

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 21st August to 31st October, 2023 (both dates inclusive) (the “Promotional Period”). During the Promotional Period, the Campaign will be held in 2 stages as listed below:

Stage 1	21 st August – 30 th September, 2023
Stage 2	1 st October – 31 st October, 2023

4. Each Eligible Participant who successfully completes the following designated action through the BEA App or Cyberbanking 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 chances in each stage
Log in to the BEA App/Cyberbanking 1 time	N/A	1 chance	15 chances
Complete a transfer through Pay! (FPS) in the BEA App	Each transaction must be at least HK\$20 or equivalent, with the transaction amount being posted in the account.	1 chance	15 chances
Complete a transfer through Transfers in the BEA App/Cyberbanking	Each transaction must be at least HK\$20 or equivalent, with the transaction amount being posted in the account.	1 chance	
Pay a bill in the BEA App/Cyberbanking	<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 App, nor to bills paid by opening the BEA App 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 App only to the following low-risk merchant categories: Government or Statutory Organisation, Utilities, Education: Primary or Secondary School, and Education: Post-secondary or Specialised Institution. 	5 chances	15 chances

Exchange currency 1 time in the BEA App/Cyberbanking	Each transaction must be at least HK\$2,000 or equivalent, with the transaction amount being posted in the account.	5 chances	15 chances
Place a time deposit 1 time in the BEA App/Cyberbanking	<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 chances	15 chances

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 (1 winner)
 - 2nd prize: HK\$1,000 (10 winners)
 - 3rd prize: HK\$100 (200 winners)
- Quota: 211 winners per stage; 2 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 App or Cyberbanking will not be counted as an eligible transaction.

9. Arrangement of reward issuance:

- The reward will be credited to each reward winner's BEA bank account by 31st January, 2024 which he/she used for transaction and remain valid, without prior notice.
- If a reward winner uses more than one valid BEA bank account for transaction, the reward will be credited into the valid bank account according to the following sequence: (1) Private Banking account, (2) SupremeGold Private Account, (3) SupremeGold Account, (4) Supreme Account, (5) i-Account, (6) BEA GOAL, (7) Youth i-Account, (8) HKD Savings Account, (9) HKD Current Account, (10) Joint Account.
Example: If the winner holds a BEA Supreme Account and a HKD Savings Account, the reward will be credited into the Supreme Account; however if that Supreme Account is not a valid bank account (i.e. has become a dormant account), the reward will be credited to the HKD Savings Account.
- The reward will be forfeited if the winner has never registered an email address through a BEA branch or Cyberbanking either before or during the Promotional Period or if that email address is not valid at the time the reward is credited.
- The winners' BEA bank accounts, email address, and Cyberbanking accounts must be valid at the time the reward is given.
- The reward is non-transferable and cannot be exchanged for other products.

- 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 credited to reward winner's bank account, it cannot be changed, transferred, returned, and will not be re-issued.
- 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.

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.

Beware of fraudulent websites and mobile applications.

To borrow or not to borrow? Borrow only if you can repay!