

Terms and Conditions of the “Year of the Tiger Lucky Draw”

1. The “Year of the Tiger Lucky Draw” (the “Campaign”) is organised by The Bank of East Asia, Limited (“the Bank” or “BEA”).
2. The Campaign runs from 17th January to 28th February, 2022 (both dates inclusive) (the “Promotional Period”).
3. The Campaign only applies to customers who meet the following requirements (“Eligible Participants”):
 - are aged 18 or above;
 - hold a valid Hong Kong Identity Card; and
 - have a valid email address registered in the Bank’s records.

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

4. “Year of the Tiger Lucky Draw”:

During the promotional period, each eligible participant completes the following designated requirement through the BEA App to be automatically entitled to a designated number of entries in a lucky draw:

Designated requirements	Lucky draw entries
Completes 10 times of Faster Payment System (FPS) fund transfer transaction via Pay! through the BEA App and each transaction amount is at least HK\$50 or above or the equivalent value (“Eligible Fund Transfer Transaction”)	1 entry (maximum up to 5 entries during the promotional period)

- a) Each Eligible Participant can accumulate lucky draw entries during the promotional period.
 - b) Prizes & Quota, and lucky draw mechanism of the Campaign:
 - Lucky draw mechanism: After the end of the promotional period, winners will be drawn randomly by the computer system.
 - Prize and quota:
 - 1st Prize: HK\$8,888 Cash Rebate (Quota: 3)
 - 2nd Prize: HK\$888 Cash Rebate (Quota: 80)
 - 3rd Prize: HK\$88 Cash Rebate (Quota: 1,000)
5. During the promotional period, each eligible winner can be awarded with the prize at most once for each of the promotions below.

- “Year of the Tiger Lucky Draw” offer
6. Any transaction that is not conducted through the BEA App will not be considered as an eligible transaction.
 7. The date and time of Eligible Fund Transfer Transaction are subject to BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
 8. The transaction amount of Eligible Fund Transfer Transaction is subject to BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
 9. The number of lucky draw entries will be determined according to the records held by the Bank.
 10. The prizes of the Campaign, number of winners, and entitlement to the prizes will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
 11. Participation in the Campaign is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Campaign or the prizes. BEA shall not be responsible for any related obligations or costs incurred by participating in the Campaign.
 12. Participation in the Campaign represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Campaign and prizes. 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.
 13. 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.
 14. 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 the Campaign (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.
 15. BEA reserves the sole right to vary or cancel the Campaign 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.
 16. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this campaign, BEA reserves the sole right to cancel the participant's entitlement to any prizes. The participant will bear all related responsibilities, liabilities, and consequences.
 17. Prize collection arrangements:
 - “Year of the Tiger Lucky Draw” offer: Cash rebate will be credited to the Customer's or Selected Customer's All-in-one/Statement Savings/HKD Current Account that is used to complete

designated actions by 31st May 2022. A winner notification will be sent to each winner's email address as registered with the bank by 31st May, 2022.

- The prize will be forfeited if the winner has never registered an email address through a BEA branch, BEA App or Cyberbanking either before or during the Promotional Period **or** if that email address is not valid at the time the prize is given.
- The winner's bank accounts and Cyberbanking accounts must be valid at the time the prize is given.
- The results, date, and time of the Campaign will be determined by the records in BEA's computer systems. BEA reserves the sole and absolute right to determine the participant's eligibility to receive the prize and make conclusive decisions.
- After the prizes have been delivered, they cannot be changed, transferred, returned, and will not be re-issued.
- 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.

18. No person other than the Eligible Participant 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.

19. Employees of The Bank of East Asia related to the promotion and their relatives are ineligible to participate in the Campaign. 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".

20. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

Beware of fraudulent websites and mobile applications.