

## **Terms and Conditions for Soaring Wealth Monthly Rewards**

### **Promotion Period**

1. The promotion period of the “Soaring Wealth Monthly Rewards” (the “Offer”) held by The Bank of East Asia, Limited (“BEA”) runs from 4 August 2025 to 31 October 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) Holds an All-in-one Account individually or jointly, including SupremeGold Account, Supreme Account, BEA GOAL or i-Account (the “Eligible Account”); or
  - b) Is a “New Customer”, which refers to a customer who successfully opens a SupremeGold/ Supreme / BEA GOAL 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
  - c) Completes at least one Designated Mission in Digital Banking & Credit Card Services (“Category A”) or one Designated Mission in Digital Investment & Insurance (“Category B”) (see Clause 16 for details) during the Promotion Period; and
  - d) Maintains a valid email address on BEA’s record.
3. For joint accounts, only the primary account holder is entitled to receive the Offer.
4. The Offer is not applicable to customers who cancel/re-open Investment Accounts during the Promotion Period.

### The Lucky Draw Mechanics

5. Winners will be drawn randomly by BEA's computer system from all Eligible Customers who are automatically entered in each phase of the lucky draw. Each Eligible Customer will be awarded 1 prize at most in each phase and can only get a maximum of 4 prizes during the Promotion Period.

	Promotion Period	Lucky Draw Result Announcement Date
Phase 1	4 August - 31 August 2025	On or before 15 September 2025
Phase 2	1 September - 30 September 2025	On or before 15 October 2025
Phase 3	1 October - 31 October 2025	On or before 14 November 2025
Ultimate Insurance and Investment Lucky Draw	4 August - 31 October 2025	

6. The prizes and the number of winners are shown below:

	Prize	No. of Winners
Phase 1	CASETiFY Travel 21" Carry-on Suitcase 1 Unit (Value: HK\$4,089)	1
	SONY WH-1000XM6 Wireless Noise Cancelling Headphone 1 Unit (Value: HK\$3,699)	1
	Nintendo Switch 2 Game Console Mario Kart World Combination Set 1 Unit (Value: HK\$3,750)	1
	Two Hong Kong Disneyland 1-Day Park Tickets (Value: HK\$1,878)	1
Phase 2	CASETiFY Travel 29" Check-In Trunk Suitcase 1 Unit (Value: HK\$5,729)	1
	Dyson Supersonic™ Hair Dryer HD15 1 Unit (Value: HK\$3,780)	1
	Nintendo Switch 2 Game Console Mario Kart World Combination Set 1 Unit (Value: HK\$3,750)	1
	Two Hong Kong Disneyland 1-Day Park Tickets (Value: HK\$1,878)	1

Phase 3	One Club Med Bali / Phuket Resort 4-day/3-night Package for Two (Value: HK\$25,000)	1
	Dyson Supersonic™ Hair Dryer HD15 1 Unit (Value: HK\$3,780)	1
	Two Hong Kong Disneyland 1-Day Park Tickets (Value: HK\$1,878)	1
	One Helicopter Tour with Afternoon Tea at Peninsula Hotel in Hong Kong for Two (Value: HK\$8,700)	1
Ultimate Investment and Insurance Lucky Draw	One Club Med Bali / Phuket Resort 4-day/3-night Package for Two (Value: HK\$25,000)	1
	Dyson Supersonic™ Hair Dryer HD15 1 Unit (Value: HK\$3,780)	1
	Two Hong Kong Disneyland 1-Day Park Tickets (Value: HK\$1,878)	1
	One Helicopter Tour with Afternoon Tea at Peninsula Hotel in Hong Kong for Two (Value: HK\$8,700)	1

7. Eligible Customers must complete one or more Designated Missions in Category B to participate in the "Ultimate Investment and Insurance Lucky Draw". The result of this lucky draw will be announced on the same date of the lucky draw result for Phase 3.
8. If an Eligible Customer does not win in Phase 1, their lucky draw chances will be accumulated in Phase 2, and so on. However, the lucky draw chances of winners will reset to zero after the announcement of the lucky draw results and their lucky draw chance will be calculated all over again in the next phase. Additionally, winners in Phase 3 will not have the opportunity to participate in the "Ultimate Investment and Insurance Lucky Draw".
9. The results of the lucky draw will be announced on the above-mentioned Lucky Draw Result Announcement Dates within BEA Mobile. Eligible Customers will be notified via push notifications, emails and/or SMS.
10. Winners will be notified by email about the prize collection arrangements on or before the above-mentioned Lucky Draw Result Announcement Date, and an email will be sent to each winner's email address as registered with BEA. The winners must follow the instructions in the email notification to claim the prize. For details, please refer to the prize notification email. If the winner fails to claim the prize within the specified time, the prize will be deemed forfeited and BEA will not provide any compensation.

11. The prize will be forfeited if a winner has never registered an email address through a BEA branch or BEA Online either before or during the Promotion Period, or if that email address is not valid at the time the prize is given.
12. For the winner of Club Med Bali/Phuket Resort 4-day/3-night Package for Two (“Club Med Package”), the gift voucher includes the gift voucher reference code and the terms and conditions for Club Med Package (“Gift Voucher”), and will be sent by registered post to the winners’ correspondence addresses registered with BEA.
13. All discount codes for Hong Kong Disneyland 1-Day Park Tickets and Helicopter Tour with Afternoon Tea at Peninsula Hotel in Hong Kong are issued by Klook Travel Technology Limited (“Klook”). BEA is not the supplier of the discount codes and shall not be responsible or liable for the availability of the discount codes. Any dispute arising from the discount codes shall be resolved by the Winners and the supplier directly. The discount codes are subject to respective terms and conditions as determined by the supplier, including the arrangements pursuant to the prevailing disease prevention measures.
14. BEA reserves the sole right to recover the prize from any 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.
15. If a prize runs out of stock, BEA reserves the right to substitute that prize with another prize without prior notice. The value and features of the alternative prize might be different from the original prize.
16. BEA will not take any responsibility and will not resend or replace the prize if it is lost, damaged or smeared. The usage of the prizes is subject to the terms and conditions as specified by the supplier(s). BEA is not the supplier of the prizes. Any enquiry or complaint in respect of the prizes should be directed to the relevant supplier(s). BEA gives no guarantee or representation to the quality and availability of the prizes, or the services or products provided by the related supplier(s), and does not accept any liability arising in conjunction with the use of the prizes or the services provided by the supplier(s). The illustration/value of the prizes solely serve as reference, and BEA shall not be liable for any price or market value difference.

### Designated Missions

17. Eligible Customers must complete at least one Designated Mission in Category A or one Designated Mission in Category B in each phase to participate in the lucky draw.

	Designated Mission	Completion Condition	No. of Lucky Draw Entries	Maximum No. of Lucky Draw Entries Within the Promotion Period
Category A (Digital Banking & Credit Card Services)				
A1	Marketing Preference Update	Register to receive promotional messages via email and mobile messages (SMS/MMS) through Digital Channels, and enable push notifications for BEA Mobile	1	1
A2	i-Token Activation	Successfully activate i-Token via BEA Mobile during the Promotion Period	1	1
A3	Fund Transfer	Complete one of the following fund transfers of at least HK\$20 (or equivalent) or above, and the transaction amount is successfully posted in the account: <ul style="list-style-type: none"> <li>• Make a transaction using the "Transfers" function through Digital Channels; or</li> <li>• Make a transaction using the "e-Laisee/Pay multiple" function in BEA Mobile; or</li> <li>• Make a UnionPay QR Code Payment in BEA Mobile; or</li> <li>• Make a cross-boundary remittance via the Payment</li> </ul>	1	6



		Connect Service in BEA Mobile		
A4	Mobile Payment	<p>Complete one of the following transactions of at least HK\$20 (or equivalent) or above, and the transaction amount is successfully posted in the account or credit card:</p> <ul style="list-style-type: none"> <li>Link your BEA bank account or credit card with designated digital wallets, top up the designated digital wallets or pay with designated digital wallets. Designated digital wallets include AlipayHK, Octopus App, PayMe, WeChat Pay HK and the UnionPay App</li> <li>Pay with your credit card through Apple Pay or Google Pay</li> </ul>	1	15
A5	BEA Mall Gift Redemption	Log in to BEA Mall and successfully redeem Bonus Points for rewards once	1	15
A6	BEA Mall Promotion Registration	Log in to BEA Mall and successfully register for a promotion once	1	6
A7	All-in-one Account Opening	Successfully open an All-in-one Account via BEA Mobile	3	3
A8	Place a Time Deposit	Place an Eligible Time Deposit for a tenor of 3 months or above and meet the Eligible New Fund Balance through Digital Channels	3	45
A9	Bill Payments	Pay a bill of at least HK\$20 (or equivalent) or above through Digital Channels, and the transaction amount is successfully posted in the account:	3	18



		<ul style="list-style-type: none"> <li>Not applicable to bills paid by "QR Scan" in BEA Mobile, nor to bills paid by opening BEA Mobile through a merchant's mobile app (App-to-App)</li> </ul>		
A10	BEA Credit Card Application	Successfully apply for a BEA Credit Card through BEA Mobile, BEA Online or BEA Mall	3	18
A11	Unsecured Personal Instalment Loan Application	Successfully apply for and withdraw a Pre-approved Personal Instalment Loan or an Instalment Loan through BEA Mobile or BEA Mall	5	30
A12	Cash-in-Hand Programme (CIH) or Statement Instalment Programme (SI) Application	<ul style="list-style-type: none"> <li>Successfully apply for and withdraw cash over HK\$3,000 under Cash-in-Hand Programme (CIH) or</li> <li>Successfully apply Statement Instalment Programme (SI) for HK\$200 or above through Digital Channels</li> </ul>	5	30
Category B (Digital Investment & Insurance)				
B1	GBA TravelChill Insurance Premium Waiver Promo Code Redemption	Successfully redeem the Promo Code for Premium Waiver for GBA TravelChill Insurance (Individual 1-Month Plan, Family 1-Month Plan or Individual Annual Plan) through BEA Mall	1	6
B2	Frequent Traveller Insurance HK\$1 First-year Premium Promo Code	Successfully redeem HK\$1 First-year Premium of Worldwide Plan B of Frequent Traveller Insurance through BEA Mall	1	6
B3	Investment Account Opening	Successfully open an Investment Account via BEA Mobile	3	3



B4	Risk Assessment Questionnaire Completion/ Renewal	Complete/ update the Risk Assessment Questionnaire via Digital Channels	3	3
B5	GBA TravelChill Insurance Enrolment	Successfully enrol through BEA Mobile, BEA Online or BEA Insurance Services Website	3	45
B6	Lump-sum Unit Trust Subscription	Complete a lump-sum fund subscription with an amount of HK\$50,000 (or equivalent) or above via Digital Channels, excluding fund switching or redemption	5	75
B7	Unit Trust Monthly Investment Plan	Set up a Monthly Investment Plan for funds with a monthly investment amount of HK\$1,000 (or equivalent) or above via Digital Channels	5	75
B8	Linked Deposit/ Investment transaction	Complete a linked deposit / investment transaction with an amount of HK\$50,000 (or equivalent) or above via Digital Channels, including Currency Linked Deposit, Basket Equity Linked Deposit, Single Equity Linked Deposit, Callable Interest Rate Index Linked Deposit or Equity Linked Investment	5	75
B9	Securities Buy Transaction	Buy HK securities, US stocks or A-shares (excluding securities transfer-in and IPOs subscriptions) through BEA SmarTrade (Online Trading Platform or Mobile App)	5	75
B10	Foreign Exchange Transaction	Complete a foreign exchange transaction with an amount of HK\$10,000 (or equivalent) or above via Digital Channels	5	75



B11	Travel Protection Insurance Enrolment	Successfully enrol through BEA Mobile, BEA Online or BEA Insurance Services Website	5	75
B12	Frequent Traveller Insurance Enrolment			

**Example 1:** If an Eligible Customer completes a "Fund Transfer" twice and "Place a Time Deposit" once in Phase 1, the customer will receive 5 lucky draw entries. Suppose the customer does not win in Phase 1, and later successfully applies for a BEA Credit Card once in Phase 2, the customer can accumulate 8 lucky draw entries in Phase 2.

**Example 2:** If an Eligible Customer does not complete any Designated Mission in Phase 1, and then conducts a "Securities Buy Transaction" once in Phase 2 but does not win, and completes "Foreign Exchange Transaction" three times in Phase 3, the customer can accumulate 20 lucky draw entries in Phase 3 and gain the opportunity to participate in the "Ultimate Investment and Insurance Lucky Draw". If the customer wins in Phase 3, their opportunity to participate in the "Ultimate Investment and Insurance Lucky Draw" will be cancelled. Conversely, if the customer does not win in Phase 3, they can automatically participate in the "Ultimate Investment and Insurance Lucky Draw".

**Example 3:** If an Eligible Customer completes "Fund Transfer" 10 times and a "Foreign Exchange Transaction" once in Phase 1, the customer will receive a total of 21 lucky draw entries (given the customer completed 1 Designated Mission in Category A and 1 in Category B during the Promotion Period, thus obtaining an additional 10 lucky draw entries). Suppose the customer does not win in Phase 1 and does not complete any Designated Mission in Phase 2, they will maintain a total of 21 lucky draw entries in Phase 2.

18. Eligible Customers who complete one Designated Mission in Category A and one Designated Mission in Category B within the same phase (details can be found in Clause 16) will receive an additional 10 entries to the lucky draw.
19. "Digital Channels" refer to BEA Online and BEA Mobile.
20. "Update Marketing Preference" is only applicable to customers who have not selected to receive promotional messages via Email and Mobile SMS/MMS, and/or have not turned on push notifications for BEA Mobile before the start of the promotion (before 4<sup>th</sup> August 2025). The Eligible Customer must maintain their selection to receive promotional messages and have turned on push notifications at the time the reward is given.
21. "Activate i-Token" is only applicable to customers who have not activated i-Token through BEA Mobile before the start of the Promotion Period (before 4<sup>th</sup> August 2025). The Eligible Customer must maintain their activated status at the time the reward is given.

22. “Eligible Time Deposit” refers to a HKD/ USD/ RBM/ AUD/ NZD/ CAD/ GBP time deposit placed in an All-in-one Account with a transaction amount of HK\$100,000 (or equivalent) or above.
23. “Eligible New Fund Balance” 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 the principal amount of the Time Deposit of the new fund offer, in the same currency, within the last 15 calendar days.
24. Eligible Customers who enrol in GBA TravelChill Insurance, Travel Protection Insurance and Frequent Traveller Insurance through the BEA Insurance Services Website must ensure the Identification Document number provided during the application is the same as the information registered with his/her BEA account.
25. Securities transactions of derivative products issued by BEA will not be eligible for a lucky draw entry.
26. “Risk Assessment Questionnaire Completion/ Renewal” is only applicable to selected customers of BEA who have received the relevant promotion email and/or SMS, or New Customers who successfully open an Investment Account during the Promotion Period or Eligible Customers who do not have a valid Risk Assessment Questionnaires. This activity’s reward applies to Eligible Customers who have completed/ updated the Risk Assessment Questionnaire via BEA Mobile or BEA Online either individually or jointly only.
27. The submission time of completing/ updating the Risk Assessment Questionnaire is determined based on BEA’s record.
28. Even if an Eligible Customer completes/ updates the Risk Assessment Questionnaire more than once via BEA Mobile or BEA Online during the Promotion Period, the Eligible Customer can only receive a maximum of 3 lucky draw entries.

#### **Terms and Conditions for Club Med Package**

29. Club Med Packages and Gift Vouchers are supplied by CLUB MEDITERRANEE (CLUB MED) HONG KONG LTD (“Club Med”) and are subject to Club Med Terms and Conditions. BEA is not the supplier of Club Med Packages, and will not be responsible for any liability relating to Club Med Packages. Club Med will be solely responsible for any issues relating to Club Med Packages. Any disputes or complaints shall be resolved directly between the winner and Club Med.
30. Booking arrangement of Club Med Packages must be made directly with the Club Med Hong Kong office along with the presentation of the original copy of the Gift Voucher. For any queries, please call the Club Med Hong Kong office on 3856 0468 or email [sales.hk@clubmed.com](mailto:sales.hk@clubmed.com).

31. The Gift Voucher is non-refundable and non-transferable.
32. The Gift Voucher applies to new bookings only, not for an existing booking or a booking already amended.
33. The Gift Voucher has valid travel dates applied.
  - For Club Med Bali/ Phuket Resort, the valid travelling dates mean 1 November 2025 to 19 December 2025, 5 January 2026 to 11 February 2026, 23 February 2026 to 27 March 2026, 11 April 2026 to 15 July 2026, 1 September 2026 to 22 September 2026, 5 October 2026 to 13 October 2026 and 23 October 2026 to 31 October 2026.
34. The Gift Voucher is valid until the following date (last booking date):
  - For Club Med Bali / Phuket Resort, the last booking date is 1 October 2026 and subject to resort availability.
35. Maximum one Gift Voucher can be applied to one booking. Gift Vouchers cannot be cumulatively used on the same booking.
36. The winner must provide the unique Gift Voucher reference code for redemption and is advised to keep his/her Gift Voucher safe. BEA and Club Med are not responsible for the loss of Gift Voucher reference code.
37. The Gift Voucher is not exchangeable for cash or Club Med Gift Voucher in other denominations. No change will be given either in cash or other forms, even if the booking value is less than the Gift Voucher's value.
38. Club Med Package must be booked in advance. Booking is subject to the resort/flight seat availability.
39. Reservations must be confirmed with full payment before the Gift Voucher's expiry date.
40. Winners must make up the difference between the purchase package price and Gift Voucher's value if the former exceeds the latter one.
41. Club Med Package includes a room for double occupancy (type of room is based on availability) and three meals a day during the stay.
42. Club Med Package excludes roundtrip flights. Winners must arrange transportation to Club Med resort by themselves.
43. BEA and Club Med reserve the sole right to vary or cancel the offer and/ or amend or alter these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of BEA and Club Med shall be final and conclusive.

## General Terms and Conditions

44. Any transactions which are eventually cancelled/ returned or found to be fraudulent will be considered ineligible for this Offer.
45. The Offer of the promotion, number of winners, and entitlement to the Offer will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.
46. 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.
47. 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.
48. A computer system arranged by BEA will be used to calculate the Designated Missions. BEA's records and the results of its calculations shall be final and conclusive.
49. 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.
50. The Offer is non-transferrable, and cannot be exchanged or redeemed for other products, unless otherwise specified.
51. 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.
52. 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.
53. Customers are responsible for the relevant data charges incurred by downloading and/or using BEA Online and/or BEA Mobile.

54. Customers should download BEA Online and/or BEA Mobile from official application stores or the BEA website, and ensure the search wording is correct.
55. 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.
56. 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.
57. These terms and conditions are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
58. 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.
- Linked deposits are structured products involving derivatives. Linked deposits are not protected deposits under the Deposit Protection Scheme or covered by the Investor Compensation Fund in Hong Kong.
- 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.
- Some Equity Linked Investment may not be capital protected and is subject to the performance and risks of the underlying assets, investors could lose your 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.
- Foreign exchange rates 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 foreign exchange transaction.
- The prices of securities may move up or down, and may even become valueless. There is an inherent risk that loss may be incurred rather than profit gained as a result of buying and selling securities. Investors should read the relevant Risk Disclosure Statement and relevant documents before making any investment decision.



- The above general insurance plans are underwritten by Blue Cross (Asia-Pacific) Insurance Limited (藍十字 (亞太) 保險有限公司) ("Blue Cross"), a subsidiary of AIA Group Limited. The above information does not contain the full terms & conditions of the policy and is for reference only. Please refer to the policy for the exact terms & conditions and the full list of policy exclusions. The Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. These insurance plans are products of Blue Cross but not BEA. All benefits payable under these insurance plans are subject to the credit risk of Blue Cross.
- 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.
- Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of AIA Group Limited. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees.
- All insurance product information available here is not and shall not be construed as an offer to sell or a provision of insurance products to any person in any jurisdiction outside Hong Kong or a solicitation to such person to buy insurance products.

To borrow or not to borrow? Borrow only if you can repay!