BEA 東亞銀行 | Live every moment 活出每刻

Terms and Conditions for "Smart" Wealth Lucky Draw

Promotion Period

1. The promotion period of the "Smart" Wealth Lucky Draw Promotion (the "Promotion") held by The Bank of East Asia, Limited ("BEA") runs from 31 August 2026 to 31 October 2026, both dates inclusive (the "Promotion Period"), unless otherwise specified.

Eligible Customers

2. The Promotion is applicable to any customer of BEA who holds an Investment Account and SupremeGold Private / SupremeGold / Supreme / BEA GOAL / i-Account (the "Eligible Account") individually or jointly, and maintains a valid email address on BEA's record (the "Eligible Customer").

3. For joint accounts, only the primary account holder is eligible for the Promotion.

4. The Promotion is not applicable to Cross-Boundary Wealth Management Connect customers.

Lucky Draw Reward

5. To participate in the Promotion, Eligible Customers must log in to BEA Mobile and register by clicking the "Join Now" button on the Promotion page under the "Missions" section of "Explore" tab during the Promotion Period.

6. An Eligible Customer must complete Designated Investment Product Transactions (as set out in the table below) using his/her Investment Account under the Eligible Account via Digital Channels (as defined under clause 7) during the Promotion Period (the "Eligible Transaction") to be entitled to the number of lucky draw entries below.

Designated Investment Product Transactions	Accumulated Transaction Amount (HK$ or equivalent)	Lucky Draw Entry	Maximum Lucky Draw Entries
Buying / Selling Securities	Every HK$100,000	1 entry	40 entries
Lump-Sum Fund Subscription	Every HK$100,000	1 entry	20 entries
Linked Deposit / Equity Linked Investment Subscription	Every HK$100,000	1 entry	40 entries

Example: During the Promotion Period, if an Eligible Customer completes two Equity Linked Investment subscriptions with each amount of HK$120,000 via BEA Mobile, and then buys in HK$120,000 Hong Kong

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stocks and sells out HK$150,000 US stocks via BEA SmarTrade. The customer will be entitled to 4 lucky draw entries.

7. "Digital Channels" refer to BEA Online, BEA Mobile, BEA SmarTrade Online Trading Platform and BEA SmarTrade Mobile App.

8. Buying/ Selling Securities include buying and selling Hong Kong stocks, US stocks and A-shares via The Stock Exchange of Hong Kong Limited, China-Hong Kong Stock Connect Northbound Trading, New York Stock Exchange, NASDAQ Stock Market and NYSE American.

9. 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.

10. Each Eligible Customer can only get a maximum of 100 lucky draw entries during the Promotion Period.

11. Eligible Customers who have reached the Accumulated Transaction Amount of Designated Investment Product Transactions will automatically get entries for a chance to win one of the prize below (25 prizes in total, worth HK$32,000).

Lucky Draw Prize	Quota
HK$10,000 Apple Store Gift Card	1 winner
HK$3,000 Apple Store Gift Card	4 winners
HK$500 Apple Store Gift Card	20 winners

12. Winners are randomly selected by BEA's computer system from the pool of all automatically entered Eligible Customers.

13. Each winner will be awarded one lucky draw prize at most during the Promotion Period.

14. Winners will be notified by email on or before 30 November 2026. The notification email will be sent to each winner's email address as registered with BEA. The Apple Store Gift Card will be sent by registered mail to the winner's correspondence address as recorded by BEA. Please refer to the prize notification letter for details of prize collection. If the winner fails to collect the registered mail within the specified time stated in the notification, the prize will be deemed forfeited and BEA will not provide any replacement, compensation or alternative arrangement.

15. The winner's BEA bank account, Investment Account, registered email address and BEA Online Username/Login No. must remain valid at the time the prize fulfillment.

16. A winner will be deemed ineligible and the prize will be forfeited if he/she has not registered an email address through a BEA branch or BEA Online before or during the

Promotion Period, or if the registered email address is not valid at the time of prize fulfillment.

17. If, after the prize has been awarded, BEA discovers that a winner is not eligible to receive the prize or has breached any of these terms and conditions, BEA reserves the right to recover the prize or its equivalent value from the winner.

18. 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.

19. 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.

20. The prizes will only be awarded in Hong Kong.

General Terms and Conditions

21. The Eligible Customer must maintain a valid BEA Investment Account at the time when the reward is credited, otherwise the reward will be forfeited.

22. Any transactions that is subsequently cancelled, returned or found to be fraudulent will be considered ineligible for this Promotion.

23. The prize of the Promotion, number of winners, and entitlement to the Promotion will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.

24. Participation in this promotion is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by this Promotion. BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.

25. 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 Prize. 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.

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26. 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.

27. 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.

28. The offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.

29. After the prize has been delivered, it cannot be changed, transferred, returned, or converted into cash, and will not be re-issued.

30. 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.

31. If the Eligible Customer is entitled to the Promotion 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.

32. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Online, BEA Mobile and/or BEA SmarTrade Online Trading Platform or BEA SmarTrade Mobile App.

33. Customers should download BEA Online, BEA Mobile, BEA SmarTrade Online Trading Platform and BEA SmarTrade Mobile App from official application stores or the BEA website, and ensure the search wording is correct.

34. By using BEA Online, BEA Mobile and/or BEA SmarTrade Online Trading Platform and BEA SmarTrade Mobile App, the customer agrees to be bound by the contents of the disclaimer, policy and terms and conditions as it may be amended by BEA from time to time and posted on BEA Online, BEA Mobile and/or BEA SmarTrade Online Trading Platform and BEA SmarTrade Mobile App.

35. 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.

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36. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

37. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

38. In the event of any discrepancy or inconsistency between the information presented in the promotional materials and these Terms and Conditions, these Terms and Conditions shall take precedence and govern.

Important Notice and Risk Factors

- 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.
- The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities. It is possible that you may lose some or all of your investment as a result of conducting securities transactions. Past performance is not indicative of future performance.
- The value of your investment portfolio or your foreign currency or USD deposit will be subject to the risk of exchange rate fluctuation. If you choose to convert your investment portfolio or your foreign currency or USD deposit to other currencies at an exchange rate that is less favourable than the exchange rate in which you made your original conversion to build that investment portfolio or foreign currency or USD, you may suffer loss in principal.
- Investing in foreign market securities carries foreign exchange risk and additional risks not generally associated with securities in the domestic market. The value or income (if any) of foreign market securities may be volatile due to the fluctuation of exchange rate and adversely affected by changes in many factors. Investors should read in detail the relevant Risk Disclosure Statements before making any investment decision.
- This material is for distribution in Hong Kong Special Administrative Region only. The distribution of this material is not and shall not be construed as an offer to sell or a solicitation to buy or a provision of any investment products outside Hong Kong Special Administrative Region.
- Linked deposits and Equity Linked Investments are structured products involving derivatives. They are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong, nor covered by the Investor Compensation Fund in Hong Kong. The maximum potential return is capped. Some of the products are not capital protected. The potential return of both products is subject to the performance and risks of the underlying assets, you could lose your entire investment as the underlying may become worthless in extreme cases.

- Some products may not have active secondary market, and may take longer time or impossible to sell to the market. You may receive an amount which is substantially less than your original investment amount if you sell it or terminate it before maturity.
- 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.
- This document does not identify all the risks (direct or indirect) or other considerations, which might be material to you when entering into the transactions. Before entering into a transaction, you should ensure that you have sufficient knowledge and experience, and have received sufficient professional advice to make your own evaluation of the merits and risks of such a transaction. You should make sure you fully understand the risks associated with the relevant product and should also consider your own investment objectives and risk tolerance level. You should consult your own business, tax, legal, and/or accounting advisor(s) and refrain from entering into any transaction unless you have fully understood the associated risks and have independently determined that the transaction is appropriate for you.
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- No representation or warranty is made that any indicative performance or return indicated will be achieved in the future. You are reminded that you are responsible for your investment decisions and should read the relevant offering documents and exercise of your own judgement. The advice or opinion expressed by BEA is based on certain assumptions.
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