

Terms and Conditions of the "Pleasant Journey: FX & Travel Insurance Rewards"

Promotion Period

- 1) The promotion period of the "Pleasant Journey: FX & Travel Insurance Rewards" (the "Promotion") held by The Bank of East Asia, Limited ("BEA") runs from 28 August 2026 to 30 September 2026, both days inclusive (the "Promotion Period"), unless otherwise specified.

Eligible Customers

- 2) The Promotion is applicable to any customer of BEA who holds a 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 account holders, only the primary account holder is entitled to enjoy the offer.
- 4) The Promotion is not applicable to Cross-Boundary Wealth Management Connect customers.

Offer Details

- 5) During the Promotion Period, the first 200 Eligible Customers who complete the following two designated missions can receive one Plaza Premium Lounge access (the "Prize").
 - a) Completes foreign exchange transaction(s) (excluding HKD to USD and USD to HKD) through BEA Online or BEA Mobile using an All-in-One Account ("Eligible FX Transactions") with a cumulative FX Transaction amount of HK\$50,000 (or equivalent) or above; and
 - b) Submits an application for a Designated Travel Insurance Plan through the Eligible Channels below and one relevant policy is successfully issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross").

Eligible Channels	Designated Travel Insurance Plans
BEA Mobile, BEA Online and BEA Insurance Services Website	Travel Protection Insurance
BEA Online and BEA Insurance Services Website	Frequent Traveller Insurance
	GBA TravelChill Insurance

Example: During the Promotion Period, an Eligible Customer completes 5 Eligible FX Transactions of HK\$10,000 each via BEA Mobile and submits a Travel Protection Insurance application via BEA Online with the policy successfully issued by Blue Cross. If the customer is one of the first 200 Eligible Customers to complete the above two designated missions according to BEA's system record, the customer will receive one Plaza Premium Lounge access.

- 6) 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.



- 7) "Accumulated FX Transaction Amount" refers to the accumulated total foreign exchange eligible transaction amount made by an Eligible Customer within the Promotion Period.
- 8) Eligible Customers 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.
- 9) The Prize quota is 200 in total and available on a first-come, first-served basis while quota lasts.
- 10) Prize winners will be notified about the Plaza Premium Lounge Access Voucher redemption arrangements on or before 31 December 2026 via the email address registered with the Bank. The prize winners must follow the instructions in the email notification to claim the Prize. For details, please refer to the Prize notification email. If the prize winners fail to claim the Prize within the specified time stated in the email, the Prize will be deemed forfeited and BEA will not provide any compensation.
- 11) An Eligible Customer is entitled to enjoy the Prize once only during the Promotion Period.

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- 12) Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Promotion.
- 13) The winners' BEA bank account, email addresses and BEA Online Username/ Login No. must be valid at the time the Prizes are given.
- 14) The Offers 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.
- 15) 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 if the winner violates any of these Terms and Conditions.
- 16) If the prize of Promotion runs out of stock, BEA reserves the right to substitute that Prize with another prize without prior notice.
- 17) BEA is not the supplier of the Prizes and makes no representation or guarantee as to the quality and availability of the Prizes provided by the suppliers. BEA shall not be liable for any matters arising from or in connection with the Prizes provided by the suppliers. Winners should direct any queries or complaints to the relevant suppliers. The illustration/value of the Prizes solely serve as reference and BEA shall not be liable for any price or market value difference.
- 18) The Prizes of Promotion, 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.
- 19) 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 Prize. BEA shall not be responsible for any related obligations or costs incurred by participating in this promotion.



- 20) Participation in this promotion represents the participant's understanding of, acceptance of, and willingness to comply with the terms and conditions of 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.
- 21) 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.
- 22) 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.
- 23) The Prize is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
- 24) BEA reserves the sole right to vary or cancel all or any of the Prizes 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.
- 25) This marketing material is for reference only. For details of the insurance plans, please refer to the relevant product leaflets. For the exact terms and conditions and the full list of exclusions, please refer to the policy.
- 26) If the Eligible Customer is entitled to the Prize 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.
- 27) Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Online and/ or BEA Mobile.
- 28) Customers should download and/ or use the BEA Online and/ or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
- 29) By using the 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 the BEA Online and/ or BEA Mobile.
- 30) 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.
- 31) These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- 32) Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.



Terms and Conditions for Plaza Premium Lounge Access Voucher

- 1) By presenting or using this Voucher, Eligible Customer, the individual holding the Voucher ("Voucher Holder"), accepts and agrees to be bound by these Terms and Conditions on the use of this Voucher.
- 2) This Voucher may be used at the below applicable participating locations (collectively "Service Locations") managed or operated by Plaza Premium Lounge Management Limited ("Service Merchant").
Service Merchant:
 - a) INTERVALS Sky Bar & Restaurant
Opening Hours: 0700-0200 daily
Location: Level 9, Sky Bridge, Hong Kong International Airport
 - b) Plaza Premium Lounge
Opening Hours: 24 Hours daily
Location: Near Gate 1, Departures, Hong Kong International Airport
 - c) Plaza Premium Lounge
Opening Hours: 0600-0100 daily
Location: Near Gate 35, Departures, Hong Kong International Airport
 - d) Plaza Premium Lounge
Opening Hours: 24 Hours daily
Location: Near Gate 60, Departures, Hong Kong International Airport
- 3) Each Voucher entitles the Voucher Holder to only one visit to any one of the Service Locations for up to three hours' lounge access on or before the indicated expiry date ("Expiry Date") stated on Voucher, and subject to the Voucher Holder's payment of any applicable taxes and fees at the relevant Service Location. Services and facilities in each of the Service Locations may vary. This Voucher does not entitle the Voucher Holder to any other services or products besides the aforesaid lounge access, and the Voucher Holder is required and responsible to pay for any chargeable services or products offered at the relevant Service Location. For the avoidance of doubt, this Voucher shall be invalid and will not be recognized after the Expiry Date.
- 4) When using this Voucher to access any of the Service Locations, the Voucher Holder must also present (a) a valid boarding pass issued by an airline during check-in or a travel itinerary, and (b) a valid passport or identification document to the staff of the relevant Service Location upon request.
- 5) This Voucher is transferable provided always that the transfer is not a part of any sale or exchange for value.
- 6) This Voucher cannot be used in conjunction with any promotion or offer.
- 7) This Voucher offers no cash value and cannot be exchanged for cash or other denominations of any kind or any other services or products.
- 8) Access to Service Locations using this Voucher is not eligible for any rewards or loyalty points accrual.



- 9) This Voucher issuance is final, non-refundable and non-replaceable. The Service Merchant will not replace this Voucher in the event of any loss or damage. This Voucher will become void if altered, defaced or damaged in any way. The Service Merchant shall not be responsible for any loss, theft, damage, or unauthorised use of this Voucher.
- 10) The Voucher Holder is responsible for the use and safekeeping of this Voucher. For the avoidance of doubt, the Service Merchant will not enquire about the origins of the Voucher and services will be provided to whoever presents this Voucher notwithstanding any circumstance where this Voucher is not used or presented by the person who has originally purchased/redeemed this Voucher, or any person authorised by him/her to use this Voucher.
- 11) The Voucher Holder understands and agrees that use of the products and/or services provided by the Service Merchant for this Voucher shall be at the Voucher Holder's own risk, and may be subject to any additional terms, conditions and restrictions that may be imposed by the Service Merchant at the time of presenting this Voucher.
- 12) Use of this Voucher is subject to the availability of the services and the general terms and conditions of the Service Merchant (if any).
- 13) The acceptance of this Voucher for the services stated in Clause 3 above is at the sole discretion of the Service Merchant. To the extent permitted by law, the Service Merchant reserves the right to change any provisions of these Terms and Conditions without prior notice. The Service Merchant does not hold responsibility for notifying the Voucher Holder of any changes to these Terms and Conditions.
- 14) The Voucher Holder acknowledges and agrees that nothing contained herein should be deemed to grant to the Voucher Holder, by implication, or otherwise, any licence or rights in or to any logo, mark, sign, name or any other intellectual properties of the Service Merchant.
- 15) The Service Merchant shall not be liable to the Voucher Holder for any losses, damages, costs or expenses of any kind whatsoever arising out of or in connection with the use of this Voucher.
- 16) The provisions of these Terms and Conditions are intended to bind the Service Merchant and the Voucher Holder only, and not intended to and do not create rights in any other person or confer upon any other person any benefits, rights or remedies. No person is or is intended to be a third party beneficiary of any of the provisions of these Terms and Conditions.
- 17) If any provision of these Terms and Conditions is or becomes invalid, illegal or unenforceable under the applicable laws or regulations, either such provision will be deemed amended to conform to such laws or regulations without materially altering the intention of the parties or it shall be stricken and the remainder of these Terms and Conditions shall remain in full force and effect.
- 18) If there is any inconsistency or ambiguity between the English version and any other versions in other languages, the English version shall prevail.
- 19) In case of any dispute, the decision of the Service Merchant shall be final.
- 20) The use of this Voucher and any dispute arising from the use of this Voucher is subject to the law of Hong Kong Special Administrative Region ("Hong Kong"), and the exclusive jurisdiction of Hong Kong courts.



Important Notes:

- Foreign exchange rates fluctuate, and may go down as well as up. It is possible that you may lose some or all of your investment as a result of conducting foreign exchange transaction.
- General 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 above information does not contain the full terms & conditions of the policy and is for reference only. Please refer to the policy for the exact terms & conditions and the full list of policy exclusions. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. General insurance plans are products of Blue Cross but not BEA. All benefits payable under general 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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