

Terms and Conditions of the Campaign

1. The **"Digital Banking 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"**):
 - have a valid email address registered in the Bank's records.
 Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
3. **Promotional Period:** Runs from 3rd March to 31st May, 2025 (both dates inclusive).
4. Each Eligible Customer (**"Participant"**) who successfully completes the following action and fulfils the Detailed Requirements during the Promotional Period will be automatically entitled to a designated number of Lucky Draw Chances.

Designated tasks	Detailed requirements	Lucky draw entries	Maximum lucky draw entries during promotion period
Log in to BEA Mobile/BEA Online/BEA Mall App once	N/A	1 entry (Each eligible customer can only earn 1 lucky draw entry per day by logging into BEA Mobile/BEA Online/BEA Mall App)	20 entries
Complete a fund transfer through Transfers in BEA Mobile/BEA Online	Each transaction must be at least HK\$20 or its equivalent, with the transaction amount being posted in the account.	1 entry	20 entries
Use BEA Mobile to display or scan UnionPay QR code once to complete the payment	Each transaction must be at least HK\$20 or its equivalent, with the transaction amount being posted in the account.	1 entry	20 entries
Conduct an foreign exchange transaction in BEA Mobile/BEA Online	Each transaction must be at least HK\$2,000 or its equivalent, with the transaction amount being posted in the account.	2 entries	20 entries

Log in to BEA Mall App and successfully register a promotion	N/A	2 entries	20 entries
Log in to BEA Mall App and successfully redeem Promo Code for Premium Waiver of GBA TravelChill Insurance	Promo Code for Premium Waiver of GBA TravelChill Insurance for redemption includes Individual 1-Month Plan, Family 1-Month Plan or Individual Annual Plan	5 entries	20 entries
Place a time deposit in BEA Mobile/BEA Online	<ul style="list-style-type: none"> The minimum deposit amount must be HK\$5,000 (or its equivalent) with a tenor of 1-month or above. Eligible time deposits only apply to new time deposits placed within the Promotional Period. Renewals of existing time deposits are not included. 	5 entries	20 entries
Successfully apply "Cash in Hand" Programme (CIH) once or "Cash in Hand" Statement Instalment Programme (SI) once	<ul style="list-style-type: none"> CIH: The minimum amount is HK\$3,000 and the amount applied for should be a multiple of HK\$100. SI: The minimum eligible transaction amount is HK\$200, which must be the same as the actual transaction amount (adjusted to the nearest dollar). 	5 entries	20 entries
Activate i-Token in BEA Mobile	i-Token must not be activated before the start of promotion (before 3 rd March 2025) and is successfully activated	5 entries	5 entries

	during the promotion period.		
Opt in to receive our latest promotions in the BEA Mobile	Must update marketing preference to "Receiving promotional messages from all channels" or "Receiving promotional messages from selected channel(s)" (including mobile SMS/MMS, email, direct mail, phone calls or statement insert).	5 entries	5 entries

5. 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.
6. **Reward:**
 - Grand prize: HK\$10,000 Cash Rebate/Free Spending Credit (1 winner)
 - 2nd prize: HK\$500 Cash Rebate/Free Spending Credit (10 winners)
 - 3rd prize: HK\$100 Cash Rebate/Free Spending Credit (50 winners)
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 Mobile or BEA Online or BEA Mall app (if applicable) will not be counted as an eligible transaction.
9. **Reward Collection:**
 - If you hold BEA's bank account, the cash reward will be credited to reward winner's BEA bank account by 31st August, 2025. If you hold more than 1 bank account, the Reward will be credited to the relevant bank account according to the following sequence: (1) Private Banking account, (2) SupremeGold Private Account, (3) SupremeGold Account, (4) Supreme Account, (5) BEA GOAL, (6) i-Account, (7) Youth i-Account, (8) HKD Savings Account, (9) HKD Current Account, (10) Joint Account.
 - If you hold BEA's credit card only, the credit card free spending credit will be credited to the principal cardholder's credit card account by 31st August, 2025 and shown in the relevant statement. If you hold more than 1 credit card, the Reward will be credited to the cardholder's credit card account with the highest spending amount during the Promotional Period. If no spending transaction is recorded in the relevant credit card accounts, the Reward will be credited to the cardholder's latest activated credit card account on or before 31st May, 2025.
 - 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, BEA credit card accounts and relevant Cash in Hand applications, email address, and BEA Online service must be valid at the time the reward is given. Marketing preference must be still maintained as either "Receiving promotional messages from all channels" or

"Receiving promotional messages from selected channel(s)" (including mobile SMS/MMS, email, direct mail, phone calls or statement insert) at the time the reward is given.

- Under any circumstances, after the Reward has been credited to Lucky Draw Winner's BEA bank account or BEA credit card accounts, 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.

Important notes:

- Investment involves risks.
- The value of currencies may go down as well as up as currencies are subject to market fluctuations and the risks inherent in investments.
- GBA TravelChill Insurance is underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字 (亞太) 保險有限公司) ("Blue Cross"), a subsidiary of AIA Group Limited. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.

In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.

Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.

All insurance product information available here is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.

To borrow or not to borrow? Borrow only if you can repay!
Beware of fraudulent websites and mobile applications.