BEA東亞銀行

Terms and Conditions of the "Daily Rewards, Monthly Prizes" Campaign

1. The "**Daily Rewards, Monthly Prizes**" **Campaign** (the "**Campaign**") is organised by The Bank of East Asia, Limited (the "**Bank**" or "**BEA**").
2. The promotion period of the Campaign runs from 1 November to 31 December 2026 (both dates inclusive) **("Promotional Period")**.
3. The Campaign only applies to customers who meet the following requirements ("**Participant**"):
   - Successfully clicks "Join Now" on the "Daily Rewards, Monthly Prizes" promotional page under "Missions for you" section of the "Explore" page in BEA Mobile and completes registration during the Promotional Period. Upon successful registration, all designated tasks completed during the Promotional Period, whether before or after registration, will be counted towards the Campaign.

   Any person who does not fulfil the above qualifications will not be eligible to participate in the Campaign.
4. Promotional Mechanism:
   - Each Participant who completes the highest number of following designated tasks (b) to (f) each day during the Promotional Period, will receive the reward for "Daily Transaction Challenge" as listed in Clause 5. If participants record the same cumulative number of designated tasks, the reward will be awarded on a first-come, first-served basis according to the completion time of the final eligible transaction.
   - Each Participant who successfully completes the following designated task (a) to (f) during the Promotional Period, will be automatically entitled to a designated number of lucky draw entries monthly, to win the reward for "Monthly Lucky Draw" as stated in clause 5. The number of lucky draw entries will be determined according to the records held by BEA. At the end of the Promotional Period, winners will be randomly drawn by computer.

Designated tasks	Detailed requirements	Lucky draw entries	Maximum lucky draw entries
(a) Log in to BEA Mobile/ BEA Online/ BEA Mall App once	Login successfully	1 entry	1 entry per day
(b) Transfer a fund using the "Transfer" or "e-Laisee/Pay multiple" function in BEA Mobile once, or using the "Transfer" function in BEA Online once	Each transaction must be at least HK$20 or its equivalent, with the transaction amount successfully posted to the relevant account upon completion of the designated task	1 entry	No limit

(c) Pay a bill using the "Bill Payment" function in BEA Mobile, paid by "QR Scan" in BEA Mobile, or to pay bills by opening BEA Mobile through a merchant's mobile app (App-to-App) once, or using the "Bill Payment" function in BEA Online once	Each transaction must be at least HK$20 or its equivalent, with the transaction amount successfully posted to the relevant account upon completion of the designated task	1 entry	No limit
(d) Top-ups or payments made via Apple Pay, Google Pay or designated mobile wallets using a bank account or credit card once. Designated mobile wallets include AlipayHK, PayMe, Octopus App, and WeChat Pay HK	Each transaction must be at least HK$20 or its equivalent, with the transaction amount successfully posted to the relevant account upon completion of the designated task	1 entry	No limit
(e) Place a time deposit in BEA Mobile/BEA Online once	• The minimum deposit amount for each transaction 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.	1 entry	No limit
(f) Open a BEA MAXSaver in BEA Mobile/BEA Online	The minimum amount deposited into each BEA MAXSaver is HKD10,000 or USD1,000 or or RMB10,000	1 entry	No limit

5. Reward:
   - "Daily Transaction Challenge"

Prizes	Daily Quota	Quota during Promotional Period
HK$200 cash rewards/free spending credit	3 winners	183 winners

   - "Monthly Lucky Draw"

Prizes	Monthly Quota	Quota during Promotional Period
Grand prize: HK$10,000 cash rewards/free spending credit	1 winner	2 winners
2nd Prize: HK$500 cash rewards/free spending credit	10 winners	20 winners
3rd Prize: HK$100 cash rewards/free spending credit	50 winners	100 winners

6. During the promotion period, participant may receive the "Daily Transaction Challenge" reward a maximum of 5 times, with a total aggregate value capped at HK$1,000. Regarding the "Monthly Lucky Draw", each participant is eligible to win a maximum of one prize per month.
7. 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.
8. Reward Collection:
   - If the customer holds a BEA deposit account, the cash reward will be credited to the winner's BEA bank account by 30 April 2027. If the customer holds more than 1 deposit 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 will be credited to the principal cardholder's credit card account by 30 April 2027 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 Promotional Period.
   - Winner should contact BEA by sending email to E_CAMPAIGN@hkbea.com by 31 May 2027 if they have not received the reward by 30 April 2027, otherwise the reward will be deemed to have been forfeited.
   - The winners' BEA deposit accounts, BEA credit card accounts and BEA Online service must be valid at the time the reward is given.
   - Under any circumstances, after the reward has been credited to winner's BEA deposit 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, a Participant 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/BEA Online/BEA Mall App.
12. Please download the BEA Mobile/BEA Mall App application from official application stores or the BEA website and ensure the search wording is correct.
13. By using the BEA Mobile/BEA Online/BEA Mall App, 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/BEA Online/BEA Mall App.
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.

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