

Terms and Conditions for “Digital Investment Balance Growth Reward”

1. The promotion period is valid from 25th April to 22nd July 2022, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. The Digital Investment Balance Growth Reward (the “Offer”) only applies to New-to-Bank Customers (the “New-to-Bank Customer”) and selected customers (the “Selected Customer”) of The Bank of East Asia, Limited (“BEA”) who have received the relevant promotional email and/or SMS (the “Eligible Customers”). For joint accounts, only the primary account holder is entitled to receive the Offer. The Offer is not applicable to Cross-Boundary Wealth Management Connect customers.
3. “New-to-Bank Customer” refers to a customer who has successfully opened/upgraded to a Supreme Account during the Promotion Period and has not maintained any deposit accounts with BEA, either individually or jointly, in the 12 months prior to the opening/upgrading date of the new Supreme Account.
4. To be eligible for the Offer of HK\$200 cash reward for EVERY HK\$100,000 Aggregate Investment Transaction Amount (or equivalent), an Eligible Customer must achieve the prescribed investment transaction (the “Eligible Investment Transaction”) for the Designated Investment Products (as stipulated in Clause 5 below) using the investment sub-accounts under the SupremeGold/Supreme/i-Account Account through Cyberbanking and/or BEA App during the Promotion Period. Each Eligible Customer is eligible to earn up to HK\$9,000 from the Offer.

Eligible Investment Transaction	Cash Reward (HK\$)
EVERY HK\$100,000 Aggregate Investment Transaction Amount (or equivalent)	HK\$200 (Cap at HK\$6,000)
Extra Investment Transaction Cash Reward for EVERY HK\$300,000 Aggregate Investment Transaction Amount (or equivalent) (“Extra IT Cash Reward I”)	HK\$160
Extra Investment Transaction Cash Reward for EVERY HK\$500,000 Aggregate Investment Transaction Amount (or equivalent) (“Extra IT Cash Reward II”)	HK\$400
Extra Investment Transaction Cash Reward for EVERY HK\$1,000,000 Aggregate Investment Transaction Amount (or equivalent) (“Extra IT Cash Reward III”)	HK\$1,000

5. “Designated Investment Products” refers to lump-sum subscriptions to funds (excluding Monthly Investment Plan subscriptions, fund switching, fund redemptions, transfer-in funds, and any fund subscription with a subscription fee lower than 1%) and linked deposits (excluding currency-linked deposits).

6. To calculate the Aggregate Investment Transaction Amount, BEA will convert all transactions in Hong Kong Dollars at BEA's determined exchange rate on the last business day of the relevant month.
7. Each Eligible Customer is eligible for only ONE Extra Investment Transaction Cash Reward; that is, either Extra IT Cash Reward I or Extra IT Cash Reward II or Extra IT Cash Reward III.
Example:
An Eligible Customer conducts lump-sum subscriptions to funds of HK\$2,000,000, he/she will receive a HK\$4,000 Investment Transaction Cash Reward and a HK\$2,000 Extra IT Cash Reward III (i.e. HK\$6,000 cash reward in total).
8. This Offer will be applied to the account that the Eligible Customer used to log in to Cyberbanking or the BEA App to make the relevant subscription(s). For example, if the Eligible Customer logged in to Cyberbanking or the BEA App with his/her All-in-One Account's username and password, the Offer shall apply to this account.
9. The Offer applies to Eligible Investment Transactions conducted by an Eligible Customer with an investment account, either individually or jointly, but does not apply to customers who have cancelled and reopened investment accounts during the Promotion Period.
10. An Eligible Customer is 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 October, 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 Investment Transaction made in the investment sub-account during the Promotion Period.
11. Payment by credit card is not acceptable for lump-sum fund subscription.
12. 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.
13. For more information on the funds and details of the subscription process, please visit the Cyberfund Centre in the BEA website.
14. 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.
15. The Offer is non-transferrable, cannot be exchanged or redeemed for other products, unless otherwise specified.
16. 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.
17. If an 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.
18. Employees of The Bank of East Asia Group are ineligible for the Offer. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group".

19. No person other than the Eligible 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.
20. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
21. 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.
- Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Linked deposits 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.