

Terms and Conditions of the Campaign

1. The "Digital Banking Lucky Draw" (the "Campaign") is organised by The Bank of East Asia, Limited ("BEA").
2. The Campaign only applies to customers who meet the following requirements ("Eligible Participants"):
 - are aged 18 or above;
 - hold a valid Hong Kong Identity Card; and
 - have a valid email address registered in the Bank's records.

Any person who does not fulfil any of the above qualifications will not be eligible to participate in the Campaign.

3. The Campaign runs from 15th April to 30th June, 2024 (both dates inclusive) (the "Promotional Period"). During the Promotional Period, the Campaign will be held in 3 stages as listed below:

Stage 1	15 th April – 30 th April, 2024
Stage 2	1 st May – 31 st May, 2024
Stage 3	1 st June – 30 th June, 2024

4. Each Eligible Participant who successfully completes the following designated action through the BEA Mobile or BEA Online and fulfils the detailed requirements for each action during the Promotional Period will be automatically entitled to a designated number of lucky draw entries.

Designated action	Detailed requirements	Lucky draw entries	Maximum entries in each stage
Log in to the BEA Mobile/BEA Online 1 time	N/A	1 entry	15 entries
Complete a transfer through Transfers in the BEA Mobile/BEA Online	Each transaction must be at least HK\$20 or equivalent, with the transaction amount being posted in the account.	1 entry	15 entries
Pay a bill in the BEA Mobile/BEA Online	<ul style="list-style-type: none"> • Each transaction must be at least HK\$50 or equivalent, with the transaction amount being posted in the account. • This offer does not apply to bills paid by "QR Scan" in the BEA Mobile, nor to bills paid by opening the BEA Mobile through a merchant's mobile app (app-to-app payments). • For sole credit card customers, bills can be paid by credit card through the BEA Mobile only to the following low-risk merchant categories: Government or Statutory Organisation, Utilities, Education: Primary or Secondary 	5 entries	15 entries

	School, Education: Post-secondary or Specialised Institution.		
Place a time deposit in the BEA Mobile/BEA Online	<ul style="list-style-type: none"> Each deposit of at least HK\$5,000 or equivalent and a minimum deposit period of 1 month, with the transaction amount being posted in the account. Eligible time deposits include only new time deposits placed within the Promotional Period. Renewals of existing time deposits are not included. 	5 entries	15 entries
Exchange currency 1 time in the BEA Mobile/BEA Online	Each transaction must be at least HK\$2,000 or equivalent, with the transaction amount being posted in the account.	5 entries	15 entries
Complete an outward remittance in the BEA Mobile/BEA Online	Each transaction must be at least HK\$1,000 or equivalent, with the transaction amount being posted in the account.	5 entries	15 entries
Complete a transaction with a digital wallet using BEA bank account	<ul style="list-style-type: none"> Eligible transaction includes <ul style="list-style-type: none"> - Top up AlipayHK/Octopus App/PayMe/WeChat Pay HK - Pay with UnionPay App Each transaction must be at least HK\$50 or equivalent, with the transaction amount being posted in the account. 	5 entries	15 entries
Take part in a Wealth Portfolio Challenges' promotion and complete the corresponding mission(s)	Log in to BEA Mobile to enter the related promotion page of Wealth Portfolio Challenges, successfully participated the promotion and complete the corresponding mission requirement(s).	5 entries	15 entries
Apply for Credit Card Spending & Statement Instalment in the BEA Mobile/BEA Online	<ul style="list-style-type: none"> The minimum eligible transaction amount is HK\$200, which must be the same as the actual transaction amount (adjusted to the nearest dollar). Credit Card Spending & Statement Instalment programme and the eligible transactions are bound by Terms and Conditions of the "Cash in Hand" Statement Instalment Programme. For details, please click here. 	5 entries	5 entries (during the entire promotion period)
Opt in to receive our latest promotions in the BEA Mobile	Must update marketing preference to "Receiving promotional messages from all channels" or "Receiving promotional messages from selected channel(s)"	5 entries	5 entries (during the entire

	(including mobile SMS/MMS, email, direct mail, phone calls or statement insert).		promotion period)
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5. Mechanism and reward

- Mechanism: Lucky draw will be held once in each stage, and winners will be drawn randomly by the computer system.
- Reward for each stage:
 - Grand prize: HK\$10,000 supermarket vouchers (1 winner)
 - 2nd prize: HK\$500 supermarket vouchers (10 winners)
 - 3rd prize: HK\$100 supermarket vouchers (50 winners)
- Quota: 61 winners per stage; 3 stages in total.

6. Each Eligible Participant's lucky draw entries will be calculated as a whole for each stage. Every Eligible Participant's entitlement to the lucky draw entries will be reset on the first day of each stage.

7. Each Eligible Participant can be awarded with one lucky draw reward at most during the entire Promotional Period.

8. Any transaction that is not conducted through the BEA Mobile or BEA Online will not be counted as an eligible transaction.

9. Arrangement of reward issuance:

- For grand prize, a notification email with the prize collection will be sent to each winner's email address as registered with BEA by 30th September, 2024 without prior notice. For 2nd and 3rd prize, supermarket vouchers will be mailed to winners' address as registered with BEA by 30th September, 2024 without prior notice.
- The reward will be forfeited if the winner has never registered an email address with BEA either before or during the Promotional Period **or** if that email address is not valid at the time the reward is given.
- The winners' BEA bank accounts, email address, and BEA Online service must be valid at the time the reward is given. Marketing preference must be still maintained as either "Receiving promotional messages from all channels" or "Receiving promotional messages from selected channel(s)" (including mobile SMS/MMS, email, direct mail, phone calls or statement insert) at the time the reward is given.
- 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 participant's eligibility to receive the reward and make conclusive decisions.
- Under any circumstances, after the reward has been given, it cannot be changed, transferred, returned, and will not be re-issued.
- The prizes will only be awarded in Hong Kong.
- 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 violates any of these Terms and Conditions.
- If a prize runs out of stock, BEA reserves the right to substitute that prize without prior notice.
- BEA is not the supplier of the prizes and makes no representation or guarantee as to the quality and availability of the prizes provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the prizes provided by the suppliers. Prize winners should direct any queries or

complaints to the relevant suppliers. The value of the prizes are solely served as a reference and BEA shall not be liable for any price or market value difference.

General terms and conditions

1. The reward of the Campaign, number of winners, and entitlement to the reward will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
2. 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 reward. BEA shall not be responsible for any related obligations or costs incurred by participating in the Campaign.
3. Participation in the Campaign represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Campaign and reward. 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 reward without prior notice.
4. 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.
5. 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.
6. 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.
7. 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 reward. The participant will bear all related responsibilities, liabilities, and consequences.
8. 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.
9. 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".
10. This Promotion does not apply to Cross Boundary Wealth Management Connect customers.
11. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Important notes:

- Investing involves risks.
- The value of currencies may go down as well as up as currencies are subject to market fluctuations and the risks inherent in investments.

Beware of fraudulent websites and mobile applications.
To borrow or not to borrow? Borrow only if you can repay!