

Terms and Conditions of the Online Foreign Exchange Promotion

Promotion Period

1. The promotion period of the Digital Foreign Exchange Promotion (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) runs from 3 March 2025 to 31 May 2025, both days 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”):
 - i) Holds a SupremeGold Private / SupremeGold / Supreme / BEA GOAL / i-Account individually or jointly; and
 - ii) Has not conducted a foreign exchange transaction through Digital Channels of BEA in the 6 months prior to the Promotion Period.
3. “Digital Channels” refer to BEA Online and BEA Mobile.
4. For joint account holders, only the primary account holder is entitled to enjoy the Offer.

Foreign Exchange Rewards

5. The Offer is only applicable to an Eligible Customer who conducts foreign exchange transaction(s) (except HKD to USD and USD to HKD) through Digital Channels during the Promotion Period within the Designated FX Trading Period (refer to https://www.hkbea.com/pdf/en/cyberbanking/cyb_sh_en.pdf for details) (“Eligible FX Transactions”). For more details, please contact our Customer Service Hotline on 2211 1333 or visit the BEA website.
6. An Eligible Customer who completes Eligible FX Transactions during the Promotion Period can get the Cash Reward shown below.

Total Cumulative FX Transaction Amount	Cash Reward
HK\$30,000 or equivalent	HK\$40
HK\$150,000 or equivalent	HK\$230
HK\$600,000 or equivalent	HK\$1,000

7. “Total Cumulative FX Transaction Amount” refers to the accumulated total foreign exchange eligible transaction amount made by an Eligible Customer within the Promotion Period.

8. 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.
9. The date and time of an Eligible FX Transaction is subject to BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
10. Any transactions which are eventually cancelled/returned or found to be fraudulent will be considered ineligible for this promotion.
11. An Eligible Customer is entitled to enjoy the Cash Reward once only during the Promotion Period.
12. Unless otherwise specified, the Cash Reward 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 Offers.
13. The Cash Reward will be credited to the Eligible Customer's All-in-one Account with Eligible FX Transactions on or before 31 August 2025. If an Eligible Customer maintains more than one All-in-one Accounts with Eligible FX Transactions, the reward will be credited to the All-in-one account with the first Eligible FX Transaction during the Promotion Period.

General Terms and Conditions

14. The customer must maintain a valid BEA All-in-one Account at the time when the reward is credited, otherwise the reward will be forfeited.
15. Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
16. 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.
17. 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.
18. 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 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.
19. 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.
20. 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.

21. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
22. 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.
23. 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.
24. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Online and/or BEA Mobile.
25. Customers should download the BEA Online and/or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
26. 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.
27. 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.
28. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
29. 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.