

**[Exclusively for new accounts – Digital Banking Rewards Promotion] Terms and Conditions**

**General Terms and Conditions**

- 1) The “Exclusively for new accounts - Digital Banking Rewards Promotion” (the “Promotion”) runs from 1<sup>st</sup> Apr to 30<sup>th</sup> Jun, 2021 (both dates inclusive) (the “Promotional Period”).
- 2) “New-to-bank Customer” refers to a customer who has not maintained any individual 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.
- 3) The Promotion only applies to a New-to-bank Customer who has applied for an All-in-one Account at a BEA branch or through the BEA Flash app, and whose application is successfully approved during the Promotional Period. New-to-bank Customers must be aged 18 or above and hold a valid Hong Kong Identity Card (“Eligible Customer”). Any person who does not fulfil the above qualifications will not be eligible to participate in the Promotion.
- 4) The Promotion
  - a) Each Eligible Customer who completes the following designated actions in Table 2 below within a designated period (2 months, refer to Table 1) after the account opening month will be entitled to the reward.

Table 1:

<b>Account opening month</b>	<b>End date of designated period (date inclusive)</b>	<b>Reward to be credited on or before</b>
April 2021	30 <sup>th</sup> June, 2021	30 <sup>th</sup> September, 2021
May 2021	31 <sup>st</sup> July, 2021	31 <sup>st</sup> October, 2021
June 2021	31 <sup>st</sup> August, 2021	30 <sup>th</sup> November, 2021

Table 2:

<b>Designated actions</b>	<b>Detailed requirements</b>	<b>Cash rebate</b>
Log in to the BEA App for the first time	N/A	HK\$100
Complete 1 outward inter-bank small-value transfer (FPS) within Hong Kong through the BEA App	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 Eligible Customer’s new All-in-one Account within 3 months after the end of the designated period.
- c) The winners’ new All-in-one Account and Cyberbanking account must be valid at the time the prize 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 participant's eligibility to receive the prize and make conclusive decisions.
  - e) 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 has violated any of these Terms and Conditions.
- 5) Each Eligible Customer is entitled to receive the reward only once during the Promotional Period.
  - 6) The prizes of the Promotion, 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.
  - 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 prizes. BEA shall not be responsible for any related obligations or costs incurred by participating in the Promotion.
  - 8) Participation in the Promotion represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Promotion 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.
  - 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 participant 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 a participant 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 participant's entitlement to any prizes. The participant will bear all related responsibilities, liabilities, and consequences.

- 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 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.