

Exclusively for New Supreme / BEA GOAL / Selected Customers**Terms and Conditions for 1% Digital Fund Subscription Offer****Promotion Period**

1. The promotion period of the “1% Digital Fund Subscription Offer” (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) runs from 8 September 2025 to 31 December 2025, both dates 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”):
 - a. Is an existing customer who has directly received the relevant promotional email, SMS or BEA Mobile’s push notification issued by BEA, and holds a SupremeGold / Supreme / BEA GOAL / i-Account account individually or jointly (the “Eligible Account”); or
 - b. Is a “New Customer”, which refers to a customer who successfully opens a Supreme / BEA GOAL account (the “Eligible 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; and
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 cancel/re-open Investment Accounts during the Promotion Period.

Offer

6. To be eligible for the Offer of 1% subscription fee, the Eligible Customer must subscribe to a lump-sum fund (excluding Unit Trusts Monthly Investment Plan subscriptions, fund switching, fund redemption and transfer-in of funds) using his/her Investment Account under the Eligible Account through the Digital Channels during the Promotion Period (the “Eligible Fund Transaction”). The 1% subscription fee offer will be provided in the form of cash rebate. Each Eligible Customer is entitled to a maximum cash rebate of HK\$3,000 during the Promotion Period.
7. “Digital Channels” refer to BEA Online and BEA Mobile.

8. Eligible Customers are required to pay the fund subscription fees through their individual All-in-one account up front. The cash reward will be credited to the Eligible Customer's All-in-one Account which maintains the Investment Account on or before 31 March 2026. If an Eligible Customer maintains more than one All-in-one Accounts with Eligible Fund Transaction, the cash reward will be credited to the All-in-one Account with the first Eligible Fund Transaction during the Promotion Period.
9. The Eligible Customer who does not receive the Reward by 31 March 2026 should contact BEA by email at E_CAMPAIGN@hkbea.com on or before 30 April 2026, otherwise the Reward will be deemed to have been forfeited.
10. Payment by credit card is not accepted for lump-sum fund subscription.
11. For more information on the funds and details of the subscription process, please visit the "Unit Trusts" in the BEA Corporate Website.
12. 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.

General Terms and Conditions

13. The customer must maintain a valid BEA Investment Account at the time when the reward is credited, otherwise the reward will be forfeited.
14. Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
15. The Offer of the promotion and entitlement to the Offer will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
16. 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.
17. 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.

18. 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.
19. 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.
20. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
21. 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.
22. 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.
23. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Online and/or BEA Mobile.
24. Customers should download BEA Online and/or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
25. By using 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 BEA Online and/or BEA Mobile.
26. 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.
27. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
28. 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 risk. The price of units may go down as well as up as the investments of a fund are subject to market fluctuations and the risks inherent in investments.
- 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 page. If investors are in doubt, independent professional advice should be sought.
- A fund may not be available in all jurisdictions and/or be subject to restrictions. If you are in doubt, you should seek independent professional advice.
- The information provided on 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.
- This page has not been reviewed by the Securities and Futures Commission in Hong Kong.
- For distribution of funds – 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.