

## [e-Banking Rewards Campaign] Terms and Conditions

### General Terms and Conditions

1. The “e-Banking Rewards Campaign” (the “Campaign”) is organised by The Bank of East Asia, Limited (“BEA”). All participants must be aged 18 or above and hold a valid Hong Kong Identity Card (“Eligible Participants”). Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
2. The Campaign runs from 1<sup>st</sup> June to 30<sup>th</sup> June, 2020 (both dates inclusive) (the “Promotional Period”), unless otherwise specified by BEA.
3. The Campaign – the “Lucky Draw”
  - a) Each Eligible Participant who registers an email address with BEA through a BEA branch or Cyberbanking (“Settings”>“Contact Information”>“Personal Information – Change Email Address”) either before or during the Promotional Period **AND** completes the following designated actions through Cyberbanking or the BEA App within the Promotional Period will be entitled to the designated Lucky Draw entries.
  - b) The Lucky Draw will be held once in the Promotion Period. Each Eligible Participant’s Lucky Draw entries will be accumulated and calculated in the Promotion Period.
  - c) Each Eligible Participant can be awarded with one Lucky Draw prize at most once during the Promotional Period.
  - d) Designated actions:

Designated action types		Detailed requirements	Lucky Draw entries	Limit
<b>Log in to Mobile Banking</b>		Log in to Mobile Banking in the BEA App	1 chance	5 chances
<b>Complete an outward or inward fund transfer through the Faster Payment System (FPS)</b>		Each transaction of at least HK\$50 or equivalent, <b>with</b> the transaction amount posted in the account	1 chance	Uncapped
<b>Make a bill payment<sup>#</sup></b>	Government or Statutory Organisation (e.g. Rates & Government Rent), Utilities (e.g. water, electricity and gas), or Education	Each transaction of at least HK\$100 or equivalent, <b>with</b> the transaction amount posted in the account	1 chance	
	Banking & Credit Card	Each transaction of at least HK\$100 or equivalent, <b>with</b>	2 chances	

	Services, Telecom, Insurance Or Pension Services, or Property Management	the transaction amount posted in the account		
<b>Complete a currency exchange</b>		Each transaction of at least HK\$1,000 or equivalent, <b>with</b> the transaction amount posted in the account	2 chances	
<b>Place a time deposit<sup>^</sup></b>		Each deposit of at least HK\$5,000 or equivalent <b>and</b> a minimum deposit period of 1 month, <b>with</b> the transaction amount being posted in the account	2 chances	

# Eligible bill payment types include the above-mentioned types only.

<sup>^</sup> Eligible time deposits include only new time deposits placed within the Promotional Period. Renewals of existing time deposits are not included.

#### 4. Prizes of the Campaign:

<b>Prize</b>	<b>Means of participation</b>	<b>Number of winners within the Promotional Period</b>
Flagship smartphones	Lucky draw	2

- 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.
- 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.
- 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.
- 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.
- 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. Prize collection:

➤ Flagship smartphones: Winners will be notified by email about the prize collection arrangement within 90 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) The prize will be forfeited if the winner has never registered an email address through a BEA branch or Cyberbanking either before or during the Promotional Period or if that email address is not valid at the time the prize is given.
- b) The winners' Cyberbanking accounts must be valid at the time the prize is given.
- c) The prizes are non-transferable and cannot be exchanged or redeemed for cash or other products.
- d) The prizes will only be awarded in Hong Kong.
- e) 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 participant's eligibility to receive the prize and make conclusive decisions.
- f) After the 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.
- g) BEA reserves the sole right to recover the prize from any prize winner 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.
- h) If a prize runs out of stock, BEA reserves the right to substitute that Prize with another action without prior notice.
- i) BEA is not the supplier of the prizes and makes no representation or guarantee as to the quality and availability of the prizes provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the prizes provided by the suppliers. Prize winners should direct any queries or complaints to the relevant suppliers. The illustration/value of the prizes are solely served as a reference and BEA shall not be liable for any price or market value difference.

13. 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.

14. 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”.
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.