

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;
 - Successfully clicks "Join Now" on the Campaign promotional page under "Missions for you" section on the "Explore" page in BEA Mobile

Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
3. **Promotional Period** runs from 9th February 2026 to 30th April 2026 (both dates inclusive) (**"Promotional Period"**).
4. **Lunar New Year Promotional Period:** From the first day to the 15th day of the Lunar New Year, runs from 17th February 2026 to 3rd March 2026 (both dates inclusive) within the Promotional Period (**"Lunar New Year Promotional Period"**).
5. Promotional Mechanism:
 - Each Eligible Customer (**"Participant"**) who successfully completes the following task (a) to (l) and fulfils the detailed requirements during the Promotional Period/ Lunar New Year Promotional Period will be automatically entitled to a designated number of Lucky Draw Chances to win the "Digital Banking Reward" as stated in clause 7.
 - Each Participant who successfully completes the following task (b) & (c) and fulfils the detailed requirements during the Lunar New Year Promotional Period will be automatically entitled to a designated number of Lucky Draw Chances to win the "Lunar New Year e-Laisee Reward" as stated in clause 7.

Designated tasks	Detailed requirements	Lucky draw entries	Maximum lucky draw entries during promotional period
(a) Register for the Campaign in BEA Mobile	Customer must register for the Campaign through the "Explore" page in BEA Mobile, under the "Missions for you" section, and then click "Check In Now" on the Campaign page.	5 entries	5 entries
(b) Complete a fund transfer through "e-Laisee/Pay Multiple" in BEA Mobile once	Each transaction must be at least HK\$20 or its equivalent, with the transaction amount being posted in the account.	1 entry	20 entries
(c) Complete a fund transfer through Transfers in BEA Mobile/BEA Online once	Each transaction must be at least HK\$20 or its equivalent, with the transaction amount being posted in the account.	1 entry	20 entries

(d) Log in to BEA Mobile/BEA Online/BEA Mall App once	Each eligible customer can only earn 1 lucky draw entry per day by logging into BEA Mobile/BEA Online/BEA Mall App	1 entry	20 entries
(e) Conduct a foreign exchange transaction in BEA Mobile/BEA Online once	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
(f) Complete a transaction with a digital wallet once	<p>Customer must complete one of the following transactions of at least HK\$20 (or equivalent) or above, and the transaction amount is successfully posted in the account or credit card:</p> <ul style="list-style-type: none"> • Link his/her BEA bank account or credit card with designated digital wallets, top up the designated digital wallets or pay with designated digital wallets. Designated digital wallets include AlipayHK, Octopus App, PayMe, WeChat Pay HK and the UnionPay App • Pay with his/her credit card through Apple Pay or Google Pay 	2 entries	20 entries
(g) Log in to BEA Mall App and successfully register a promotion once	Log in to BEA Mall App and successfully register a promotion via BEA Mall App once (third party's website/platform excluded)	2 entries	20 entries

(h) Log in to BEA Mall App and successfully redeem any rewards once	Log in to BEA Mall App and successfully redeem any rewards with bonus points/ bonus points plus credit card payment once (third party's website/platform excluded)	2 entries	20 entries
(i) Opt in to receive our latest promotions in BEA Mobile	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
(j) Adjust Transaction Limit in BEA Mobile/BEA Online	Applies to any transaction type, including Transfer & Payment, ATM Cash Withdrawal, Debit cards/Credit cards and Cardless Withdrawal	5 entries	5 entries
(k) e-Statement and e-Advice registration in BEA Mobile/BEA Online	Enable "Receive e-Statement and e-Advice for all account(s)"	5 entries	5 entries
(l) Complete UnionPay QR Code Withdrawal in BEA Mobile once (Cardless withdrawal)	Make a "UnionPay QR Code Withdrawal" at ATMs of UnionPay member banks that support this service. Cash withdrawal is completed by scanning a UnionPay QR code instead of using a physical card. Conducting this type of transaction would be subject to a service charge. Please refer to the Bank Charges Guidebook for more details.	5 entries	20 entries

6. At the end of the Promotional Period or Lunar New Year 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.
7. **Reward:**
 - **"Digital Banking Reward" (valid for Participants who receive lucky draw entry(ies) during the Promotional Period and Lunar New Year Promotion Period)**
 - 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)
 - **"Lunar New Year e-Laisee Reward" (only valid for Participants who receive lucky draw entry(ies) by completing a fund transfer through "e-Laisee/Pay Multiple" in BEA Mobile or "Transfers" in BEA Mobile/BEA Online during the Lunar New Year Promotion Period)**
 - Grand prize: HK\$3,888 Cash Rebate/Free Spending Credit (1 winner)
 - 2nd prize: HK\$888 Cash Rebate/Free Spending Credit (10 winners)
 - 3rd prize: HK\$88 Cash Rebate/Free Spending Credit (50 winners)
8. Each Eligible Participant can be awarded with 2 lucky draw rewards at most during the entire Promotional Period, one each in the "Digital Banking Reward" and the "Lunar New Year e-Laisee Reward".
9. 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.
10. Reward Collection:
 - If the customer holds a BEA bank account, the cash reward of Lunar New Year e-Laisee Reward/Digital Banking Reward will be separately credited to the winner's BEA bank account by 30th June 2026 / 30th August 2026. If the customer holds 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 the customer holds a BEA credit card only, the credit card free spending credit of Lunar New Year e-Laisee Reward/ Digital Banking Reward will be separately credited to the principal cardholder's credit card account by 30th June 2026 / 30th August 2026 and shown in the relevant statement. If the customer holds 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 credit card account which has the latest credit card activation date on or before the end date of the Lunar New Year Promotion Period / Promotion Period.
 - The reward will be forfeited if the winner has never registered an email address with BEA either before the Promotional Period or during the Lunar New Year Promotional Period / 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, 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.

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