

Terms and Conditions of the Investment and Insurance Lucky Draw 2023

Promotion Period

- 1) The promotion period of the Investment and Insurance Lucky Draw 2023 (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) is from 4th April 2023 to 30th June 2023, both days inclusive (the “Promotion Period”), unless otherwise specified.

Eligible Customers

- 2) The Offer is only applicable to customers of BEA who meet the following conditions (the “Eligible Customers”):
 - i) Customers of BEA who hold All-in-one accounts individually or jointly (including SupremeGold, Supreme, BEA GOAL or i-Account); or
 - ii) New Customers (the “New Customers”), which refers to customers who successfully open SupremeGold/ Supreme / BEA GOAL Accounts during the Promotion Period and who have not maintained any BEA accounts, either individually or jointly, in the 12 months prior to the Promotion Period; and
 - iii) Have valid email addresses registered in BEA’ s records; and
 - iv) Successfully open or currently hold an investment accounts with BEA, either individually or jointly, during the Promotion Period.

Any person who does not fulfil any of the above qualifications will not be eligible to participate in the Offer.

Designated Items, Eligible Criteria, Eligible Channels, No. of Lucky Draw Entries

An Eligible Customer use the below Eligible Channels to complete Designated Items and meet the Eligibility Criteria of the specified item will automatically get Lucky Draw Entry (ies). Each Eligible Customer can get a maximum of 14 Lucky Draw Entries in total.

Designated Items	Eligibility Criteria	Eligible Channels	No. of Lucky Draw Entries
Subscribe to our Promotional Messages	<u>Have not subscribed to /unsubscribed</u> from Promotional Messages prior to the Promotion Period	Visit any BEA branch in person to subscribe to promotional message	1 Entry

Successfully Open an Investment Account	<u>Have not</u> successfully opened an Investment Account in the 12 months prior to the Promotion Period	Via Cyberbanking, the BEA App, or visit any BEA branch in person	2 Entries
Renew or Complete a Risk Assessment Questionnaire ("RAQ")	<u>Have not completed</u> RAQs or have RAQs that <u>expire</u> prior to the Promotion Period		1 Entry
Successfully Enrol in a General Insurance Plan ^a	<u>Successfully enrolled</u> in a general insurance plan during the Promotion Period	Via Cyberbanking, the BEA App , Loyalty Club ^b or Phone Service	2 Entries
Subscribe to Unit Trusts ^d	<u>Have not subscribed to</u> Unit Trusts <u>via any digital channels</u> in the 12 months prior to the Promotion Period	Via Cyberbanking or the BEA App	2 Entries
Buy Securities ^c	<u>Have not bought</u> securities <u>via any digital channels</u> in the 12 months prior to the Promotion Period		2 Entries
Make a Foreign Exchange Transaction	<u>Have not traded</u> foreign currencies <u>via any digital channels</u> in the 12 months prior to the Promotion Period		2 Entries

Subscribe to a Linked Deposit	Have not subscribed to Linked Deposits via any digital channels in the 12 months prior to the Promotion Period		2 Entries
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- a. General Insurance Plan included "Travel Protection Insurance" , "Frequent Traveller Insurance" , "Overseas Study Protection Insurance" , " Working Holiday Protection Insurance" , "e-Select Pet Insurance" , "e-Select Pet Outpatient Insurance " , "Domestic Helper Protection Insurance" , "Household Protection Insurance" , "Decoration Protection Insurance" , "Sports Protection Insurance " and "Personal Accident Insurance" .
- b. Eligible Customers who enrol in any General Insurance Plan through Loyalty Club must ensure their email addresses and contact numbers registered with Loyalty Club are the same as those registered with BEA' s bank account.
- c. Securities transactions of the derivative products issued by BEA will not be treated as Eligible Transactions for eligibility for a Lucky Draw entry.
- d. "Subscribe to Unit Trusts" exclude any transaction of "Unit Trusts Monthly Investment Plan" .

Lucky Draw Prize

Prize	Prize Value	No. of winners
Apple Store Gift Card	HK\$5,000	50 Winners
Rosewood Hotel Gift Card	HK\$1,000	10 Winners
Klook Gift Card	HK\$500	50 Winners
HKTvmall e-Gift Voucher	HK\$100	100 Winners

Lucky Draw Mechanism

- 3) Winners will be drawn randomly by computer system from all Eligible Customers who will be automatically participated in the Offer.
- 4) The date and time of completing designated items will be determined by the records in BEA' s computer systems. In case of any dispute, the decision of BEA shall be final and conclusive.
- 5) Each Eligible Customer can only get a maximum of 14 lucky draw entries during the Promotion Period.
- 6) Each Winner will be awarded with one Lucky Draw prize at most during the Promotion Period.
- 7) Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
- 8) Unless otherwise specified, the Offer cannot be used in conjunction with other promotional Offers during the Promotion Period. If customers are entitled to other promotional offers at the same time, BEA reserves the right to grant the Eligible Winners only one or part of the entitled offers.

Arrangement of Prize Issuance

- 9) Winners will be notified by email about the Prize collection arrangements on or before 30th September 2023. After that the Prizes will be sent by post together with the notification letter to each Winner's address according to BEA' s records. For details, please refer to the Prize notification letter. If the Winner fails to claim the prize within the specified time, the Prize will be

deemed forfeited and BEA will not provide any compensation. The redemption of Prizes is subject to terms and conditions.

- 10) The Winners' BEA bank accounts, investment account, email addresses and Cyberbanking accounts must be valid at the time the prizes are given.
- 11) The Prize will be forfeited if a winner has never registered an email address through a BEA branch or Cyberbanking either before or during the Promotion Period, or if that email address is not valid at the time the Prize is given.
- 12) BEA reserves the sole right to recover the Prize from any Prize 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 violates any of these Terms and Conditions.
- 13) 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.
- 14) After the Prizes have been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued. The Prizes shall only be used in accordance with the supplier' s terms and conditions.
- 15) BEA will not take any responsibility and will not re-send or replace the Prize if it is lost, damaged or smeared. The usage of the Prizes are subject to the terms 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 or guarantee to the quality and availability of the Prizes or the services or products provided by the related supplier(s), or 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. .
- 16) For joint accounts, only the primary account holder is entitled to the Offer. The Offer is not applicable to Cross-Boundary Wealth Management Connect customers.
- 17) The Offer is not applicable to customers who have cancelled and reopened All-in-one account with All-in-one account or investment Accounts during the Promotion Period.

18) The Prizes will only be awarded in Hong Kong.

General Terms and Conditions

19) The Offer of this 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.

20) 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.

21) 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 acts of counterfeit, BEA reserves the sole right to immediately cancel the participant' s entitlement to a Prize without prior notice.

22) 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.

23) 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.

24) BEA reserves the sole right to vary or cancel the promotion 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) If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this promotion, BEA reserves the sole right to cancel the participant' s entitlement to any prizes. The participant will bear all related responsibilities, liabilities, and consequences.

- 26) No person other than Eligible Customers and 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.
- 27) Employees of The Bank of East Asia related to the promotion and their relatives are ineligible to participate in the promotion. BEA reserves the sole and absolute right to interpret and determine the definition of “The Bank of East Asia” , “related to the promotion” , and “relatives” .
- 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.

Risk Disclosure and Disclaimer

1. Investment involves risk. 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 material. If investors are in doubt, independent professional advice should be sought.
2. The price of units may go down as well as up as the investments of a fund are subject to the market fluctuations and the risks inherent in investments.
3. Before making any investment, you should refer to all relevant investment fund offering documents, including but not limited to the Explanatory Memorandum, for detailed information including the risk factors.
4. The investment decision is yours but you should not invest in the investment funds unless the intermediary who sells it to you has explained to you that the investment funds are suitable for you having regard to your financial situation, investment experience, and investment objectives.
5. The funds may not be available in all jurisdictions and/or may be subject to restrictions. If you are in doubt, independent professional advice should be sought.

6. Fund investments are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong. Fund investments are NOT principal-protected and you could lose all of your Investment Amount in the worst-case scenario. Please note that the risk factors mentioned are not, and do not purport to be exhaustive.
7. The prices of securities may move up or down, and may become valueless. There is an inherent risk that you may incur losses rather than gain profit as a result of buying and selling securities. Stock price 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 securities transaction.
8. Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you having regard to your financial situation, investment experience, and investment objectives.
9. Linked deposits are NOT equivalent to time deposits and are NOT protected deposits under the Deposit Protection Scheme in Hong Kong.
10. Linked deposits are structured investment products involving derivatives.
11. For linked deposits which are not capital protected, you could lose all of your Deposit Amount in the worst case scenario.
12. 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.
13. The information provided in this page is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.
14. This material is issued by The Bank of East Asia, Limited and has not been reviewed by the Securities and Futures Commission in Hong Kong.

15. The insurance plan is 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 Bank of East Asia, Limited (“BEA”) is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. All benefits payable under this insurance plan are subject to the credit risk of Blue Cross.
16. 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; however, any dispute over the contractual terms of the product should be resolved between Blue Cross and the customer directly.
17. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
18. All insurance product information available on this website is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.