

[Exclusively for new/upgraded accounts and selected customers – Mobile Banking Rewards] Terms and Conditions

General Terms and Conditions

- 1) The “Exclusively for new/upgraded accounts and selected customers - Mobile Banking Rewards” (the “Promotion”) runs from 1st January to 30th June, 2023 (both dates inclusive) (the “Promotional Period”).
- 2) The Promotion only applies to “Eligible Customers”, meaning New-to-bank/Upgraded Customers and Selected Customers aged 18 or above:
 - New-to-bank Customer:
 - i) Refers to a customer who has not maintained any single All-in-one accounts with The Bank of East Asia, Limited (“BEA”) in the 12 months prior to the date on which the new All-in-one Account is opened.
 - ii) Applies for an All-in-one Account at a BEA branch or through the BEA Flash app, and has their application approved during the Promotional Period.
 - Upgraded Customer:
 - i) Refers to an existing customer who is a single i-Account account holder of BEA and successfully converts to a BEA GOAL account and has not completed the following designated actions in Table 2 below with any single All-in-one Account before converting to a BEA GOAL account.
 - ii) Refers to an existing customer who is a single i-Account/BEA GOAL/Supreme/SupremeGold account holder of BEA and successfully upgrades to a Supreme/SupremeGold/SupremeGold Private account and has not completed the following designated actions in Table 2 below with any single All-in-one Account before upgrade.
 - Selected Customer:
 - i) Is an existing customer of BEA who has been directly invited by BEA’s branch staff to participate in the Promotion and signs a “[Mobile Banking Rewards] Acknowledgement Slip for Selected Customers”. Selected Customer must not complete the following designated actions in Table 2 below with any single All-in-one/Statement Savings/HKD Current Account before invitation; **OR**
 - ii) Is an existing customer who receives the relevant promotional email or SMS or mail directly from BEA.
3. The Promotion is not applicable to Cross-Boundary Wealth Management Connect customers.
4. Additional requirements

- a) Notwithstanding the above conditions, each Eligible Customer also has to complete the following designated actions in Table 2 below within a designated period (1 month, refer to Table 1) after the account opening/upgrading month or the month signing the acknowledgement slip/receiving relevant promotional materials in order to receive the reward:

Table 1:

Account opening/upgrading month	Month acknowledge ment slip is signed/ relevant promotional email or SMS or mail for Selected Customer is received	End date of designated period (date inclusive)	Reward to be credited on or before
Jan 2023		28 th February, 2023	31 st May, 2023
Feb 2023		31 st March, 2023	30 th June, 2023
Mar 2023		30 th April, 2023	31 st July, 2023
Apr 2023		31 st May, 2023	31 st August, 2023
May 2023		30 th June, 2023	30 th September, 2023
Jun 2023		31 st July, 2023	31 st October, 2023

Table 2:

Designated actions	Detailed requirements	Cash reward
Log in to the BEA App for the first time	N/A	HK\$100
Complete 1 outward inter-bank transfer within Hong Kong using “Pay! (FPS)” / “Transfers” through the BEA App	<ul style="list-style-type: none"> Eligible amount for the transaction is HK\$10,000 or below Outward fund transfer to any bank account held in Hong Kong. Each transfer must be recorded in the relevant account 	HK\$50

- b) The reward will be credited (without prior notification) to the New-to-bank Customer’s new All-in-one Account or Upgraded Customer’s upgraded account or Selected Customer’s All-in-one/Statement Savings/HKD Current Account that is used to complete designated actions within 3 months after the end of the designated period.
- c) The winner’s Account and Cyberbanking account must be valid at the time the reward is given.

- d) The results, date, and time of the Promotion will be determined by the records in BEA's computer systems. BEA reserves the sole and absolute right to determine the Eligible Customer's eligibility to receive the reward and make conclusive decisions.
 - e) BEA reserves the sole right to recover the reward from any reward winner or the equivalent value of the reward awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the reward or has violated any of these Terms and Conditions.
5. Each Eligible Customer is entitled to receive the reward only once during the Promotional Period. Winners of credit card promotion - "BEA App – First Time Log In" are not eligible for the reward.
 6. The rewards of the Promotion, number of winners, and entitlement to the rewards will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
 7. 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 the rewards. BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
 8. Participation in the Promotion represents the Eligible Customer's understanding of, acceptance, and willingness to comply with the terms and conditions for the Promotion and rewards. 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 Eligible Customer's entitlement to a reward without prior notice.
 9. 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.
 10. 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 Eligible Customer due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Promotion (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.
 11. BEA reserves the sole right to vary or cancel the Promotion 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.
 12. If the Eligible Customer is found to have adopted any way to invade and/or modify the computer program to participate in this Promotion, BEA reserves the sole right to cancel

- the Eligible Customer's entitlement to any rewards. The Eligible Customer will bear all related responsibilities, liabilities, and consequences.
13. No person other than the Eligible Customer 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 related to the promotion 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", "related to the promotion" 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.