

Terms and Conditions for “0.8% Unit Trust Subscription Fee Offer”

1. The promotion period is valid from 14th March to 15th April 2022, both days inclusive (the “Promotional Period”), unless otherwise specified.
2. The “0.8% Unit Trust subscription Fee Offer” only applies to selected customers of The Bank of East Asia, Limited (“BEA”) who have received relevant promotional email and/or SMS (the “Eligible Customers”).
3. To be eligible for the 0.8% Subscription Fee (the “Offer”), Eligible Customers must successfully conduct one single lump-sum fund subscription (the “Eligible Transaction”) through Cyberbanking of BEA or the BEA App during the Promotional Period. The Offer amount is capped at HK\$10,000.
4. The Offer provides to Eligible Customer with reference to the account that 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.
5. The Offer applies to Eligible Transactions conducted by Eligible Customer with investment account, either individually or jointly, but does not apply to customers who have cancelled and reopened investment account during the Promotional Period.
6. Eligible Customers are required to pay the fund subscription fees through their individual All-in-one account up front. The Offer amount will be credited to the corresponding All-in-one Account of the Eligible Customer who has investment sub-account on or before 31st July, 2022. If an Eligible Customer maintained more than one Investment Account, the Offer amount will be credited to the corresponding All-in-one Account with the first Eligible Transaction made in the investment sub-account during the Promotional Period.
7. Payment by credit card is not acceptable for lump-sum fund subscription.
8. If the investment account is suspended or terminated at the time the Offer is to be credited or rewarded to the relevant account, the Eligible Customer will not be entitled to the Offer.
9. For more information on the funds and details of the subscription process, please visit the Cyberfund Centre in the BEA website.
10. All other fees/charges that apply to the relevant fund (including switching fees, redemption fees, management fees, and other fees) will continue to apply. Please refer to the bank charges tables for more details.
11. The Offer is non-transferrable, cannot be exchanged or redeemed for other products, unless otherwise specified.
12. BEA reserves the sole right to vary or cancel all or any of the offers 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.
13. If Eligible Customer is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, unless otherwise specified, the Bank reserves the right to grant the customer one of or part of the entitled Offers.

14. Employees of The Bank of East Asia Group are ineligible to the Offer. BEA reserves the sole and absolute right to interpret and determine the definition of “The Bank of East Asia Group”.
15. No person 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.
16. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
17. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Important Notices

- Investment involves risks. 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. You should not make an investment decision based solely on this material.
- Before making any investment, you should refer to all relevant investment fund 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 the investment funds unless the intermediary who sells it to you has explained to you that the investment funds are suitable for you having regard to your financial situation, investment experience, and investment objectives.
- The funds may not be available in all jurisdictions and/or may be subject to restrictions. If you 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.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- The information provided in this promotional material is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.