

Terms and Conditions for “Invest and Unlock Reward: 4.0% p.a. High-Interest New Fund Time Deposit Offer (the “Offer”)”**A. General Terms and Conditions**

1. The promotion is valid from 2 October to 31 October 2026, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. The promotion is applicable to the customer of BEA who meets the following conditions (the “Eligible Account Customer”):
 - i. Is a customer of SupremeGold Private / SupremeGold / Supreme / BEA GOAL / i-Account (the “Eligible Account”) and holds an Investment Account individually or jointly.
3. The promotion is not applicable to Cross-Boundary Wealth Management Connect customers.
4. The promotion is not applicable to customers who cancel/re-open Investment Accounts during the Promotion Period.
5. Eligible Account Customers who completed the “Designated Investment Transactions” (as defined in Clause C1) of aggregate transaction amount of HK\$200,000 or above (or its equivalent) through Digital Channel during the Promotion Period and set up a HKD 6-month time deposit with New Fund via BEA Online or BEA Mobile (the “Eligible Customer”), Eligible Customer shall be entitled to the preferential time deposit rate coupon (the “Coupon”) for the designated time deposit amount as per below table:

Cumulative Transaction Amount (or equivalent)	Tenor	HKD Interest Rate (p.a.)	Maximum Eligible Time Deposit Amount
HK\$200,000 to HK\$499,999	6 months	4.0%	HK\$200,000
HK\$500,000 or above			HK\$500,000

6. The minimum time deposit amount must be HK\$200,000, and the maximum time deposit amount as per above table.
7. Digital Channels include BEA Mobile and BEA Online.
8. 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 relevant offer(s). BEA shall not be responsible for any obligations or costs incurred by participating in this promotion.
9. Participation in this promotion represents the participant’s understanding of, acceptance, and willingness to comply with the terms and conditions for the program and offer. 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 an offer without prior notice. BEA reserves the sole right to recover the offer from him/her or the equivalent value of the offer awarded to him/her if BEA discovers that he/she does not fulfill the requirement to obtain the offer or violates any of these Terms and Conditions.
10. BEA reserves the sole right to recover the Offer from the Eligible Customers or the equivalent value of the Offer awarded to them if BEA discovers they do not fulfil the requirements to obtain the Offer or violates any of these Terms and Conditions.
11. Each Eligible Customer can enjoy the Offer once only during the Promotion Period.

12. Unless otherwise specified, the offer cannot be used in conjunction with other time deposit promotional offers during the Promotion Period. BEA reserves the right to grant the customer one of or part of the offers to which they are entitled.
13. Customers are responsible for the relevant data charges incurred by downloading and/or using the BEA Online and/or BEA Mobile.
14. Customers should download and/or use the BEA Online and/or BEA Mobile from official application stores or the BEA website and ensure the search wording is correct.
15. By using the 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 the BEA Online and/or BEA Mobile.
16. No person other than the Eligible Participant or the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong Special Administrative Region) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
17. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
18. In case of dispute, the decision of the Bank shall be final and binding.
19. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

B. Applicable to the Offer

1. "New Funds" refers to the incremental balance when comparing the latest deposit balance (including Savings Accounts, Current Accounts and Time Deposits) with the balance of the same currency as of 15 calendar days ago, after deduction of the sum of principal amount of the same currency which has been entitled to new fund offer of the Time Deposit and BEA MAXSaver promotion within the last 15 calendar days. "New Funds" is applicable to personal customers of BEA only. **BEA reserves the right of final decision should there be any dispute in the definition of "New Funds".**

Taking HKD as example	Amount(HKD)
(A) Latest deposit balance of a currency	\$500,000
(B) Deposit balance of the same currency as of 15 calendar days ago	\$150,000
(C) Sum of principal amount which has been entitled to new fund offer of Time Deposit within the last 15 calendar days	\$40,000
(D) Sum of principal amount which has been entitled to new fund offer of BEA MAXSaver promotion within the last 15 calendar days	\$50,000
(A) - (B) - (C) - (D) = New Funds	\$260,000

New Funds of same account type (i.e. sole name account or joint name account) under same account holder(s) will be aggregated for calculation. Examples as below:

Customer A solely owns Account 1 and 2, jointly owns Account 3 and 4 with Customer B, and jointly owns Account 5 with Customer C.

Account	Account Holder	Account for Aggregation
Sole Name Account	Customer A	Account 1 & 2
Joint Name Account	Customer A & B	Account 3 & 4
Joint Name Account	Customer A & C	Account 5

2. **Notwithstanding any other provisions in these terms and conditions, the time deposit preferential interest rate set out above is for reference only and is not guaranteed. BEA reserves the right to make any adjustment to the time deposit preferential interest rate from time to time at its sole discretion.**
3. A quota applies to the Offer, which is available on a first-come, first-served basis.
4. The Offer cannot be transferred, returned, exchanged or redeemed for other products, unless otherwise specified.

C. Applicable to Designated Investment Transactions

1. “Designated Investment Transactions” refer to lump-sum subscriptions for funds (excluding Unit Trusts Monthly Investment Plan subscriptions, fund switching, fund redemption and transfer-in of funds), linked deposits (excluding callable interest rate index-linked deposits and currency-linked deposits with tenor of less than 60 days) and equity linked investments.
2. If the Eligible Customers have more than one account maintained with BEA, BEA will only reward to one of the Eligible Customers’ accounts at its sole discretion. For the Eligible Customers who only maintain a joint account with BEA, they will not be entitled to the Offer unless they are the primary account holder of the said account.
3. The Offer cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified.

D. Coupon Distribution Arrangements

1. Eligible Customer must set up a HKD 6-month Time Deposit via BEA Online or BEA Mobile using the Eligible Account.
2. The Coupon will be displayed under the “Exclusive Offer” section of the customer’s time deposit account on the date of issuance as per below table. Eligible Customer can select the Coupon and follow the instructions to set up a HKD 6-month Time Deposit to enjoy the Offer before the Coupon’s expiry date. Subsequent renewal of the time deposit will be subject to the rate quoted by BEA from time to time.

Coupon Issue Date	Coupon Expiry Date
19 November 2026	18 December 2026

Important Notice:

- Investment involves risks. 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. 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 risk factors.
- The investment decision is yours, but you should not invest in the investment funds unless the intermediary who sells them to you has explained 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, you should seek independent professional advice.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- Linked deposits are not equivalent to time deposits and should not be treated as a substitute for time deposits.
- Equity Linked Investment are structured products involving derivatives and are not capital protected and is subject to the performance and risks of the underlying assets, you could lose their entire investment as the underlying may become worthless in extreme cases.
- Some Equity Linked Investment may not have active secondary market, and may take longer time or impossible to sell to the market and may receive an amount which is substantially less than your original investment amount if you sell it or terminate it before maturity.
- The above is not an exhaustive list of risk factors. For details, please refer to the offering documents.
- 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.
- For distribution of investment products: 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 relevant transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer.