



Terms and Conditions of the "Triple FX & Remittance Rewards"

Promotion Period

- 1) The promotion period of the "Triple FX & Remittance Rewards" (the "Promotion") held by The Bank of East Asia, Limited ("BEA") runs from 23 September 2026 to 31 October 2026, both days inclusive (the "Promotion Period"), unless otherwise specified.

Eligible Customers

- 2) The Offer is applicable to any selected customer of BEA who meets the following conditions (the "Eligible Customer"):

- i) **Reward 1: Overseas Remittance Handling Fee Offer**

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.

- ii) **Reward 2: BEA Mastercard Debit Card Offer**

The Promotion is only applicable to any principal cardholder of the BEA Mastercard Debit Card (the "Eligible Debit Card") issued by the Bank who meets the following conditions:

- a. Aged 18 or above who holds an All-in-One Account individually, including SupremeGold, Supreme, BEA GOAL, or i-Account (excluding Private Banking, corporate accounts and joint accounts) (the "Eligible Account"). Each All-in One Account can link to only one Eligible Debit Card; and
 - b. Maintains a valid email address on BEA's record; and
 - c. Maintains a valid Debit Card and it is linked to an All-in-One Account ("Debit Card Account") at the time the Reward is given, otherwise the Reward will be forfeited.

- iii) **Reward 3: Overseas Study Protection Insurance Offer**

Enrols in an Overseas Study Protection Insurance Plan through BEA Insurance Services Website or BEA Online.

- 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.

Reward 1: Overseas Remittance Handling Fee Offer

- 5) During the Promotion Period, the Eligible Customers who complete the following two designated missions can enjoy a rebate of up to HK\$100 on overseas remittance handling fees (the "Cash Rebate"). Details are as follows:



- a) Exchange designated currencies, including GBP, USD, CAD, AUD, or NZD using an All-in-One Account via BEA Online or BEA Mobile (“Designated FX Transactions”) with a cumulative amount of HK\$80,000 (or equivalent) or above; and
- b) Complete one overseas remittance through BEA Online or BEA Mobile.

Cumulative Designated FX Transaction Amount	Handling Fee Rebate
HK\$80,000 or equivalent	HK\$50
HK\$150,000 or equivalent	HK\$100

Example: During the Promotion Period, an Eligible Customer exchanges HK\$100,000 into GBP and HK\$100,000 into USD respectively via BEA Mobile, and completes an overseas remittance transaction via BEA Online. The customer will receive a HK\$100 handling fee rebate.

- 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) “Cumulative Designated FX Transaction Amount” refers to the total Designated FX Transaction Amount made by an Eligible Customer within the Promotion Period.
- 8) An Eligible Customer is entitled to enjoy the overseas remittance handling fees once only during the Promotion Period.
- 9) The Cash Rebate will be credited to the Eligible Customer’s All-in-One Account on or before 31 January 2027. If an Eligible Customer maintains more than one All-in-One Accounts with Eligible Transaction, the cash reward will be credited to the All-in-One Account with the first Designated FX Transactions during the Promotion Period.

Reward 2: BEA Mastercard Debit Card Offer

- 10) The Eligible Customers who complete the following two designated missions can enjoy a cash rebate of HK\$50 (the “Cash Rebate”). Details are as follows:
 - a) Successfully apply and activate a BEA Mastercard Debit Card (the “Eligible Debit Card”) via BEA Mobile during the Promotion Period; and
 - b) On or before 30 November 2026, complete the first retail spending with the Eligible Debit Card (the “Eligible Retail Spending”).
- 11) “Eligible Retail Spending” includes in-store purchase transactions, contactless payments and online shopping transactions made with the Eligible Debit Card and posted to the account. It excludes all types of fees and charges, cash withdrawals, non-Mastercard network payments, bill / tax / public utility payments, gambling transactions, foreign currency cash purchases, stored value card / e-wallet top-ups, cryptocurrency purchases, instalment payments, wire transfers, rental or property-

related payments, etc. Eligibility of retail merchants is determined based on the Bank's internal system and merchant category codes.

- 12) The Bank shall determine Eligible Transactions based on the merchant codes or transaction categories as assigned by Mastercard Asia/Pacific (Hong Kong) Limited or the acquiring bank of the respective merchants. The Bank will not be responsible for confirming the eligibility of any transaction prior to its execution. If a merchant's code or transaction category is inconsistent with its actual business nature, the Bank shall not be liable for any compensation and reserves the final right to determine the eligibility of such transactions.
- 13) An Eligible Customer is entitled to enjoy the cash rebate of HK\$50 once only during the Promotion Period.
- 14) The Eligible Customer is NOT entitled to the Promotion in conjunction with [Exclusively for new/upgrade accounts – Mobile Banking Rewards] and [October Flash: Reward Level Up Flash Offer] during the Promotion Period.
- 15) The Cash Rebate will be credited to the Eligible Customer's All-in-One Account on or before 31 January 2027. If an Eligible Customer maintains more than one All-in-One Accounts with Eligible Transaction, the cash reward will be credited to the All-in-One Account with the first Eligible Retail Spending during the Promotion Period.

Reward 3: Overseas Study Protection Insurance Offer

- 16) To qualify for the premium discount, customer must submit application for an Overseas Study Protection Insurance plan through the insurance services webpage of BEA or BEA Online on or before 30 September 2026, and the relevant policy must be successfully issued by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"). Details of the premium discount are as follows:

	Premium Discount
Premier Plan	15% discount on the first premium payment
Standard Plan	10% discount on the first premium payment

- 17) To qualify for the extra HK\$100 Supermarket e-Voucher (the "e-Voucher"), customers must submit their applications for Overseas Study Protection Insurance with the promo code "BEAMEE26" through the insurance services webpage of BEA or BEA Online during the Promotion Period, and the policy premium successfully collected by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross").
- 18) The e-Voucher will be delivered to eligible customers by Blue Cross through email within 3 months from the application date.
- 19) The e-Voucher is non-replaceable and cannot be exchanged for cash or other offers. Use of the e-Voucher is bound by the terms and conditions issued by the participating merchant. BEA and Blue Cross make no representation or guarantee as to the quality and availability of the products, services or information provided by the participating merchant. BEA and Blue Cross shall not be



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liable for any matters arising from or in connection with the e-Voucher. Customers should direct any queries to the participating merchant.

- 20) The e-Voucher is available while stocks last.
- 21) The promotional offer cannot be enjoyed in conjunction with any other promotional or discount offers for the same insurance product, unless otherwise specified.
- 22) BEA and Blue Cross reserve the sole right to vary or cancel this promotional offer and/or amend or alter the terms and conditions at any time without prior notice. In the event of any dispute, the decision of BEA and Blue Cross shall be final and conclusive.
- 23) This marketing material is for reference only. For details of the insurance plan, please refer to the relevant product leaflet. For the exact terms and conditions of the insurance plan and the full list of exclusions, please refer to the policy.

General Terms and Conditions

- 24) Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Promotion.
- 25) The winners' BEA bank account, email addresses and BEA Online Username/ Login No. must be valid at the time the Prizes are given.
- 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 Prize. 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 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.
- 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 Prize 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 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.



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- 32) 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.
- 33) Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Online and/ or BEA Mobile.
- 34) 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.
- 35) 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.
- 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 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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