

Terms and Conditions for “Online Limited-time Exclusive 8% p.a. High-interest Time Deposit Offer” (the “Offer”)

1. The Offer is valid from 9th June till 29th June, 2025, both dates inclusive (the “Promotion Period”), unless otherwise specified.
2. The Offer applies to customers who maintain a sole or joint-name All-in-one Account with The Bank of East Asia, Limited (“the Bank”), including SupremeGold Account, Supreme Account, BEA GOAL Account and i-Account (“Eligible Accounts”). For joint-name accounts, only the primary account holder is eligible for the Offer (“Eligible Customers”).
3. During the Promotion Period, Eligible Customers who conduct eligible foreign exchange transactions in each promotion cycle (“Promotion Cycle”) (see Table 1) by converting HKD into USD via their Eligible Account through BEA Online or BEA Mobile (“Eligible Transactions”), Eligible Customers can receive a **“1-week USD time deposit at 8% p.a. Coupon”** (the “Coupon”) according to the total accumulative exchange amount (see Table 2) in each promotion week (“Promotion Week”).

Eligible Transactions will be calculated based on each Promotion Cycle, and the corresponding Coupon will be issued. On or before the Coupon’s expiry date, the Eligible Customer can set up a 1-week USD Time Deposit via BEA Online or BEA Mobile using the Eligible Account. The minimum time deposit amount must be USD13,000, and the maximum time deposit amount is specified in Table 2.

Table 1

Promotion Week	Coupon Issue Date	Coupon Expiry Date
9 th -15 th June, 2025	19 th June, 2025	25 th June, 2025
16 th -22 nd June, 2025	26 th June, 2025	2 nd July, 2025
23 rd -29 th June, 2025	4 th July, 2025	10 th July, 2025

Table 2

Accumulative Exchange Amount via BEA Online or BEA Mobile during Promotion Week	Tenor	USD Interest Rate (p.a.)	Maximum Eligible Time Deposit Amount
USD38,000 – USD127,999	1 week	8.00%	USD38,000
USD128,000 or above			USD128,000

Example: An Eligible Customer accumulates USD38,000 in HKD-to-USD foreign exchange transactions via BEA Mobile during the period from 9th June to 15th June, 2025, and receives a Coupon for a 1-week USD time deposit at an interest rate of 8% p.a. The customer subsequently sets up a USD20,000 time deposit using the Coupon via BEA Mobile within the validity period. As a

result, he/she will enjoy a preferential interest rate of 8% p.a. on the USD20,000 deposit and will earn interest of USD31.11.

4. Each Eligible Customer can receive a maximum of 1 Coupon per Promotion Week. The Coupon will be displayed under the “Exclusive Offer” section of the customer’s time deposit account on the date of issuance (see Table 1). Customers can select the Coupon and follow the instructions to set up a 1-week USD time deposit to enjoy the Offer. The applicable deposit interest rate will be determined by the Bank at the time that the time deposit is set up.
5. A quota applies to the Offer, which is available on a first-come-first-served basis.
6. Unless otherwise specified, Coupons are non-transferable, non-redeemable for cash, and may only be used within the validity period specified. Expired Coupons will not be reissued. This Offer cannot be used in conjunction with other time deposit offers.
7. Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out in Clause 3 above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion. To find out BEA’s latest time deposit preferential interest rates, please visit the BEA website or enquire at any BEA branch.
8. The date and time of Eligible Transactions are based on the information as recorded by the Bank’s computer systems. In the event of any dispute, the decision of the Bank shall be final and conclusive.
9. BEA reserves the sole right to vary or cancel any or all 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.
10. The Bank shall not be liable for any delay, loss, error, or unrecognised data submission arising from any computer, network or technical issues. All dates and times related to this promotion (including, but not limited to, the dates and times of participation) shall be determined based on the Bank’s system records and subject to the Bank’s final decision.
11. Coupons cannot be amended, transferred, or exchanged under any circumstances once issued. No reissuance will be arranged for lost, expired or unused Coupons.
12. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Online and/or BEA Mobile.
13. 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.
14. 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.
15. 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.
16. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
17. 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.