



## [BEA expands your government cash payout from HK\$10,000 to HK\$20,000!] Terms and Conditions

### General Terms and Conditions

1. "BEA expands your government cash payout from HK\$10,000 to HK\$20,000!" (the "Campaign") is organised by The Bank of East Asia, Limited ("BEA"). All participants must be aged 18 or above, a Hong Kong permanent resident holding a valid Hong Kong Identity Card, be eligible to register for the HK\$10,000 government "Cash Payout Scheme", and hold a HKD sole-name savings/current account ("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 21<sup>st</sup> June 2020 to 31<sup>st</sup> August 2020 (both dates inclusive) (the "Promotional Period").
3. Private Banking customers are ineligible to participate in the Campaign.
4. The Campaign:
  - Each Eligible Participant who 1.) registers an email address with BEA in Cyberbanking ("Settings">>"Contact Information">>"Personal Information – Change Email Address") either before or during the Promotional Period **AND** 2.) registers BEA as their receiving bank for the HK\$10,000 government "Cash Payout Scheme" through Cyberbanking or the BEA App will be automatically entered into the Campaign:

Campaign	Designated Transactions	Lucky Draw		Detailed Requirements for Each Transaction
		Number of Entries in Draw	Prizes	
HK\$10,000 Lucky Draw	Register BEA as the receiving bank for the HK\$10,000 government's "Cash Payout Scheme"	1 entry	1st prize: HK\$10,000 cash reward (Quota: 5) 2nd prize: HK\$5,000 cash reward (Quota: 6) 3rd prize: HK\$1,000 cash reward (Quota: 20)	Confirm successful registration SMS (subject to the Bank's send out record)
	<u>Each outward inter-bank fund transfer through Faster Payment System</u> (HK\$20 or above per transaction)	1 extra entry (unlimited no. of transactions)		Make an outward fund transfer to any account held with another bank (transaction amount must be recorded in the relevant account)

- Each Eligible Participant can be rewarded with:
  - "HK\$10,000 Lucky Draw" Prize (at most once during the Promotional Period)
- 5. 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.
- 6. 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.

7. 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 and pursue any violations without prior notice.
8. 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.
9. 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. 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".



13. Prize collection:

- a) A notification email will be sent to each winner's email address as registered with BEA within 60 working days of the end of the Campaign. The cash reward will be deposited into each winner's BEA account as registered for the HK\$10,000 government's "Cash Payout Scheme" within 90 working days of the end of the Campaign.
- b) Prize-winning account registered with BEA must be valid at the time the prize is given.
- c) The prize will be forfeited if the winner has cancelled the registration with BEA before the prize is given.
- 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 final results of the Campaign and make conclusive decisions.
- f) BEA reserves the sole right to recover from any prize winner the prize 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.

14. 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.

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