

## **【Master Guess! Triple Rewards Game】 Terms and conditions**

### **A. General Terms and Conditions**

1. **【Master Guess! Triple Rewards Game】** (The“game”) is organised by The Bank of East Asia, Limited (“BEA”). The game prize apply to both BEA and non-BEA customers. All participants must be aged 18 or above holding a valid Hong Kong Identity Card (“Eligible Participant”). Any person who does not fulfil the above qualifications will not be eligible to the game prize.
2. The game are valid from 26<sup>th</sup> March till 6<sup>th</sup> May, 2021, both days inclusive (the “Promotional Period”), unless otherwise specified.
3. To complete the game registration, Eligible Participant is required to fill in the personal data in the electronic form. The provision of personal data or any information is voluntary, but any failure to provide the necessary personal data or information requested may result in us being unable to process your registration to the game. Personal data and other information provided in the electronic form will be used for this game only, including but not limited to notification of Round 2 of Level 1 and/or Level 2 and/or Level 3 launch details and for analysis. If you are an existing customer of BEA, your personal information provided in the electronic form will not be used to update your personal information record of your account maintained with BEA.
4. The game will be conducted in 3 levels:
  - Each level has two rounds. The first 500 Eligible Participant in each round who make the right guess on designated stocks / Hang Seng Index / ETF / Foreign Currency T/T Exchange Rates will receive a HK\$50 cash voucher, a total of 3,000 quota in place.
  - Each Eligible Participant can participate once per round. There is no upper limit on number of electronic form submission. If participants submit multiple times in the same round, the answer submitted at last shall prevail. If more than one Eligible Participant submits the same answer, the earliest submission shall prevail and the submission time shall be based on BEA’s records.
  - Eligible participant must submit their personal information and answers through electronic form within the designated participation time. If there is no winners, the participants who make the closest guess to the closing price will receive the game rewards.
  - For any reason, if BEA cannot obtain the closing price for the designated stock / Hang Seng Index / ETF / Foreign Currency T/T Exchange Rates, the closing price of the designated stock / Hang Seng Index / ETF / Foreign Currency T/T Exchange Rates is determined by BEA at its sole discretion.
  - The closing price of the designated stock / Hang Seng Index / ETF / Foreign Currency T/T Exchange Rates will be announced on (<https://www.hkbea.com/html/en/bea-personal-banking-masterguess-triplerewardsgame>) before the start of the next level. All winners will be notified separately for prize collection arrangement.

- **Level 1: Guess the closing price of stock / Hang Seng Index**

	<b>Participation period</b>	<b>Closing price on designated date and time</b>	<b>Designated stock / Hang Seng Index</b>	<b>Prize Quota</b>	<b>Prize</b>
Round 1	From 9:00 a.m. on 26 <sup>th</sup> March to 11:59 p.m. on 31 <sup>st</sup> March 2021	4:00 p.m. on 1 <sup>st</sup> April 2021	00700 Tencent Holdings Ltd.	First 500 winners	HK\$50 cash voucher
Round 2	From 9:00 a.m. on 2 <sup>nd</sup> April to 11:59 p.m. on 7 <sup>th</sup> April 2021	4:00 p.m. on 8 <sup>th</sup> April 2021	Hang Seng Index	First 500 winners	HK\$50 cash voucher

- The answer must be accurate to 2 decimal places (e.g. 630.50); if the answer provided by the participant is less than 2 decimal places, "0" will be placed at appropriate decimal places automatically (e.g. 630.5 will be treated as 630.50); if the submitted answer is more than 2 decimal places, it will be processed by rounding, in which, the value of the third decimal place is equal to or higher than 5, and the second decimal place will be automatically rounded up (e.g. 630.455 will be treated as 630.46); otherwise, the third decimal places is less than 5, then the value of the second decimal places will remain unchanged (e.g. 630.432 will be treated as 630.43).

- **Level 2: Guess Foreign Currency T/T Exchange Rates**

	<b>Participation period</b>	<b>Designated date and time for Foreign Currency T/T Exchange Rates</b>	<b>Designated Foreign Currency T/T Exchange Rates (bank sell)</b>	<b>Prize Quota</b>	<b>Prize</b>
Round 1	From 9:00 a.m. on 9 <sup>th</sup> April to 11:59 p.m. on 14 <sup>th</sup> April 2021	7:00 p.m. on 15 <sup>th</sup> April 2021	AUD	First 500 winners	HK\$50 cash voucher
Round 2	From 9:00 a.m. on 16 <sup>th</sup> April to 11:59 p.m. on 21 <sup>st</sup> April 2021	7:00 p.m. on 22 <sup>nd</sup> April 2021	GBP	First 500 winners	HK\$50 cash voucher

- The answer must be accurate to 3 decimal places (e.g. 10.773); if the answer provided by the participant is less than 3 decimal places, "0" will be placed at appropriate decimal places automatically (e.g. 10.77 will be treated as 10.770); if the submitted answer is more than 3 decimal places, it will be processed by rounding, in which, the value of the fourth decimal place is equal to or higher than 5, and the third

decimal places will be automatically rounded up (e.g. 10.7735 will be treated as 10.774); otherwise, the fourth decimal places is less than 5, then the value of the third decimal places will remain unchanged (e.g. 10.7731 will be treated as 10.773).

- **Level 3: Guess the closing price of ETF**

	<b>Participation period</b>	<b>Closing price on designated date and time</b>	<b>Designated ETF</b>	<b>Prize Quota</b>	<b>Prize</b>
Round 1	From 9:00 a.m. on 23 <sup>rd</sup> April to 11:59 p.m. on 28 <sup>th</sup> April 2021	4:00 p.m. on 29 <sup>th</sup> April 2021	02800 Tracker Fund of Hong Kong	First 500 winners	HK\$50 cash voucher
Round 2	From 9:00 a.m. on 30 <sup>th</sup> April to 11:59 p.m. on 5 <sup>th</sup> May 2021	4:00 p.m. on 6 <sup>th</sup> May 2021	03033 CSOP Hang Seng Tech Index ETF	First 500 winners	HK\$50 cash voucher

- The answer must be accurate to 2 decimal places (e.g. 29.50); if the answer provided by the participant is less than 2 decimal places, "0" will be placed at appropriate decimal places automatically (e.g. 29.5 will be treated as 29.50); if the submitted answer is more than 2 decimal places, it will be processed by rounding, in which, the value of the third decimal place is equal to or higher than 5, and the second decimal place will be automatically rounded up (e.g. 29.455 will be treated as 29.46); otherwise, the third decimal places is less than 5, then the value of the second decimal places will remain unchanged (e.g. 29.432 will be treated as 29.43).

5. Exclusive Transaction Rewards :

- BEA will use the mobile number and email address provided in the electronic form by Eligible Participant for eligibility verification of Exclusive Transaction Rewards and notification purposes. Eligible Participant has to ensure the provided personal information matches BEA's records.
- The Prizes are non-transferable and cannot be exchanged or redeemed for cash or other products.

<b>Exclusive Transaction Rewards</b>	<b>Conditions</b>
<p><b>【Level 1 Exclusive Transaction Rewards】</b></p> <p>HK\$0 brokerage for buying local securities</p>	<ul style="list-style-type: none"> <li>• Eligible customers must successfully participate in one round or two rounds of Level 1 during the Promotional Period ("Eligible Customer 1") to enjoy HK\$0 brokerage for buying local securities offer.</li> <li>• HK\$0 brokerage for buying local securities offer runs from 26<sup>th</sup> March to 8<sup>th</sup> April 2021 (both days inclusive). ("Offer Period 1")</li> <li>• An eligible transaction is any buy transaction for local securities denominated in Hong Kong dollars which is conducted through a securities sub-account through online channels (i.e. the BEA App and Cyberbanking stock-trading platforms).</li> <li>• Exclusive Transaction Rewards of HK\$0 brokerage for buying local securities applies to eligible transactions conducted by existing customers with securities</li> </ul>

	<p>sub-account, either individually or jointly, nor to customers who have cancelled and reopened securities sub-account during Offer Period 1. The offer cannot be enjoyed in conjunction with any promotional offers including but not limit to welcome offer for new securities customers during Offer Period 1.</p> <ul style="list-style-type: none"> <li>• Each Eligible Customer can enjoy the HK\$0 brokerage for buying local securities for eligible transactions once only during Offer Period 1.</li> <li>• Each Eligible Customer will enjoy the HK\$0 brokerage for buying local securities for all eligible transactions during Offer Period 1 until the cumulative brokerage fee calculated according to the standard brokerage rate reaches the maximum limit of HK\$1,000.</li> <li>• Eligible Customer must pay the brokerage fee calculated based on the standard brokerage rate first. The difference between the standard brokerage fee and \$0 brokerage fee for the eligible buy transactions will be credited to the corresponding settlement account of the Eligible Customer within 90 days after the end of the Promotional Period. If an eligible customer maintained more than one securities sub- account, the reward will be credited to the account with the first eligible transaction during Offer Period 1.</li> <li>• The Stock-trading brokerage fee is subject to minimum charge of HK\$80 for each transaction.</li> <li>• Eligible Customer 1 must maintain a valid securities sub-account and settlement account at the time when the reward is credited, otherwise the offer will be forfeited.</li> <li>• Customers shall be required to pay other transaction fees/charges, including but not limited to the SFC transaction levy, HKEX trading fee, and stamp duty. Please refer to the Bank Charges tables for more details.</li> </ul>
<p><b>【Level 2 Exclusive Transaction Rewards】</b></p> <p>2 pips of currency exchange discount</p>	<ul style="list-style-type: none"> <li>• Eligible customers must successfully participate in any one round or two rounds of Level 2 during the Promotional Period ("Eligible Customer 2") to enjoy 2 pips of currency exchange discount offer.</li> <li>• 2 pips of currency exchange discount offer runs from 9<sup>th</sup> April to 22<sup>nd</sup> April 2021 (both days inclusive) ("Offer Period 2"). The offer only applies to currency exchange transaction made through the Cyberbanking or the BEA App during the Designated FX Trading Period ("Eligible Transactions"). The trading hours for the internet are Regular hours (HK time) Monday 7:00 a.m. to Saturday 3:30 a.m. Trading hours will be announced for each channel separately when Hong Kong Public holidays and other major financial markets are closed. Please contact the FX Margin Hotline on 2211 1688 or visit the BEA website for details.</li> <li>• Exclusive Transaction Rewards of 2 pips of currency exchange discount offer applies to eligible transactions conducted by existing customers with All-in-one account, either individually or jointly.</li> <li>• Eligible transactions refers to exchange of Hong Kong Dollars to Designated Currencies, or Designated Currencies to Hong Kong Dollars, but not Designated Currencies to other currencies. Designated Currencies include British Pounds (GBP), Euro (EUR), Australian Dollars (AUD), New Zealand Dollars (NZD), Canadian Dollars (CAD), Swiss Francs (CHF), Japanese Yen (JPY) and US Dollars (USD).</li> <li>• The offer is only applicable for every single transaction of the foreign currency in the amount of HK\$10,000 or above.</li> <li>• Each eligible customer will enjoy the 2 pips of currency exchange discount offer at maximum of HK\$500.</li> <li>• One pip of most currency pairs refers to the 4<sup>th</sup> decimal place of the currency pairs, so 1/10 pips is the 5<sup>th</sup> decimal place. While one pip of currency pairs</li> </ul>

	<p>involves JPY refer to the 2nd decimal place of the exchange rate, then 1/10 pips is the 3rd decimal place.</p> <ul style="list-style-type: none"> <li>• The offer cannot be redeemed for cash and is not transferable.</li> <li>• The offer cannot be used in conjunction with any other promotional offers.</li> <li>• Each Eligible Customer can enjoy the 2 pips of currency exchange discount once only during Offer Period 2.</li> <li>• The bank's currency discount may vary from time to time according to fluctuations in market interest rates and currency rates, customers' trading patterns and other factors. In case of any disputes, the Bank reserves the right of final decision on the Bank's currency exchange for any Eligible Transaction.</li> <li>• The cash reward will be credited into eligible customer's All-in-one account or deposit account within 90 days after the end of the Promotional Period. The eligible customer must maintain a valid account at the time when the cash reward is credited, otherwise the offer will be forfeited. If an eligible customer maintained more than one All-in-one account or deposit account, the reward will be credited to the All-in-one account or deposit account with the first eligible transaction during Offer Period 2.</li> </ul>
<p><b>【Level 3 Exclusive Transaction Rewards】</b> 1% fund subscription fee</p>	<ul style="list-style-type: none"> <li>• Eligible customers must successfully participate in one round or two rounds of Level 3 during the Promotional Period ("Eligible Customer 3") to enjoy 1% fund subscription fee offer.</li> <li>• The 1% fund subscription fee offer is valid from 23<sup>rd</sup> April to 6<sup>th</sup> May, 2021 (both days inclusive) ("Offer Period 3"). The offer only applies to lump-sum fund subscriptions made through the Cyberfund Centre in the website of BEA or through the BEA App.</li> <li>• Exclusive Transaction Rewards of 1% fund subscription fee applies to eligible transactions conducted by existing customers with investment account, either individually or jointly, nor to customers who have cancelled and reopened investment account during Offer Period 3. If an eligible customer maintained more than one investment account, the rebate will be credited to the investment account with the first eligible transaction during the Offer Period 3.</li> <li>• The fund subscription fee is based on the subscription amount of each transaction.</li> <li>• Each eligible customer will enjoy the 1% fund subscription fee offer at maximum of HK\$3,000.</li> <li>• Each Eligible Customer can enjoy the 1% fund subscription fee offer once only during Offer Period 3.</li> <li>• The offer is subject to change without prior notice and the final decision made by BEA from time to time will apply. For more information on the funds and details of the subscription process, please visit the Cyberfund Centre in the BEA website at <a href="http://www.hkbea.com">www.hkbea.com</a>.</li> <li>• The offer provides to Eligible Customer 3 with reference to the account the customer uses to log in to Cyberbanking or the BEA App to make the relevant subscription(s). For example, a customer has to log in to Cyberbanking or the BEA App with his/her All-in-one account's username and password to be entitled to the offer.</li> <li>• Payment by credit card is not acceptable for lump-sum fund subscription.</li> <li>• The offer does not apply to fund switching or to funds with no subscription fee.</li> <li>• The offer does not apply to Monthly Investment Plan subscriptions.</li> <li>• The offer cannot be redeemed for cash and is not transferable.</li> <li>• The offer cannot be used in conjunction with any other promotional offers.</li> </ul>

6. The first 3 winners who make the right guess on all three levels will entitle the grand prize of a top-brand flagship notebook.
7. Participation in the game is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the game or the prizes. BEA shall not be responsible for any related obligations or costs incurred by participating in the game.
8. Participation in the game represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the game 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. BEA reserves the sole right to vary or cancel the game 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.
10. The prizes of the game, 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.
11. 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 game (including but not limited to the date and time of participation) and entitlement to the prizes 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.
12. 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 the prize. The participant will bear all related responsibilities, liabilities, and consequences.
13. Employees of The Bank of East Asia Group and their relatives are ineligible to participate in the game. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group" and "relatives".
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. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
16. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

## **B. Terms and Conditions related to Prizes**

1. The Game Prize ("Prizes") collection arrangement: Winners will be notified by email about collection arrangements for the Prizes within 90 working days after the end of the Promotional Period. A notification email (if applicable) will be sent to each winner's email address as provided in the electronic form.
2. The Prizes are non-transferable and cannot be exchanged or redeemed for cash or other products.
3. The Prizes will only be awarded in Hong Kong.
4. The results, date, and time of the game 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 game and make conclusive decisions.
5. After 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.
6. BEA reserves the sole right to recover from any prize winner the Prizes or the equivalent value of the Prizes awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the Prizes or violates any of these Terms and Conditions.

7. If a Prize runs out of stock, BEA reserves the right to substitute that Prize with another item without prior notice.
8. BEA makes no representation or guarantee as to the quality and availability of the products, Prizes, services, or information provided by the participating merchants. BEA shall not be held responsible or liable for any matters arising from or in connection with the products, Prizes, services, or information provided by the participating merchants. Customers should direct any queries or complaints to the relevant participating merchant.

### **C. Personal Information Collection Statement**

1. All data submitted through the game shall become the property of BEA, and BEA reserves the sole right to use submitted data by the participant for the game, and will be used for this game only, including but not limited to notification of Round 2 of Level 1 and/or Level 2 and/or Level 3 launch details and for data analysis. If the participant is an existing customer of BEA, any personal information filled in the electronic form will not be used to update their personal information records with BEA. BEA shall continue to hold the data for a period of 6 months or such other period as prescribed by applicable laws and regulations.
2. If a customer fails to provide the information required in the electronic form may result in unable to participate the game or the reward will be forfeited.
3. Data collected by BEA will be kept confidential, and BEA will not provide such information to any third party.
4. The participants have the right to request access to and correction of their personal data. If a participant would like to make such a request, they may submit it to the BEA's Group Data Protection Officer by post at 10 Des Voeux Road Central, Hong Kong.
5. In accordance with the terms of the Personal Data (Privacy) Ordinance, BEA has the right to charge a reasonable fee for the processing of any data access request.

### **Important Notice:**

- Investment involves risks. The prices of securities may move up or down, and may even become valueless. There is an inherent risk that loss may be incurred rather than profit gained as a result of buying and selling securities. The price of units may go down as well as up, as the investments of a fund are subject to market fluctuations and the risks inherent in investments. Past performance is not indicative of future performance. Investors should not make an investment decision based solely on this material.
- Before making any investment, investors should refer to all relevant investment funds' offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
- The investment decision is yours but you should not invest in an investment fund unless the intermediary who sells it to you has explained to you that the investment fund in question is suitable for you having regard to your financial situation, investment experience, and investment objectives.
- The funds may not be available in all jurisdictions and may be subject to restrictions. If investors are in doubt, independent professional advice should be sought.
- Fund investments are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Fund investments are NOT principal-protected and you could lose all of your Investment Amount in the worst-case scenario. Please note that the risk factors mentioned are not, and do not purport to be, exhaustive. Before making any

investment decision, you should refer to all relevant offering documents for detailed information including the risk factors.

- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

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