

**Terms and Conditions for “Risk Assessment Questionnaire Completion Reward”**

1. The promotion period is from 1 July 2025 to 30 September 2025, both days inclusive (the "Promotion Period"), unless otherwise specified.
2. The “Risk Assessment Questionnaire Completion Reward” (the “Reward”) is applicable to any customer of The Bank of East Asia, Limited (“BEA”) who meets the following conditions (the “Eligible Customer”):
  - a. Has received the relevant promotional email and/or SMS; or
  - b. Is a “New Customer”, which refers to a customer who successfully opens an Investment Account during the Promotion Period and who has not maintained an Investment Account, either individually or jointly, in the 12 months prior to the Promotion Period.
3. For joint accounts, only the primary account holder is entitled to receive the Reward.
4. The first 5,000 Eligible Customers will receive the Reward of HK\$30 cash reward upon completing or updating the Risk Assessment Questionnaire via BEA Online or BEA Mobile during the Promotion Period. The Reward quota is 5,000 on a first-come-first-served basis.
5. The Reward applies to Eligible Customer who have completed or updated the Risk Assessment Questionnaire via BEA Online or BEA Mobile during the Promotion Period, either individually or jointly only, but does not apply to any customer who has cancelled and reopened BEA Account during the Promotional Period.
6. Submission time of completing / updating the Risk Assessment Questionnaire is determined based on BEA's record. In case of any dispute, BEA's record shall be final and conclusive.
7. The Reward is counted on a per Eligible Customer basis. Each Eligible Customer can only be entitled to receive a maximum of HK\$30 cash reward. Even if an Eligible Customer completes or updates the Risk Assessment Questionnaire more than once via BEA Online or BEA Mobile during the Promotion Period, the Eligible Customer can only receive a maximum of HK\$30 cash reward.
8. If the customer's BEA All-in-One account is suspended or terminated at the time the Reward is to be credited or rewarded to the relevant account, the Eligible Customer will not be entitled to the Reward.
9. Cross-Boundary Wealth Management Connect customers will not be entitled to the Reward.
10. The Reward is non-transferrable, cannot be exchanged or redeemed for other products, unless otherwise specified.
11. BEA reserves the sole right to vary or cancel all or any of the Reward 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 an Eligible Customer is entitled to the Reward in conjunction with other promotional offers during the Promotion Period, unless otherwise specified, BEA reserves the right to grant the Eligible Customer one of or part of the entitled Reward.
13. The Reward will be credited to the corresponding All-in-One Account of the Eligible Customer who has investment sub-account on or before 31 December 2025. If an Eligible Customer maintained more than one investment sub-account, Reward will be credited to the account with the first completion / update of the Risk Assessment Questionnaire during the Promotion Period. For example, if the Eligible Customer logged in to BEA Online or the BEA Mobile to complete or update the Risk Assessment Questionnaire with his/her All-in-One Account's username and password, the Reward shall apply to this account.
14. The Eligible Customer who does not receive the Reward by 31 December 2025 should contact BEA through [E\\_CAMPAIGN@hkbea.com](mailto:E_CAMPAIGN@hkbea.com) by 31 January 2026, otherwise the Reward will be deemed to have been forfeited.
15. Employees of The Bank of East Asia Group are ineligible for the Reward. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group".
16. No person other than the customer and BEA will have any rights 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.
17. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
18. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
19. Customer are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile and/or BEA Online.
20. Please download BEA Mobile from official application stores or BEA website, and ensure the search wording is correct.
21. By using BEA Mobile and/or BEA Online, the viewer agrees to be bound by the content of the disclaimer and policy as it may be amended by BEA from time to time and posted on BEA Mobile and/or BEA Online.

### **Risk Disclosure and Disclaimer**



1. Investment involves risk. Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this page. If investors are in doubt, independent professional advice should be sought.
2. The price of units may go down as well as up as the investments of a fund are subject to the market fluctuations and the risks inherent in investments.
3. Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you having regard to your financial situation, investment experience, and investment objectives.
4. The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
5. The information provided in this page is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
6. This material is issued by The Bank of East Asia, Limited and has not been reviewed by the Securities and Futures Commission in Hong Kong.