

[Exclusively for new/upgraded accounts – Mobile Banking Rewards] Terms and Conditions**General Terms and Conditions**

- 1) The "Exclusively for new/upgraded accounts - Mobile Banking Rewards" (the "Promotion") runs from 1st April to 30th June, 2025 (both dates inclusive) (the "Promotional Period").
- 2) The Promotion only applies to "Eligible Customers", meaning New-to-bank/Upgraded 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 Mobile, 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 logged in to the BEA mobile banking service with BEA Mobile or old version of BEA App for the first time 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 logged in to the BEA mobile banking service with BEA Mobile or old version of BEA App for the first time with any single All-in-one Account before upgrade.
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 log in to the BEA Mobile for the first time and complete one fund transfer through BEA Mobile within a designated period (1 month, refer to Table 1) after the account opening/upgrading month in order to receive the cash reward HK\$100. Regarding the fund transfer, it's required to complete outward fund transfer to any bank account held in Hong Kong. The transfer must be recorded in the relevant account.

Table 1:

Account opening/ upgrading month	End date of designated period (date inclusive)	Reward to be credited on or before
April 2025	31 st May, 2025	31 st August, 2025
May 2025	30 th June, 2025	30 th September, 2025
June 2025	31 st July, 2025	31 st October, 2025

- b) The reward will be credited to the New-to-bank Customer's new All-in-one Account or Upgraded Customer's upgraded account within 3 months after the end of the designated period. Eligible Customers should contact BEA by sending email (E_CAMPAIN@hkbea.com) within 1 month after the above-mentioned reward credit date if they have not received the cash reward (i.e. For the eligible customers opening/upgrading account in April, May or June 2025, they should send email to BEA by 30th September, 31st October or 30th November 2025 respectively), otherwise the reward will be deemed to have been forfeited.
 - c) The winner's Account and BEA Online Services 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.
 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.