

Terms and Conditions of Wealth Portfolio Challenges

Unless otherwise specified, if a customer participates in any challenge of Wealth Portfolio Challenges, including the Check In and Get Combo Rewards below (hereinafter collectively referred to as “Wealth Portfolio Challenges”) held by BEA Mobile of The Bank of East Asia, Limited (“BEA”), the customer will be deemed to have understood, accepted and agreed to be bound by the terms and conditions of BEA for the Wealth Portfolio Challenges, and has accepted that BEA has the rights described in the terms and conditions.

Eligible Customers

1. The Wealth Portfolio Challenges only apply to customers of BEA who meet all of the following conditions (the “Eligible Customers”):
 - (i) Hold an iOS/Android mobile device which is compatible with BEA Mobile (it is recommended to update the mobile device to the latest iOS/Android version);
 - (ii) Hold at least one valid BEA bank account and/or valid BEA Online Username/Login No.; and
 - (iii) Successfully log in to BEA Mobile with a valid BEA Online Username/Login No.
2. Only personal customers (non-corporate customers) of BEA who meet all of the above conditions can participate in the Wealth Portfolio Challenges.
3. Unless otherwise stated in any other document relating to these terms and conditions, customers may not transfer, assign, sell, exchange, trade or undertake to transfer their rights or benefits of this programme to another person.

Challenge Missions

4. BEA will assign different challenges to Eligible Customers at BEA’s sole decision and discretion.
5. An Eligible Customer must log in to BEA Mobile to enter the Wealth Portfolio Challenges page during the promotion period of designated Challenge and click "Join Now/Check-In Now" to start participating in the Wealth Portfolio Challenges.
6. When an Eligible Customer participates in the Wealth Portfolio Challenges, the customer will be deemed to have read, accepted and agreed to be bound by the terms and conditions established by BEA for the Wealth Portfolio Challenges, and accept that BEA has all the rights stated in these terms and conditions, including but not limited to the promotion period, eligibility, completion requirements, and reward details of the designated Challenge.

Rewards

7. The reward mechanism, reward content and completion conditions of each Wealth Portfolio Challenge will be subject to the description and terms and conditions of the designated Challenge.
8. For the reward release date, please refer to the terms and conditions of the designated Challenge.

9. The Eligible Customer's BEA bank account, investment account (if applicable), email address (if applicable), and BEA Online Username/Login No. must be valid at the time of reward distribution.
10. Rewards are only available for collection in Hong Kong.

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 9 April to 31 May 2024, 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 8 April 2024
3. Eligible Participants must log in to BEA Mobile to enter the Challenge page and click the "Check In Now" button to start participating in the Challenge during the Promotion Period. The participation quota 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)”), Eligible Participants must enter the Challenge page to check in and complete the missions that correspond to the Number of Times Checked In (see Table 1) during the Promotion Period. After the end of the Promotion Period, BEA will issue the Rewards based on the Number of Times Checked In and corresponding mission completed of Eligible Participants. Any “check-in” without corresponding missions completed will not be eligible for the Rewards.

(Table 1)

Number of Times Checked In	Mission	Cash Reward
2 times	Register for e-Statements	HK\$2
4 times	Register for FPS with a mobile number, email address or HKID number and set BEA as the default receiving bank	HK\$4
6 times	Register to receive promotional messages via email and mobile messages (SMS/MMS)	HK\$4
8 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\$3
10 times	Follow a publisher or like an article or video in Market Insight on BEA Mobile	HK\$2
12 times	Place an Eligible Time Deposit with a tenor of 3-months or above through Digital Channels	HK\$20

Example 1: An Eligible Participant checks in on 15 Apr 2024 and 17 Apr 2024, then registers for e-Statements on 18 Apr 2024. He/She checks in on 20 Apr 2024 and 21 Apr 2024, then registers for FPS with his/her mobile number, and sets BEA as the default receiving bank on 23 Apr 2024. The Eligible Participant has checked in 4 times in total and completed 2 corresponding missions during the Promotion Period, therefore he/she will receive a HK\$6 cash reward.

Example 2: An Eligible Participant checks in once a day from 20 Apr to 26 Apr 2024, then registers to receive promotional messages via email and mobile messages (SMS/MMS) on 27 Apr 2024, and also registers for e-Statements on 30 Apr 2024. The Eligible Participant has checked in 7 times in total, but did not register for FPS with his/her mobile number, email address or HKID number during the Promotion Period, therefore he/she will receive a HK\$6 cash reward.

Example 3: An Eligible Participant enters the Challenge page but does not check in. Although he/she follows a publisher in Market Insight during the Promotion Period, he/she will not receive any cash rewards.

7. “Digital Channels” include BEA Mobile and BEA Online.
8. “Eligible Time Deposit” refers to a time deposit with transaction amount of HK\$100,000 (or equivalent) or above.
9. Each Eligible Participant can only get a maximum of HK\$35 cash reward during the Promotion Period.
10. 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.

11. 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.
12. Any transactions which are eventually cancelled / returned or found to be fraudulent will be considered ineligible for this Challenge.
13. 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.
14. The Reward will be credited to the Eligible Participant's All-in-one Account on or before 31 August 2024. If an Eligible Participant maintains more than one All-in-one Account with mission completion, the Reward will be credited to the All-in-one Account with the first mission completion during the Promotion Period.
15. The Eligible Participant's BEA bank accounts and BEA Online Username/Login No. must be valid at the time of reward distribution.
16. After the Rewards have been delivered, they cannot be changed, transferred or returned, and will not be reissued.
17. 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.
18. 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.
19. 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.

General Terms and Conditions

1. BEA may provide, change, suspend or cancel different rewards, plans or arrangements in the Wealth Portfolio Challenges. The validity or performance of such rewards, programmes or arrangements is subject to other terms and conditions specified by BEA from time to time.
2. BEA reserves the right to cancel or delete, replace, supplement or modify any terms and conditions of the Wealth Portfolio Challenges without prior notice.
3. BEA will not be responsible or liable for any costs, charges, losses or liabilities incurred in connection with the Wealth Portfolio Challenges. In case of any dispute, BEA shall have the final decision.
4. Participation in the Wealth Portfolio Challenges by participants are purely voluntary, and BEA is not responsible for any responsibilities arising from the Wealth Portfolio Challenges or related rewards. BEA shall not assume any legal responsibility or compensation for this.

5. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Mobile and/or BEA Online.
6. Customers should download BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
7. By using BEA Mobile and/or BEA Online, the customer 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 and/or BEA Online.
8. If anyone violates these terms and conditions, participates in or conducts the Wealth Portfolio Challenges' activities in a dishonest manner and/or commits counterfeiting, BEA reserves the right to immediately disqualify his/her participation and/or entitlement to any rewards without any notice, and reserves the right to pursue any violations.
9. If an Eligible Customer is found to have adopted any way to invade and/or modify the computer program to participate in this Wealth Portfolio Challenges, BEA reserves the sole right to cancel the participant's entitlement to any rewards. The participant will bear all related responsibilities, liabilities, and consequences.
10. 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 Eligible Customers due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Wealth Portfolio Challenges (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.
11. No person other than the customer and BEA will have any rights under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefits of any of the provisions of these terms and conditions.
12. These terms and conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
13. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.