

## Terms and Conditions of the Campaign

1. The "Year of the Dragon Lucky Draw" (the "**Campaign**") is organised by The Bank of East Asia, Limited (the "**Bank**" or "**BEA**").
2. The Campaign only applies to customers who meet the following requirements ("**Eligible Customers**"):
  - are aged 18 or above;
  - hold a valid Hong Kong Identity Card; and
  - are primary account holders of an Eligible Bank Account (as defined in Clause 3) of BEA.Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
3. "**Eligible Bank Account**" refers to a BEA deposit account held by an existing customer (including an existing deposit account/i-Account/BEA GOAL/Supreme Account/SupremeGold Account/SupremeGold Private Account/Private Banking account).
4. **Promotional Period:** Runs from 10<sup>th</sup> February to 24<sup>th</sup> February, 2024 (both dates inclusive).
5. Each Eligible Customer ("**Participant**") who successfully completes the following action and fulfils the Detailed Requirements through the BEA Mobile during the Promotional Period will be automatically entitled to a designated number of Lucky Draw Chances. The respective Lucky Draw Chance(s) and maximum entitlement for the Detailed Requirements are as follows:

Detailed Requirements	Lucky Draw Chance
Successfully completes 5 FPS transactions by using "e-laisee" or "Transfer" function through the BEA Mobile, and each transaction amount is at least HK\$20 or above or its equivalent (" <b>Eligible Transaction</b> ")	1

6. Each Participant is limited to 10 Lucky Draw Chances during the Promotional Period.
7. At the end of the Promotional Period, winners will be randomly drawn by computer ("**Lucky Draw Winners**"). The number of Lucky Draw Chances will be determined according to the records held by BEA.
8. **Reward:**
  - Grand prize: HK\$12,888 Cash Rebate (3 winners)
  - 2<sup>nd</sup> prize: HK\$88 Cash Rebate (100 winners)
9. Any transaction that is not conducted through the BEA Mobile and FPS will not be counted as an Eligible Transaction.
10. FPS transaction will be defined as making transfer to individual's accounts with FPS via mobile phone number, email address or FPS identifier.
11. Reward Collection:
  - The Reward will be credited into the Lucky Draw Winner's valid BEA bank account on or before 31<sup>st</sup> May, 2024 and a winner notification email will be sent to each Lucky Draw Winner's email address as registered with BEA on or before 31<sup>st</sup> May, 2024.
  - If a Lucky Draw Winner holds more than one valid BEA bank account, the Daily Reward will be credited into the valid BEA 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.

Example: If the Lucky Draw Winner holds a 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.

- If a Lucky Draw Winner holds a Joint Account, Reward will be credited into the Joint Account.
- The Reward will be forfeited if the Lucky Draw Winner's BEA bank accounts and BEA Online accounts are not valid at the time the Reward is credited.
- Under any circumstances, after the Reward has been credited to Lucky Draw Winner's BEA bank account, it cannot be changed, transferred or returned, and will not be re-issued
- The Rewards are 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 the decision of BEA will be final and conclusive.
- BEA reserves the sole right to recover the Reward from any reward recipient or the equivalent value of the Reward awarded to him/he 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. If there is more than one promotional offer with respect to the same product or service, an Eligible Customer will only be entitled to the promotional offer with the highest value (as determined in the sole discretion of BEA) unless otherwise specified.
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 Rewards. 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 disqualify and/or cancel the participant's entitlement to the Reward without prior notice, and reserves the right to pursue any violations.
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 disqualify and/or cancel the Participant's entitlement to any Rewards. 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, Limited related to the Campaign 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, Limited", "campaign", and "relatives".
10. This Campaign does not apply to Cross Boundary Wealth Management Connect customers.
11. Participants are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
12. Please download the BEA mobile application from official application stores or the BEA website, and ensure the search wording is correct.
13. By using the BEA Mobile, participant 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.
14. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
15. 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.