

Terms and Conditions for Triple Rewards on Digital Investment Transactions

Promotion Period

1. The promotion period of the “Triple Rewards on Digital Investment Transactions” (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) runs from 17 February 2025 to 31 May 2025, both dates inclusive (the “Promotion Period”), unless otherwise specified.

Eligible Customers

2. The Offer is applicable to any customer of BEA who meets the following conditions (the “Eligible Customer”):

- a) Reward 1: Digital Funds Transaction Reward

- i. Has directly received the relevant promotional email, SMS or BEA Mobile’s push notification issued by BEA, and holds a SupremeGold account individually or jointly (the “Eligible Account”); or
- ii. Holds a Supreme, BEA GOAL or i-Account account (the “Eligible Account”) individually or jointly; or
- iii. Is a “New Customer”, which refers to a customer who successfully opens a Supreme / BEA GOAL account (the “Eligible Account”) during the Promotion Period and who has not maintained a BEA account, either individually or jointly, in the 12 months prior to the Promotion Period; and
- iv. Has not subscribed to Unit Trusts via any Digital Channels in the 12 months prior to the Promotion Period.

- b) Reward 2: Digital Linked Deposits Transaction Reward

- i. Has directly received the relevant promotional email or SMS or BEA Mobile’s push notification issued by BEA, and holds a SupremeGold account individually or jointly (the “Eligible Account”); or
- ii. Holds a Supreme, BEA GOAL or i-Account account (the “Eligible Account”) individually or jointly; or
- iii. Is a “New Customer”, which refers to a customer who successfully opens a Supreme / BEA GOAL account (the “Eligible Account”) during the Promotion Period and who has not maintained a BEA account, either individually or jointly, in the 12 months prior to the Promotion Period; and

- iv. Has not subscribed to Linked Deposits via any Digital Channels in the 12 months prior to the Promotion Period.

c) Reward 3: Lucky Draw Reward

- i. Holds a SupremeGold, Supreme, BEA GOAL or i-Account account (the “Eligible Account”) individually or jointly, and maintains a valid email address on BEA’s record; or
- ii. Is a “New Customer”, which refers to a customer who successfully opens a SupremeGold / Supreme / BEA GOAL account (the “Eligible Account”) during the Promotion Period and who has not maintained a BEA account, either individually or jointly, in the 12 months prior to the Promotion Period.

- 3. “Digital Channels” refer to BEA Online and BEA Mobile.
- 4. For joint accounts, only the primary account holder is entitled to receive the Offer.
- 5. The Offer is not applicable to Cross-Boundary Wealth Management Connect customers.
- 6. The Offer is not applicable to customers who cancel/re-open Investment Accounts during the Promotion Period.

Reward 1: Digital Funds Transaction Reward

- 7. To be eligible for the Offer of HK\$200 cash reward for every Lump-Sum Fund transaction amount of HK\$50,000 or above (or equivalent), capped at HK\$2,000, the Eligible Customer must subscribe to a Lump-Sum Fund using his/her Investment Account under the Eligible Account through a Digital Channel during the Promotion Period (the “Eligible Fund Transaction”).

Reward 2: Digital Linked Deposits Transaction Reward

- 8. To be eligible for the Offer of HK\$150 cash reward for every Linked Deposit transaction amount of HK\$100,000 or above (or equivalent), capped at HK\$1,500, the Eligible Customer must subscribe to a Linked Deposit using his/her Investment Account under the Eligible Account through a Digital Channel during the Promotion Period (the “Eligible Linked Deposits Transaction”).
- 9. The cash reward will be credited to the Eligible Customer’s All-in-one Account which maintains the Investment Account on or before 31 August 2025. If an Eligible Customer maintains more than one All-in-one Accounts with Eligible Fund Transaction and/or Eligible Linked Deposits Transaction, the cash reward will be credited to the All-in-one Account with the first Eligible Fund Transaction and/or Eligible Linked Deposits Transaction during the Promotion Period.

Reward 3: Lucky Draw Reward

10. An Eligible Customer must subscribe to a Lump-Sum Fund, Linked Deposit or set up a Unit Trust Monthly Investment Plan using his/her Investment Account under the Eligible Account via a BEA branch and/or Digital Channels during the Promotion Period (“Designated Investment Transaction”) to be entitled to the number of lucky draw entries below.

Designated Investment Transaction	Accumulated Transaction Amount (HK\$ or equivalent)	Transaction Channel	Number of Lucky Draw Entries	Maximum Number of Lucky Draw Entries
Lump-Sum Fund Subscription	Every HK\$50,000	via Branch	1 entry	20 entries
		via Digital Channels	2 entries	
Linked Deposit Subscription	Every HK\$100,000	via Branch	1 entry	20 entries
		via Digital Channels	2 entries	
Set Up a Unit Trust Monthly Investment Plan	Every HK\$1,000	via Branch	1 entry	20 entries
		via Digital Channels	2 entries	

Example: During the Promotion Period, if an Eligible Customer completes two Lump-Sum Fund subscriptions with each amount of HK\$60,000 via BEA Mobile, completes a Linked Deposit subscription with an amount of HK\$120,000 via BEA Online, and then sets up a Unit Trust Monthly Investment Plan with a monthly investment amount of HK\$2,000 at branch, the customer will be entitled to a HK\$550 cash reward and 8 lucky draw entries.

11. The Accumulated Transaction Amount of Unit Trust Monthly Investment Plan refers to the total monthly investment amount of the Unit Trust Monthly Investment Plan(s) set up by the Eligible Customers during the Promotion Period.
12. Each Eligible Customer can only get a maximum of 60 lucky draw entries during the Promotion Period.
13. Eligible Customers who have reached the Accumulated Transaction Amount of Designated Investment Transaction will automatically get the designated number of lucky draw entries for a chance to win a prize below (8 prizes in total, worth HK\$22,560).

Lucky Draw Prize	No. of winners
HK\$10,000 Apple Store Gift Card	1
Dyson Supersonic™ Hair Dryer HD15 (Value: HK\$3,780)	2
HK\$1,000 Apple Store Gift Card	5

14. Winners will be drawn randomly by BEA's computer system from all Eligible Customers who are automatically entered in the lucky draw.
15. Each winner will be awarded one lucky draw prize at most during the Promotion Period.
16. Winners will be notified by email about the prize collection arrangements on or before 31 August 2025, the email will be sent to each winner's email address as registered with BEA. The winners of the Dyson Supersonic™ Hair Dryer HD15 must follow the instructions in the email notification to claim the prize. The Apple Store Gift Card will be sent by post to each winner's correspondence address as registered with BEA. For details, please refer to the prize notification letter. 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.
17. The winner's BEA bank account, Investment Account, email address and BEA Online Username/Login No. must be valid at the time the prizes are given.
18. The prize will be forfeited if a winner has never registered an email address through a BEA branch or BEA Online either before or during the Promotion Period, or if that email address is not valid at the time the prize is given.
19. BEA reserves the sole right to recover the prize from any winner or the equivalent value of the prize awarded to him/her if BEA discovers that he/she does not fulfil the requirements to obtain the prize or violates any of these terms and conditions.
20. 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.
21. 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.
22. The prizes will only be awarded in Hong Kong.

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23. The customer must maintain a valid BEA Investment Account at the time when the reward is credited, otherwise the reward will be forfeited.
24. Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
25. The Offer of the promotion, number of winners, and entitlement to the Offer will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
26. Participation in this promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this promotion or the Offer. BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.
27. Participation in this promotion represents the participant's understanding of, acceptance of, and willingness to comply with the terms and conditions for this promotion and Offer. In case of any breach of these terms and conditions, or any dishonest conduct and/or fraudulent acts, BEA reserves the sole right to immediately cancel the participant's entitlement to a prize without prior notice.
28. 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.
29. 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 this promotion (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.
30. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
31. BEA reserves the sole right to vary or cancel all or any of the offers 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.
32. If the Eligible Customer is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, unless otherwise specified, BEA reserves the right to grant the customer one of or part of the entitled Offers.

33. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Online and/or BEA Mobile.
34. Customers should download BEA Online and/or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
35. By using BEA Online and/or BEA Mobile, the customer agrees to be bound by the contents of the disclaimer and policy as it may be amended by BEA from time to time and posted on BEA Online and/or BEA Mobile.
36. No persons other than Eligible Customers or 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.
37. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
38. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

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 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.