

Terms and Conditions of 6 Exclusive Securities Privileges for Selected Customers

The promotional period of “6 Exclusive Securities Privileges for Selected Customers” (the “Promotion”) held by The Bank of East Asia, Limited (the “Bank” or “BEA”) runs from 2 May 2023 to 31 July 2023, both dates inclusive (the “Promotional Period”).

Eligible Customers

The Promotion only applies to selected BEA’s securities services customers who meet the following conditions (the “Selected Customer”):

1. Customers who have received promotional email or SMS invitation from the Bank; or
2. Customers who are being directly invited by the staff of Call Centre of the Bank.

For joint account holders, only the primary account holder is entitled to enjoy the Promotion.

Eligible Transactions

1. "Eligible Transactions" refers to securities transactions conducted by the Selected Customer via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading under the securities account maintained with the Bank.
2. Any securities transaction which is eventually cancelled/returned or found to be fraudulent will be considered ineligible for the Promotion.
3. The brokerage commission paid for securities transactions of the derivative products issued by the Bank will not be counted for calculating the accumulated brokerage commission and entitling the brokerage commission discount.
4. The date and time of an Eligible Transaction is subject to Bank's records. In case of any dispute, the Bank's decision shall be final and conclusive.

Promotion Details

1. Unlimited Brokerage Commission Discount

- Unlimited brokerage commission discount lasts for one month, commencing from the first securities trading day with securities transaction after receiving the promotional email, SMS or call invitation until the same date of next calendar month, the brokerage commission paid for the securities transactions executed via The Stock Exchange of Hong Kong Limited or China-Hong Kong Stock Connect Northbound Trading through Cyberbanking, BEA Securities Services Mobile App or automated phone service channel of the Bank is eligible for the brokerage commission waiver.
- Selected Customer is required to pay the full brokerage commission and other transaction fees/charges first, including but not limited to the SFC transaction levy, the AFRC transaction levy, the HKEX trading fee, and stamp duty. The full brokerage commission discount will be refunded to the designated settlement account of Selected Customer on or before 31 December 2023.

2. Free “Continuous Access Stock Price Quote” Service

- During the promotional period, Selected Customer with accumulated brokerage commission on Eligible Transaction over HKD12,000 equivalent can enjoy the free “Continuous Access Stock Price Quote” Service for 1 month. The “Continuous Access Stock Price Quote” Service will be effective on the first date of next month after fulfilling the condition without requiring separate application.
- If the service fee of “Continuous Access Stock Price Quote” Service has been debited from the account of Selected Customer, the Bank will arrange for returning the service fee to the Selected Customer by crediting the service fee to the account of Eligible Customer within a month upon receiving notification of the matter.

3. Safe Custody Charge Waiver

- Selected Customers with accumulated brokerage commission on Eligible Transaction over HKD12,000 equivalent during the promotional period will be waived from paying the semi-annual safe custody charge for the securities account for Year 2023.
- If the safe custody charge of securities account has been debited from the account of the Selected Customer, the Bank will arrange for returning the safe custody charge to the Selected Customer by crediting the safe custody charge to the account of Selected Customer within a month upon receiving notification of the matter.

5. Securities Transfer-in Cash Reward

- Selected Customer who successfully transfer-in Hong Kong listed stocks from a third-party financial institution/bank (excluding East Asia Securities Company Limited which is a wholly owned subsidiary of the Bank) during the Promotional Period, will be eligible for the cash reward. Deposit of physical scrip is not eligible for this reward.
- The cash reward amount will be determined by a customer’s total value of transfer-in stocks with the Bank, minus the total value of transfer-out stocks from the Bank (“transfer-in stocks net value”) during the Promotional Period, according to the table below:

Transfer-in stocks net value (HKD)	Cash reward amount (HKD)
\$500,000 to < \$1,000,000	\$500
\$1,000,000 to <\$2,000,000	\$1,000
\$2,000,000 or above	\$2,000

- The calculation of the cash reward is based on closing prices of the total value of transfer-in stocks minus total value of transfer-out stocks on 31 July 2023.
- Each Selected Customer can enjoy the reward once only during the Promotional Period.
- Selected Customer must maintain a valid securities account and its settlement account until the cash reward is credited (on or before 31 Oct 2023), otherwise, the cash reward will be forfeited.

5. BEA Wise and Research Report

- The Bank will from time to time send BEA Wise and Research Report to Selected Customer by email.

6. YouTube@HKBEA channel

- Please refer to the videos listed on the Bank's YouTube channel (<https://www.youtube.com/@HKBEAchannel>) and BEA Financial Think Tank under the Bank's website.
- Please refer to the Disclaimer and Important Notice on the Bank's YouTube channel and website for details.

General Terms and Conditions

1. The Selected Customer must maintain a valid All-in-one account with the Bank at the time when the full brokerage commission is credited, otherwise the right to receive commission credit will be forfeited.
2. **Notwithstanding any other terms and conditions in relation to other promotional offers to the contrary with these terms and conditions, if Selected Customer is entitled to offers under the Promotion together with other promotional offers in relation to the securities account during the Promotional Period, the Bank reserves the right to only provide the offers under the Promotion to the Selected Customer, unless otherwise agreed by the Bank.**
3. In case of any dispute, the decision of the Bank shall be final and conclusive.
4. No person other than the Selected Customer or the Bank 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.
5. These Terms and Conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
6. 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. 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. Information contained herein is for reference only. It does not constitute any offer, solicitation, or recommendation for the purchase or sale of any investment products or the provision of investment services.