

Terms and Conditions for “Digital Linked Deposit Transaction Reward and Lucky Draw”

Promotion Period

1. The promotion period of the “Digital Linked Deposit Transaction Reward and Lucky Draw” (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) runs from 20th November, 2023 to 31st January, 2024, both dates 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”):
 - a) Reward 1: Digital Linked Deposit Transaction Reward
 - i. Customer who has directly received the relevant promotional email and/or SMS issued by BEA, and holds an All-in-one account individually or jointly, including SupremeGold Account, Supreme Account, BEA GOAL or i-Account (the “Eligible Account”); and
 - ii. Has not subscribed to Linked Deposits via any digital channels in the 12 months prior to the Promotion Period.
 - b) Reward 2: Lucky Draw Reward
 - i. Customer who has directly received the relevant promotional email and/or SMS issued by BEA, and holds an All-in-one account individually or jointly, including SupremeGold Account, Supreme Account, BEA GOAL or i-Account (the “Eligible Account”) and maintains a valid email address on BEA’s record; or
 - ii. New Customer (the “New Customer”), which refers to a customer who successfully opened a SupremeGold/ Supreme / BEA GOAL Account during the Promotion Period and who has not maintained a BEA account, either individually or jointly, in the 12 months prior to the Promotion Period.
3. For joint accounts, only the primary account holder is entitled to receive the Offer.
4. The Offer is not applicable to Cross-Boundary Wealth Management Connect customers.
5. The Offer is not applicable to customers who cancelled/re-opened the Investment Accounts during the Promotion Period.

Reward 1: Digital Linked Deposit Transaction Reward

6. To be eligible for the Offer of HK\$100 cash reward for EVERY HK\$50,000 investment transaction amount or above (or equivalent), capped at HK\$1,000, the Eligible Customer must achieve the prescribed investment transaction (the “Eligible Investment Transaction A”) for any Linked Deposit Products using his/her Investment Account under the SupremeGold/ Supreme/ i-Account/ BEA GOAL

Account through BEA Cyberbanking (also known as “BEA Online”) and/ or the BEA App (also known as “BEA Mobile”) during the Promotion Period.

7. An Eligible Customer is entitled to enjoy the cash reward once only during the Promotion Period.
8. The cash reward will be credited to the Eligible Customer’s All-in-one Account with Eligible Investment Transaction A on or before 30th April, 2024. If an Eligible Customer maintains more than one All-in-one Accounts with Eligible Investment Transaction A, the cash reward will be credited to the All-in-one Account with the first Eligible Investment Transaction A during the Promotion Period.

Reward 2: Lucky Draw Reward

9. An Eligible Customer must achieve the prescribed investment transaction for any Linked Deposit Products using his/her Investment Account under the SupremeGold/ Supreme/ i-Account/ BEA GOAL Account through a BEA branch and/ or BEA Cyberbanking and/ or the BEA App during the Promotion Period (the “Eligible Investment Transaction B”).
10. An Eligible Customer with a cumulative Eligible Investment Transaction B amount of HK\$100,000 will be entitled to a lucky draw entry; an Eligible Customer with a cumulative Eligible Investment Transaction B amount of HK\$200,000 will be entitled to 2 lucky draw entries, and so on.
11. An Eligible Customer who meets the designated cumulative Eligible Investment Transaction B amount will automatically get lucky draw entry(ies) to win an Apple Store Gift Card (11 Apple Store Gift Cards in total, worth HK\$20,000)

Apple Store Gift Cards (value)	No. of winners
HK\$10,000	1
HK\$1,000	10

12. Each Eligible Customer can only get a maximum of 10 lucky draw entries during the Promotion Period.
13. Winners will be drawn randomly by BEA’s computer system from all Eligible Customers who will be automatically entered in the lucky draw.
14. Each winner will be awarded one lucky draw prize at most during the Promotion Period.
15. Winners will be notified by email about the prize collection arrangements on or before 30th April, 2024. After verifying the winners, prizes will be sent by post together with the notification letter to each winner's correspondence 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.

16. The winner's' BEA bank account, Investment Account, email addresses and BEA Cyberbanking Accounts (also known as "BEA Online Username/ Login No.") must be valid at the time the prizes are given.
17. The prize will be forfeited if a winner has never registered an email address through a BEA branch or BEA Cyberbanking (also known as "BEA Online") either before or during the Promotion Period, or if that email address is not valid at the time the prize is given.
18. 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 violates any of these terms and conditions.
19. 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.
20. BEA will not take any responsibility and will not resend or replace the prize if it is lost or damaged or smeared. The usage of the prizes are subject to the terms and conditions 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 to the quality and availability of the prizes, or the services or products provided by the related supplier(s), and 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.
21. The prizes will only be awarded in Hong Kong.

General Terms and Conditions

22. The customer must maintain a valid BEA Investment Account at the time when the reward is credited, otherwise the reward will be forfeited.
23. Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
24. 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.
25. 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.

26. Participation in this promotion represents the participant's understanding of, acceptance of, and willingness to comply with the terms and conditions for 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.
27. 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.
28. 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.
29. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
30. 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.
31. 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.
32. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA App (also known as "BEA Mobile") and/ or BEA Cyberbanking (also known as "BEA Online").
33. Customers should download the BEA App (also known as "BEA Mobile") and/or BEA Cyberbanking (also known as "BEA Online") from official application stores or the BEA website, and ensure the search wording is correct.
34. By using the BEA App (also known as "BEA Mobile") and/or BEA Cyberbanking (also known as "BEA Online"), 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 App (also known as "BEA Mobile") and/ or BEA Cyberbanking (also known as "BEA Online").

35. 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.
36. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
37. Should there be any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

Important Notice

- Investment involves risks.
- Linked Deposits are structured investment products involving derivatives.
- The investment decision is yours but you should not invest in the investment products unless the intermediary who sells it to you has explained to you that the investment products are suitable for you having regard to your financial situation, investment experience, and investment objectives.
- Linked Deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong.
- Currency Linked Deposits and Equity Linked Deposits are not capital protected. In the worst case scenario, you could lose all of your Deposit Amount.
- Please note that the risk factors mentioned are not, and do not purport to be exhaustive. You should not make an investment decision based solely on this material. Before making any investment, you should refer to all relevant offering documents for detailed information including the risk factors.
- This material has not been reviewed by the Securities and Futures Commission in Hong Kong.
- The information provided in this promotional material is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products. If you are in any doubt, you should obtain independent professional advice.