

Terms and Conditions of Digital Investment Transaction Challenge

1. The promotion period of the Digital Investment Transaction Challenge (the “Challenge”) held by The Bank of East Asia, Limited (“BEA”) runs from 7 May to 31 July 2024, both dates inclusive (“Promotion Period”), unless otherwise specified.
2. The Challenge only applies to customers of BEA who meet all of the following conditions (“Eligible Participants”):
 - i. Fulfil the Terms and Conditions of the Wealth Portfolio Community Challenges;
 - ii. Are aged 18 or above;
 - iii. Hold a valid Hong Kong Identity Card;
 - iv. Have a valid email address registered in BEA’s records; and
 - v. Hold a BEA Investment Account on or before 6 May 2024
3. Eligible Participants must log in to BEA Mobile to enter the Challenge page and click the "Join Now" button to start participating in the Challenge during the Promotion Period.
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. During the Promotion Period, Eligible Participants who perform Designated Investment Product Transactions through the BEA Securities App, BEA SmarTrade, BEA Mobile or BEA Online (“Digital Channels”) and reach the Accumulated Transaction Amount can get the number of lucky draw entries as below.

Designated Investment Product Transactions	Accumulated Transaction Amount	No. of Lucky Draw Entries
Local securities, A-shares and U.S. shares (excluding securities transfer-in, subscribing to IPOs)	Every HK\$100,000 or equivalent	1 entry
Lump-sum fund subscriptions (excluding Monthly Investment Plan, fund switching, fund redemption, transfer-in funds and fund subscriptions via Fund Portfolio Builder)	Every HK\$50,000 or equivalent	1 entry
Fund subscriptions via Fund Portfolio Builder	Every HK\$50,000 or equivalent	2 entries
Linked deposits	Every HK\$50,000 or equivalent	1 entry

Example: During the Promotion Period, if an Eligible Participant performs a lump-sum fund subscription via BEA Mobile’s Fund Portfolio Builder with an Accumulated Transaction Amount of HK\$120,000, and also performs a linked deposits transaction via BEA Online with an Accumulated Transaction Amount of HK\$50,000, the Eligible Participant will be entitled to 5 lucky draw entries.

7. 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.
8. Each Eligible Participant can only get a maximum of 10 lucky draw entries during the Promotion Period.

9. The Challenge is divided into three stages. The total number of Eligible Participants during the Promotion Period must reach a certain number of participants to meet the qualifying requirements of that stage. BEA will announce the total number of Eligible Participants after the end of the Promotion Period and distribute lucky draw prizes (“Prize(s)”) according to the qualifying stage.

Qualifying Stage	No. of Participants	Prize	No. of Winners
Stage 1	800	HK\$500 cash reward	3 winners
		COVA HK\$100 voucher	5 winners
Stage 2	1,500	HK\$1,000 cash reward	3 winners
		COVA HK\$200 voucher	12 winners
Stage 3	2,500	HK\$10,000 cash reward	2 winners
		HK\$1,000 cash reward	8 winners
		COVA HK\$200 voucher	15 winners

Example 1: After the end of the Promotion Period, if the total number of Eligible Participants is 700, no Prizes will be distributed due to failure to meet the number of participants in any stages.

Example 2: After the end of the Promotion Period, if the total number of Eligible Participants is 3,000, which meets the required number of participants in Stage 3, BEA will award COVA HK\$200 vouchers to 15 winners, HK\$1,000 cash rewards to 8 winners and HK\$10,000 cash rewards to 2 winners as Prizes.

10. Each Eligible Participant can be awarded with one Prize at most during the Promotion Period.
11. The date and time of a Designated Investment Product Transaction is 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, the Prize cannot be used in conjunction with other foreign exchange promotional offers during the Promotion Period. BEA reserves the right to grant the customer one of or part of the entitled Prizes.
14. On or before 31 October 2024, BEA will randomly draw the winners from all Participants using a computer system and notify the winners by email. Emails will be sent to the winners' correspondence email addresses as registered with BEA.
15. For winners of the COVA vouchers, the COVA vouchers will be sent by registered mail to the winners' correspondence addresses as registered with BEA.

16. For winners of the cash rewards, the cash rewards will be credited to the All-in-one Accounts of the Investment Accounts with which the winners performed the Designated Investment Product Transactions for the first time.
17. After the Prizes have been delivered, they cannot be changed, transferred or returned, and will not be reissued. Use of the vouchers is bound by the terms and conditions issued by the related supplier. BEA is not the supplier of the vouchers. BEA makes no representation or guarantee as to the quality and availability of the products, services, or information provided by the related supplier. BEA shall not be liable for any matters arising from or in connection with the vouchers or the services provided by the supplier. Any enquiry or complaint in respect of the vouchers should be directed to the relevant supplier.
18. The Eligible Participant's BEA bank accounts, email address and BEA Online Username/Login No. must be valid at the time of reward distribution.
19. BEA reserves the sole right to recover the Prize from a winner if BEA discovers that he/she does not fulfil the requirements to obtain the Prize or if he/she has violated any of these terms and conditions.
20. The Prizes of the Challenge, number of winners, and entitlement to the Prizes will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
21. BEA reserves the right to vary, extend, terminate and/or cancel any Prizes, or amend any of the terms and conditions at any time. In case of any disputes, BEA reserves the right of final decision.

Important Notice

- Investment involves risk. The price of units may go down as well as up as the investments of a fund are subject to market fluctuations and the risks inherent in investments.
- Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this page. If investors are in doubt, independent professional advice should be sought.
- The investment decision is yours, but you should not invest in an investment fund unless the intermediary who sells you a subscription has explained to you that the investment fund is suitable for you in light of your financial situation, investment experience, and investment objectives.
- A fund may not be available in all jurisdictions and/or be subject to restrictions. If you are in doubt, you should seek independent professional advice.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong.

- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
- The information provided on this page is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
- This page has not been reviewed by the Securities and Futures Commission in Hong Kong.
- For distribution of funds – 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.