

**Terms and Conditions for 0% Unit Trust Subscription Fee Offer – New Investment Fund Customers (the “Offer”):**

1. The promotion period is valid from 7<sup>th</sup> February to 31<sup>st</sup> March 2023, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. The Offer is only applicable to New investment fund customers of BEA who meets the following conditions ( the “Eligible Customers”):
  - i. Successfully opens a BEA Supreme / BEA GOAL during the Promotion Period and who has not maintained any BEA accounts, either individually or jointly, in the past 12 months prior to the new BEA account opening; or
  - ii. Existing account holders of selected SupremeGold, Supreme, BEA GOAL or i-Account, who did not have any investment fund holdings and transactions in the past 12 months
3. Eligible Customers must successfully conduct fund subscription(s) via the designated channels of “Cyberfund Centre” or “Fund Portfolio Builder” through Cyberbanking of BEA or the BEA App during the Promotion Period. The fund subscription amount is capped at the first accumulated HK\$100,000 (or its equivalent), excluding Monthly Investment Plan subscription, fund switching, fund redemption, transfer-in fund, and any fund subscription with no subscription fee (the “Eligible Transaction”), and enjoy the 0% Unit Trust Subscription Fee Offer.
4. The Offer provides to Eligible Customers with reference to the account that the customer uses to log in to Cyberbanking or the BEA App to make the relevant subscription(s). For example, a customer has to log in to Cyberbanking or the BEA App with his/her All-in-one account’s username and password to be entitled to the Offer.
5. The Offer only applies to Eligible Transactions conducted by Eligible Customers with investment account, either individually or jointly, but does not apply to customers who have cancelled and reopened investment account during the Promotion Period.
6. The Offer is not applicable to Cross-Boundary Wealth Management Connect customers.
7. Eligible Customers are required to pay the fund subscription fees through their individual All-in-one account up front. The Offer amount will be credited to the corresponding All-in-one Account of the Eligible Customer who has investment sub-account on or before 30<sup>th</sup> June, 2023. If the Eligible Customers maintained more than one Investment Account, the Offer amount will be credited to the corresponding All-in-one Account with the first Eligible Transaction made in the investment sub-account during the Promotional Period.
8. Payment by credit card is not acceptable for fund subscription.

9. If the investment account is suspended or terminated at the time the Offer is to be credited or rewarded to the relevant account, the Eligible Customer will not be entitled to the Offer.
10. For more information on the funds and details of the subscription process, please visit the Cyberfund Centre in the BEA website.
11. All other fees/charges that apply to the relevant fund (including switching fees, redemption fees, management fees, and other fees) will continue to apply. Please refer to the bank charges tables for more details.
12. The Offer is non-transferrable, cannot be exchanged or redeemed for other products, unless otherwise specified.
13. 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.
14. If Eligible Customer is entitled to the Offer in conjunction with other promotional offers during the Promotion Period, unless otherwise specified, the Bank reserves the right to grant the customer one of or part of the entitled Offers.
15. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA App and/or BEA Cyberbanking.
16. Customers should download the BEA mobile application from official application stores or the BEA website, and ensure the search wording is correct.
17. By using the BEA App and/or BEA Cyberbanking, the customer agrees to be bound by the content of the disclaimer and policy as it may be amended by BEA from time to time and posted on the BEA App and/or BEA Cyberbanking.
18. Employees of The Bank of East Asia Group are ineligible to the Offer. BEA reserves the sole and absolute right to interpret and determine the definition of “The Bank of East Asia Group”.
19. No person or BEA will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.

20. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
21. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

### **Important Notices**

- Investment involves risks. 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. You should not make an investment decision based solely on this material.
- 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.
- 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.
- 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.
- 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.
- 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.