

**Terms and Conditions of the Campaign**

1. The "Check In Lucky Draw (2<sup>nd</sup> Round)" (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"):
  - BEA bank account holder (if it is a joint account, only the primary holder can participate in the Campaign) or Principal Credit Card holders who hold a BEA Credit Card or co-branded card (exclude the cardholders of BEA Corporate Card and supplementary cards).
  - 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 15<sup>th</sup> December 2025 to 4<sup>th</sup> January, 2026 (both dates inclusive).
4. Each Eligible Customer who successfully clicks "Check In Now" on the Campaign promotional page under "Missions for you" section on "Explore" page in BEA Mobile will be eligible for a lucky draw chance ("Participant"). Participants can get a maximum of 1 chance per day and the maximum number of chances is 8 for the entire promotion period.
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. **Lucky Draw Reward:**
  - Reward: 2 tickets to "AXA Presents: BLUE MOON WANDERLUST Jay Fung Concert 2026" ("Concert") (Ticket price: HK\$1,080) ("Reward")
  - Quota: 10
7. Each Eligible Participant can be awarded with one lucky draw reward at most during the entire Promotional Period.
8. The Concert is organised by Media Asia Entertainment Limited and East Asia Entertainment Limited (collectively called the "Organisers"). BEA shall not be liable for the Concert or any matters arising from or in connection with it. Any enquiry or complaint regarding the Concert, should be directed to the Organisers; such matters shall be handled in accordance with the relevant terms and conditions of the Organizers and/or the ticketing agent.
9. **Reward Collection:**
  - The results will be announced by 12<sup>th</sup> January 2026 in BEA Mobile and will be notified to Participant via push notification, email and/or MMS.
  - 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 Reward are non-transferable and cannot be exchanged for other products.
  - The Reward are provided by the supplier. Winners cannot choose specific seats or Concert dates.
  - The Reward can only be collected in Hong Kong.
  - 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.

- Winners will be notified by email about the prize collection arrangements on or before the above-mentioned Lucky Draw Result Announcement Date, and an email will be sent to each winner's email address as registered with BEA. The winners must follow the instructions in the email notification to claim the prize. For details, please refer to the prize notification email. If the winner fails to claim the prize within the specified location and time, the prize will be deemed forfeited and BEA will not provide any compensation.
- 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.
- If a prize runs out of stock, BEA reserves the right to substitute that prize with another prize without prior notice. The value and features of the alternative prize might be different from the original prize.
- BEA will not take any responsibility and will not resend or replace the prize if it is lost, damaged or smeared. The usage of the prizes is subject to the terms and conditions as specified by the supplier(s). BEA is not the supplier of the prizes. Any enquiry or complaint in respect of the prizes should be directed to the relevant supplier(s). BEA gives no guarantee or representation to the quality and availability of the prizes, or the services or products provided by the related supplier(s), and does not accept any liability arising in conjunction with the use of the prizes or the services provided by the supplier(s). The illustration/value of the prizes solely serve as reference, and BEA shall not be liable for any price or market value difference.

#### **General terms and conditions**

1. 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.
2. 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.
3. The login record will be calculated by the computer system arranged by BEA. BEA's records and the results of its calculations shall be final and conclusive.
4. 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.
5. 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.
6. 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.

7. 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.
8. 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".
9. This Campaign does not apply to Cross Boundary Wealth Management Connect customers.
10. Participants are responsible for the relevant data charges incurred by downloading and/or using the BEA Mobile.
11. Please download the BEA mobile application from official application stores or the BEA website, and ensure the search wording is correct.
12. 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.
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.

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

Beware of fraudulent websites and mobile applications.