online .
13. Customers should download the BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
14. By using the BEA Mobile and/or BEA Online, the Customer agrees to be bound by the content of the disclaimer and policy as it may be amended by BEA from time to time and posted on the BEA Mobile and/or BEA Online.
15. No person other than the customer and BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these Terms and Conditions.
16. These Terms and Conditions are governed by and construed under the jurisdiction of the Hong Kong Special Administrative Region.
17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

### **Important Notice**

- Investment involves risk. 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.
- Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment

decision based solely on this page. If investors are in doubt, independent professional advice should be sought.

- 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.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong.
- The information provided on this page is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
- This page has not been reviewed by the Securities and Futures Commission in Hong Kong.
- For distribution of funds – 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 related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.