

### Terms and Conditions of the Campaign

1. The “Global Transfers 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 2<sup>nd</sup> July to 30<sup>th</sup> September, 2024 (both dates inclusive) (the “Promotional Period”).
4. Each Eligible Participant who successfully completes the following designated transaction through the BEA Mobile or BEA Online and fulfils the detailed requirements for each transaction during the Promotional Period will be automatically entitled to a designated number of lucky draw entries.

Designated transaction	Detailed requirements of each transaction	Lucky draw entries	Maximum entries during the promotion period
<b>Complete an outward remittance in BEA Mobile/BEA Online</b>	Each transaction must be at least HK\$1,000 or equivalent, <b>with</b> the transaction amount being posted in the account.	2 entries	10 entries
<b>Make a transfer in USD or EUR to other local banks via CHATS using BEA Mobile</b>	Each transaction must be at least HK\$1,000 or equivalent, with the transaction amount being posted in the account.	2 entries	10 entries
<b>Complete a transaction with a digital wallet via eDDA (“Electronic Direct Debit Authorization”) or App-to-App from a BEA bank account using BEA Mobile</b>	<ul style="list-style-type: none"> <li>• Eligible transaction includes               <ul style="list-style-type: none"> <li>- Top up AlipayHK/Octopus App/PayMe/WeChat Pay HK/e-CNY wallet</li> <li>- Pay with UnionPay App</li> </ul> </li> </ul> Each transaction must be at least HK\$50 or equivalent, <b>with</b> the transaction amount being posted in the account.	2 entries	10 entries
<b>Complete a transfer to a phone number, email address or FPS ID using “Fund Transfer” function in BEA Mobile/BEA Online</b>	Each transaction must be at least HK\$20 or equivalent, <b>with</b> the transaction amount being posted in the account.	1 entry	10 entries

5. Mechanism and reward:
  - Mechanism: At the end of the Promotional Period, winners will be randomly drawn by computer (“Campaign Winners”). The number of Lucky Draw Entries will be determined according to the records held by BEA.
  - Reward:
    - Grand prize: HK\$1,388 cash rebate (10 winners)
    - 2<sup>nd</sup> prize: HK\$88 cash rebate (2,000 winners)

6. Each Eligible Participant can be awarded with one reward at most of the campaign during the entire Promotional Period.
7. Any transaction that is not conducted through the BEA Mobile or BEA Online will not be counted as an eligible transaction.
8. Arrangement of reward issuance:
  - The Reward will be credited into the Campaign Winner's valid BEA bank account on or before 31<sup>st</sup> December, 2024 and a winner notification email will be sent to each Campaign Winner's email address as registered with BEA on or before 31<sup>st</sup> December, 2024.
  - If a Campaign 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 Campaign 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 Campaign Winner holds a Joint Account, Reward will be credited into the Joint Account.
- 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.
- 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 make conclusive decisions.
- Under any circumstances, after the reward has been given, 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. 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. 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.
3. 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.

4. 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.
5. 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.
6. 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.
7. 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.
8. 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.
9. 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.
10. 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".
11. This Promotion does not apply to Cross Boundary Wealth Management Connect customers.
12. By using 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.
13. These Terms and Conditions shall be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
14. 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:**

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

Beware of fraudulent websites and mobile applications.