

Terms and Conditions of Check In and Get Combo Rewards

1. The promotion period of the Check In and Get Combo Rewards (the “Challenge”) held by The Bank of East Asia, Limited (“BEA”) runs from 14 March 2025 to 30 April 2025, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. The Challenge only applies to customers of BEA who meet all of the following conditions (the “Eligible Participants”):
 - i. Fulfil the Terms and Conditions of the Wealth Portfolio Challenges;
 - ii. Are aged 18 or above;
 - iii. Hold a valid Hong Kong Identity Card; and
 - iv. Hold a valid BEA All-in-one Account on or before 12 March 2025
3. Eligible Participants must log in to BEA Mobile to enter the Challenges page and click the "Check In Now" button to start participating in the Challenge during the Promotion Period. The participation quota for successful check in is 20,000 on a first-come-first-served basis.
4. For joint account holders, only the primary account holder is entitled to enjoy the Challenge.
5. This Challenge does not apply to Cross Boundary Wealth Management Connect customers.
6. To be entitled to the cash reward (“Reward(s)”), the Eligible Participant must enter the Challenges page to check in and complete the missions that correspond to the Accumulated Number of Times Checked In (see Table 1) during the Promotion Period. After the end of the Promotion Period, BEA will issue the Reward(s) based on the Number of Times Checked In and corresponding mission(s) completed by the Eligible Participant. Any “check in” without the corresponding mission completed will not be eligible for the corresponding Reward.

(Table 1)

Accumulated No. of Times Checked In	Corresponding Mission	Cash Reward
1 time	Read the “Individual Stock Research Report” under Investment Analysis on the BEA SmarTrade mobile app	HK\$5
2 times	Register to receive promotional messages via email and mobile messages (SMS/MMS), and enable push notifications for BEA Mobile	HK\$5
3 times	Set up a cardless withdrawal instruction on BEA Mobile and successfully withdraw cash once by scanning the on-screen QR code at any designated ATM	HK\$5
4 times	Enrol in one designated Travel Insurance Plan through Eligible Channels, with the relevant policy successfully issued by Blue Cross (Asia-Pacific) Insurance Limited (“Blue Cross”)	HK\$15
5 times	Place an Eligible Time Deposit with a tenor of 3-months or above with designated amount of Eligible New Fund Balance through Digital Channels	HK\$20

Example 1: An Eligible Participant checks in once a day from 20 March to 22 March 2025, then sets up a cardless withdrawal instruction on BEA Mobile and successfully withdraw cash once by scanning the on-screen QR code at any designated ATM on 27 March 2025. He/she also registers to receive promotional messages via email and mobile messages (SMS/MMS), and enable push notifications for BEA Mobile on 30 March 2025. The Eligible Participant has checked in 3 times in total, but did not read the “Individual Stock Research Report” under Investment Analysis on the BEA SmarTrade mobile app during the Promotion Period, therefore he/she will receive a HK\$10 cash reward.

Example 2: An Eligible Participant enters the Challenges page but does not check in. Although he/she sets up a cardless withdrawal instruction on BEA Mobile and successfully withdraw cash once by scanning the on-screen QR code at any designated ATM during the Promotion Period, he/she will not receive any cash rewards.

7. If an Eligible Participant has registered to receive promotional messages via email and mobile messages (SMS/MMS), and/or enabled push notifications for BEA Mobile before the Promotion Period, the eligible participant must maintain such status until the Reward is distributed in order to qualify for the Reward.
8. “Designated Travel Insurance Plan” includes Travel Protection Insurance, Frequent Traveller Insurance and GBA TravelChill Insurance.
9. “Eligible Channels” include BEA Mobile, BEA Online and BEA Insurance Services Website.
10. Eligible Participants who enrol in the designated Travel Insurance Plan(s) through the BEA Insurance Services Website must ensure the Identification Document number provided during the application is the same as the information registered with his/her BEA account.
11. “Eligible Time Deposit” refers to a time deposit placed in Hong Kong Dollar or U.S. Dollar with transaction amount of HK\$100,000 (or equivalent) or above by All-in-one Account.

12. "Eligible New Fund Balance" refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount the same currency which has been entitled to new fund offer of Time Deposit within the last 15 calendar days.
13. "Digital Channels" include BEA Mobile and BEA Online.
14. Each Eligible Participant can only get a maximum of HK\$50 cash reward during the Promotion Period.
15. If the transaction amount is not in HKD, the transaction amount will be converted into HKD according to the relevant foreign currency exchange rate determined by BEA before calculation.
16. Each Eligible Participant can only check in once per calendar day. The date and time of check-in and mission completion are subject to BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
17. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered ineligible for this Challenge.
18. Unless otherwise specified, if the Eligible Participant is entitled to the Reward in conjunction with other promotional offers during the Promotion Period, BEA reserves the right to grant the customer one of or part of the entitled Rewards.
19. The Reward will be credited to the Eligible Participant's All-in-one Account on or before 31 July 2025. If an Eligible Participant maintains more than one All-in-one Account, the Reward will be credited to the relevant All-in-one Account according to the following sequence: (1) SupremeGold Private Account, (2) SupremeGold Account, (3) Supreme Account, (4) BEA GOAL Account, (5) i-Account, (6) Youth i-Account.
20. The Eligible Participant who does not receive the Reward by 31 July 2025 should contact BEA through E_CAMPAGN@hkbea.com by 31 August 2025, otherwise the Reward will be deemed to have been forfeited.
21. The Eligible Participant's BEA bank accounts and BEA Online Username/Login No. must be valid at the time of reward distribution.
22. After the Rewards have been delivered, they cannot be changed, transferred or returned, and will not be reissued.
23. BEA reserves the sole right to recover the Reward from an Eligible Participant or the equivalent value of the Reward awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the Reward or if he/she has violated any of these terms and conditions.
24. The Rewards of the Challenge, check-in result, mission completion results and entitlement to the Rewards will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
25. BEA reserves the right to vary, extend, terminate and/or cancel any Rewards, or amend any of the terms and conditions at any time. In case of any disputes, BEA reserves the right of final decision.

26. 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:

- The related insurance plans are 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.
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