

Terms and Conditions of the Campaign

1. The **"Summer Digital Banking Double Rewards"** (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 2 July to 31 August 2026 (both dates inclusive) (**"Promotional Period"**).
4. Promotional Mechanism:
 - Each Eligible Customer (**"Participant"**) who successfully completes the following task (a) to (h) and fulfils the detailed requirements during the Promotional Period will be automatically entitled to a designated number of Lucky Draw Chances to win the "Summer Digital Banking Lucky Draw" as stated in clause 6.
 - The promotion period is divided into two phases. In each phase, the top 100 participants who complete items (c) to (h) with the highest cumulative count and meet the relevant terms will receive the "E-transaction Reward" as listed in Clause 6. All eligible transactions will be included in the calculation (including those that have reached or exceeded the maximum limit for lucky draw entries). Phase 1 is from 2 to 31 July 2026, and Phase 2 is from 1 to 31 August 2026.

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) 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	40 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	40 entries

(d) Scan/Display UnionPay QR code payment via BEA Mobile once	- Each transaction must be at least HK\$20 or its equivalent, with the transaction amount being posted in the account. - Applicable to payments made at merchants worldwide displaying the "UnionPay" logo by scanning or generating a UnionPay QR code, or by scanning QR codes of UnionPay partners (e.g., WeChat Pay merchant QR codes in Mainland China)	2 entries	40 entries
(e) Complete a bill payment 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: Not applicable to bills paid by "QR Scan" in BEA Mobile, nor to bills paid by opening BEA Mobile through a merchant's mobile app (App-to-App)	2 entries	40 entries
(f) 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	40 entries
(g) Place a time deposit in BEA Mobile/BEA Online once	- 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	5 entries	20 entries

	the Promotional Period. Renewals of existing time deposits are not included.		
(h) Place a BEA MAXSaver in BEA Mobile/BEA Online	The minimum amount deposit into each BEA MAXSaver is HKD10,000 or USD1,000 or RMB10,000	10 entries	30 entries

5. 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.

6. **Reward:**

• **"Summer Digital Banking Lucky Draw"**

Prizes	Quota
Grand prize: PHILIPS ADD6991WH/90 Hot and Cold RO Water Dispenser with Auto Ice-Maker (Value: HK\$4,288)	1 winner
2 nd Prize: Dyson Supersonic™ Hair Dryer HD15 (Value: HK\$3,780)	1 winner
3 rd Prize: Dyson Cool™ AM07 Tower Fan – Black (Value: HK\$3,080)	1 winner

• **"E-transaction Reward"**

Requirement	Prizes	Quota per phase
Top 20 participants (highest cumulative count for tasks (c) - (h) per phase)	HK\$300 cash rewards/free spending credit	20 winners
Top 21-50 participants (highest cumulative count for tasks (c) - (h) per phase)	HK\$100 cash rewards/free spending credit	30 winners
Top 51-100 participants (highest cumulative count for tasks (c) - (h) per phase)	HK\$50 cash rewards/free spending credit	50 winners

7. Each Eligible Participant can be awarded with 3 rewards at most during the entire Promotional Period, one reward from the "Summer Digital Banking Lucky Draw" and two rewards from the "E-transaction Reward" (one reward in each phase).
8. The quota for the "E-transaction Reward" in each phase applies to Phase 1 or Phase 2 of the Promotion Period. In each phase, the top 100 participants with the highest cumulative count of designated digital transaction (limited to tasks (c) to (h)) will receive a reward of up to HK\$300. If there is a tie, the reward will be awarded on a first-come, first-served basis according to the completion time of the final eligible transaction.
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:**

- The winner of "Summer Digital Banking Lucky Draw" will be notified by email about the prize collection arrangements by 30 November 2026, and an email will be sent to the winner's email

address as registered with BEA. The winner 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 time, the prize will be deemed forfeited and BEA will not provide any compensation.

- If the customer holds a BEA bank account, the cash reward of "E-transaction Reward" will be separately credited to the winner's BEA bank account by 30 November 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 "E-transaction Reward" will be separately credited to the principal cardholder's credit card account by 30 November 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 Promotion Period.
- 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, 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 "E-transaction Reward" winner's BEA bank account or BEA credit card accounts, it cannot be changed, transferred or returned, and will not be re-issued
- 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.
- 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.