

# BEA Auto-Payroll Promotion Registration Form [For Non-EBS Customers]

## 東亞銀行自動轉賬支薪推廣登記表格[非僱員優惠計劃客戶]

- Please complete this registration form in BLOCK LETTERS and put a 「✓」 in the box where appropriate.  
必須以英文正楷填寫此登記表格及在適當方格內加上「✓」號。
- Please return this registration form to the nearest BEA branch.  
請將已填妥表格交回就近東亞銀行分行。

### Personal Information 個人資料

English name as appeared on HKID Card 香港身份證上之英文姓名：

Mr. 先生  Ms. 女士

HKID Card No. 香港身份證號碼

OR  
Other Official Identification Document No. 其他認可身份證明文件號碼  
Please specify 請註明：

\_\_\_\_\_ ( )

Contact Number 聯絡電話

### Employment Details 受僱詳情

English Name of Employer 受僱機構英文名稱

Monthly Salary Amount 月薪金額

HK\$ \_\_\_\_\_ (\*註：是次推廣的現金回贈只向月薪不少於 HK\$30,000 的合資格客戶發放。)

### Account Information 賬戶資料

I would like to use the following **BEA all-in-one account** for depositing my salary. 本人將以此東亞銀行綜合戶口作為本人之支薪戶口。

- SupremeGold Private Account 顯卓私人理財戶口 015 - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- SupremeGold Account 顯卓理財戶口 015 - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- Supreme Account 至尊理財戶口 015 - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_
- BEA GOAL 015 - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_ - \_\_\_\_\_

### Declaration 聲明

- I have read and understood the BEA's Personal Data (Privacy) Ordinance – Personal Information Collection (Customer) Statement.  
本人已參閱及明白東亞銀行的個人資料(私隱)條例 – 個人資料收集(客戶)聲明。
- I have read and understood the Auto-Payroll Promotion Terms and Conditions and agree to be bound by them.  
本人已細閱及明白自動轉賬支薪推廣條款及細則，並同意受其約束。
- I understand that this registration will be cancelled without prior notice if I could not meet the requirements for joining this promotion.  
本人明白若未能符合參加資格，是次登記將會被取消而不獲事前通知。
- I hereby declare and confirm that the above information, declarations and representations are true and correct.  
本人聲明及確認以上資料及陳述是真實及正確。
- I understand and agree that once the registration is submitted, no alteration is allowed.  
本人明白及同意登記一經遞交，不得更改。

X

S.V.

Customer Signature 客戶簽署

Date 日期

### For bank use only 銀行專用

Handled by (Name & Staff ID):	Handled by (Signature):	Checked by (Name & Staff ID of officer or above):	Checked by (Signature):
Referral CSR/ CSO Staff ID:			

Note: The personal data provided above will be used for this Auto-Payroll Promotion only.

註：上述個人資料僅用於是次自動轉賬支薪推廣。

## Auto-Payroll Promotion Terms and Conditions

### A. General Terms and Conditions

1. The offer (the "Offer") is valid from 1<sup>st</sup> January to 30<sup>th</sup> June, 2025 (both days inclusive) (the "Promotional Period"), unless otherwise specified.
2. The Offer only applies to new auto-payroll customers ("Eligible Payroll Customers") who:
  - (i) successfully register their individual all-in-one account including a SupremeGold Private Account, SupremeGold Account, Supreme Account or BEA GOAL (the "Payroll Account") held with The Bank of East Asia, Limited ("BEA") for the payroll service through the method stipulated in Clause A5 during the Promotional Period; and
  - (ii) authorise their employer to disburse their monthly salary through automated payroll payment into their Payroll Account in the designated payroll period in respect of the registration month as set out in Clause B1, Table 2 below.

For the avoidance of doubt, customers who are under any of the following conditions at any time in the past 12 months prior to the Promotional Period will not be regarded as Eligible Payroll Customers:

- (i) registered BEA's payroll service or ;
- (ii) received automated payroll payment in their Payroll Account or;
- (iii) received a reward in a previous BEA payroll promotion

3. Quotas of the Offer are available on a first-come-first-served basis while quota lasts.
4. Deposits through Standing Instructions, CHATS, telegraphic transfers, cash, or cheque deposits are not acceptable as automated payroll payments. All auto-payroll transaction records are determined according to BEA's record. In the event of any dispute, the decision of BEA shall be final and conclusive.
5. Each Eligible Payroll Customer is required to register once by completing "BEA Auto-Payroll Promotion Registration Form" at branch or "Online Registration Form for Payroll Promotion" via BEA website during the Promotional Period. Should duplicated registration records be found, only the first record the customer has made with BEA shall prevail. If the registered payroll account is a joint-account, the Offer would only make applicable to the primary account holder. No registration records can be altered subsequently, and BEA's record shall apply and prevail.
6. Each Eligible Payroll Customer is entitled to receive the rewards stipulated in Part B, C & D of this Terms and Conditions once only during the Promotional Period.
7. The Eligible Payroll Customer must hold a Payroll Account with normal account status (to be determined by BEA) in BEA's records at the time during the Promotional Period and BEA credits the reward(s). If the customer closes any of the aforesaid accounts and/or cancels any of the aforesaid services on or before the date when the reward(s) is/are credited, the customer's entitlement to the reward(s) will be forfeited.
8. The Offer is non-redeemable and non-transferrable, and cannot be used in conjunction with other "Auto-Payroll Promotion" offers, the promotion that the customer registered first shall prevail.
9. Employees of any member of the BEA Group are ineligible to join this promotion.
10. BEA reserves the right at its sole discretion to determine the calculation methods (including but not limited to ascertaining the payroll amount, number of payroll transactions, and the amount of any applicable account deposit balance) applied to the Offer under this promotion, and to verify eligible customers' transaction records for the purposes of the promotion. The Offer is determined by BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
11. BEA reserves the sole right to vary or extend or terminate the Offer 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.
12. No person other than the Eligible Customer 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.
13. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
14. If there is any discrepancy between the English and Chinese versions of these terms and conditions, the English version shall apply and prevail.

**B. Terms and Conditions of Basic Cash Rebate (“Basic Cash Rebate”)**

- By fulfilling the below condition, Eligible Payroll Customer can obtain a Basic Cash Rebate.

Have at least 3 months of auto-payroll record of specified amount (as set out in Table 1 below) in Eligible Payroll Customer’s Payroll Account during the Payroll Period according to the auto-payroll registration month as set out in Table 2 below.

Table 1:

Specified amount of monthly auto-payroll (HK\$)	Basic Cash Rebate Entitled (HK\$)
HK\$80,000 or above	HK\$1,000
HK\$50,000 to HK\$80,000 below	HK\$300
HK\$30,000 to HK\$50,000 below	HK\$100

Table 2:

Registration Month	Payroll Period/Designated Period (5 months)	Basic Cash Rebate and Extra Cash Rebate (to be credited on or before)
January 2025	February 2025 – June 2025	31 <sup>st</sup> October, 2025
February 2025	March 2025 – July 2025	
March 2025	April 2025 – August 2025	
April 2025	May 2025 – September 2025	31 <sup>st</sup> January, 2026
May 2025	June 2025 – October 2025	
June 2025	July 2025 – November 2025	

- The Basic Cash Rebate will be credited to Eligible Payroll Customer’s HKD Savings Account under Payroll Account without prior notice.

**C. Terms and Conditions of Extra Cash Rebate (“Extra Cash Rebate”)**

- In order to obtain the HK\$100 Extra Cash Rebate, Eligible Payroll Customers have to successfully complete any 2 of the 5 items ((i)-(v)) via BEA Online and/or BEA Mobile within the designated period as set out in Section B Table 2 above, the reward will be credited to customer according to the schedule stipulated in Section B Table 2:
  - Place a Hong Kong dollar time deposit<sup>1</sup>
  - Conduct a foreign currency buy transaction<sup>2</sup>
  - Purchase any general insurance policy
  - Complete a risk assessment questionnaire
  - Set the BEA Payroll Account as the Faster Payment System (“FPS”) Default Account; OR, set up an electronic direct debit authorization<sup>3</sup>

Remarks

<sup>1</sup> With minimum principal of HK\$10,000 and minimum tenor of at least 1 month.

<sup>2</sup> Accumulate of at least HK\$5,000 equivalent.

<sup>3</sup> Completing both Faster Payment System item and electronic direct debit authorization item would still count as completing item (v) once.

**D. Terms and Conditions of Bonus Interest Rate Offer (“Bonus Interest Rate”)**

- By fulfilling the below condition, Eligible Payroll Customers can obtain the bonus interest rate.

Have at least 1 month of auto-payroll record of specified amount (as set out in Table 3) in Eligible Payroll Customer’s Payroll Account during the Payroll Period according to the auto-payroll registration month as set out in Table 3 below.

- Eligible Payroll Customers of different monthly auto-payroll amount would enjoy the Bonus Interest Rate and the Bonus Interest Rate on top of BEA’s HKD Savings rates only applies to the designated deposit balances of the HKD Current Account under Payroll Account (“Designated Account”) as set out in Table 4 below. The Bonus Interest Rate is indicative and subject to change at the sole discretion of BEA.

Table 3:

Registration Month	Payroll Period (5 months)
January 2025	February 2025 – June 2025
February 2025	March 2025 – July 2025
March 2025	April 2025 – August 2025
April 2025	May 2025 – September 2025
May 2025	June 2025 – October 2025
June 2025	July 2025 – November 2025

Table 4:

Specified amount of monthly auto-payroll (HK\$)	Bonus Interest Rate (% p.a.)	Deposit Balance Entitled For Bonus Interest Rate (HK\$)
HK\$80,000 or above	1.6% p.a.	Below HK\$1,000,000
HK\$50,000 to HK\$80,000 below		Below HK\$500,000
HK\$30,000 to HK\$50,000 below		

Bonus Interest Rate Example:

BEA's HKD Savings rates (p.a.)*	Bonus Interest Rate (% p.a.)	Deposit Rate (% p.a.) for Designated Account (including Bonus Interest Rate)
0.375%	1.6% p.a.	1.975% p.a.

\*The HKD Savings Rate is 0.375% p.a. which is quoted on 12<sup>th</sup> December, 2024 and may change from time to time at the Bank's sole and absolute discretion.

- The Bonus Interest Rate Period duration is 6 months ("Bonus Interest Rate Period") for the Designated Account, which is equivalent to 183 calendar days.
- Upon customer's first auto-payroll transaction that fulfills clause D1 above, the corresponding Bonus Interest Rate Period would begin in the next month as set out in Table 5 below.

Table 5

First Auto-Payroll Transaction Date	Bonus Interest Rate Period (both days inclusive) (6 months)
On or before 19 <sup>th</sup> February, 2025	1 <sup>st</sup> March, 2025 to 30 <sup>th</sup> August, 2025
On or before 19 <sup>th</sup> March, 2025	1 <sup>st</sup> April, 2025 to 30 <sup>th</sup> September, 2025
On or before 22 <sup>nd</sup> April, 2025	2 <sup>nd</sup> May, 2025 to 31 <sup>st</sup> October, 2025
On or before 21 <sup>st</sup> May, 2025	2 <sup>nd</sup> June, 2025 to 1 <sup>st</sup> December, 2025
On or before 19 <sup>th</sup> June, 2025	2 <sup>nd</sup> July, 2025 to 31 <sup>st</sup> December, 2025
On or before 21 <sup>st</sup> July, 2025	1 <sup>st</sup> August, 2025 to 30 <sup>th</sup> January, 2026
On or before 20 <sup>th</sup> August, 2025	1 <sup>st</sup> September, 2025 to 2 <sup>nd</sup> March, 2026
On or before 22 <sup>nd</sup> September, 2025	2 <sup>nd</sup> October, 2025 to 2 <sup>nd</sup> April, 2026
On or before 21 <sup>st</sup> October, 2025	3 <sup>rd</sup> November, 2025 to 4 <sup>th</sup> May, 2026
On or before 19 <sup>th</sup> November, 2025	1 <sup>st</sup> December, 2025 to 1 <sup>st</sup> June, 2026
On or before 30 <sup>th</sup> November, 2025	2 <sup>nd</sup> January, 2026 to 3 <sup>rd</sup> July, 2026

- The Bonus Interest Rate applies to the day-end balance of the Designated Account. The deposit balance of the Designated Account shall be determined according to BEA's record.
- The Bonus Interest Rate will be calculated as simple interest and on the basis of 365 days (for both common years and leap years). Interest will be credited to the Designated Account once per month, on the first business day of each month. The balance, the interest calculation and the interest credited of the Designated Account are determined by BEA's computer records and data. In case of any disputes, BEA's decision shall be final and binding.
- The deposit rate (including the Bonus Interest Rate) will not apply to the deposit balance in the Payroll Account after the end of the Bonus Interest Rate Period.
- All interest rates are subject to change due to market fluctuations, BEA will provide prior notice before the change of deposit interest rate.
- If the Designated Account is suspended or terminated during the Bonus Interest Rate Period, Eligible Talent Customer will no longer be eligible to the Bonus Interest Rate.

10. Unless otherwise specified, the Bonus Interest Rate cannot be used in conjunction with other deposit promotional offers during the Promotional Period. BEA reserves the right to grant the customer one of Bonus Interest Rate offer to which they are entitled.

#### Important Notice:

- Foreign exchange involves exchange rate risk. Fluctuations in the exchange rate of a foreign currency may result in gains or losses in the event of foreign currency conversion.
- The general insurance plan is 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 Bank of East Asia, Limited ("BEA") is an appointed insurance agency of Blue Cross. The general insurance plan is a product of Blue Cross but not BEA. All benefits payable under the insurance plan 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 on this material 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.

#### 自動轉賬支薪推廣條款及細則

##### A. 一般條款及細則

1. 除非另有註明，此優惠（「優惠」）之推廣期由2025年1月1日至6月30日（包括首尾兩天）（「推廣期」）。
2. 本推廣只適用於符合以下要求之全新自動轉賬支薪客戶（「合資格支薪客戶」）：
  - (i) 於推廣期內於東亞銀行有限公司（「本行」）透過其以個人名義持有之顯卓私人理財戶口、顯卓理財戶口、至尊理財戶口、或BEA GOAL（「支薪戶口」）綜合戶口根據A5條款之方式成功登記本行自動轉賬支薪服務；及
  - (ii) 授權其僱主以自動轉賬支薪方式於相對月份（見條款B1之列表2）進誌薪金至支薪戶口為避免歧義，在推廣期前過去 12 個月內任何時間出現以下任何情況的客戶將不會被視為合資格支薪客戶：
  - (i) 登記本行的發薪服務或；
  - (ii) 其支薪戶口收到自動轉賬支薪或；
  - (iii) 在本行之前的發薪推廣活動中獲得獎賞
3. 優惠名額先到先得，額滿即止。
4. 自動轉賬支薪方式不包括以定期轉賬指示方式、經電子過賬系統或電匯轉賬之存款、現金及支票存款。所有自動轉賬支薪交易以本行系統錄得的最終交易記錄為準，如有爭議，本行保留最終決定權。
5. 每位合資格支薪客戶只須於推廣期內透過本行填妥「東亞銀行自動轉賬支薪推廣登記表格」或透過本行網頁填妥「轉賬支薪推廣網上登記表格」登記1次。如有重複登記，本行會以客戶之首次登記記錄為準。若登記戶口為聯名戶口，所有優惠則只適用於第一賬戶持有人。所有登記恕不能更改，並以本行記錄為準。
6. 每位合資格支薪客戶於推廣期內只可享有本條款B、C及D部分所列的獎賞及優惠1次。
7. 合資格支薪客戶於之支薪戶口必須於整個推廣期內保持正常及有效(由本行決定)，如客戶於獎賞進誌月份前取消前述的賬戶及/或服務，其獲享獎賞之資格將被取消。
8. 除非另有註明，優惠不可兌換現金及轉讓，亦不可與任何其他「自動轉賬支薪推廣」優惠同時享用，本行會以客戶先登記的優惠活動為準。
9. 東亞銀行集團成員之僱員不得參加此推廣。
10. 本行保留權利決定本推廣優惠之計算方法（包括但不限於支薪金額及次數、相關戶口結餘之計算等）及核實合資格客戶之交易紀錄作本推廣之用。優惠概以本行電腦記錄及資料為準。如有任何爭議，本行所作的決定為最終及不可推翻。
11. 本行保留隨時更改、延長、終止及/或取消任何優惠，或修訂所述任何條款及細則之權利。如有任何爭議，本行保留最終決定權。

12. 除合資格支薪客戶及本行以外，並無其他人士有權按《合約(第三者權利)條例》(香港法例第623章)強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
13. 本條款及細則受香港特別行政區法律所管轄，並按照香港特別行政區法律詮釋。
14. 此等條款及細則之中英文版本如有歧異，以英文版本為準。

## B. 基本現金回贈之條款及細則(「基本現金回贈」)

1. 合資格支薪客戶須符合以下要求，方可獲享**基本現金回贈**：

根據其自動轉賬支薪登記月份，於下列表2所載之支薪期內的至少其中3個月於合資格支薪客戶之支薪戶口各錄得指定自動轉賬資金之出糧紀錄(根據下列表1)。

列表1

指定自動轉賬資金月薪(港幣)	獲享基本現金回贈(港幣)
HK\$80,000或以上	HK\$1,000
HK\$50,000至HK\$80,000以下	HK\$300
HK\$30,000至HK\$50,000以下	HK\$100

列表2

登記月份	支薪期/指定日期(共5個月)	基本現金回贈及額外現金回贈進誌日期(當日或之前)
2025年1月	2025年2月 – 2025年6月	2025年10月31日
2025年2月	2025年3月 – 2025年7月	
2025年3月	2025年4月 – 2025年8月	
2025年4月	2025年5月 – 2025年9月	2026年1月31日
2025年5月	2025年6月 – 2025年10月	
2025年6月	2025年7月 – 2025年11月	

2. 本推廣之獎賞(如有)將存入合資格客戶支薪戶口其下的港元儲蓄戶口，而本行將不作事前通知。

## C. 額外現金回贈之條款及細則(「額外現金回贈」)

1. 合資格支薪客戶須於B部分列表2中的指定日期內完成透過東亞網上銀行及/或東亞手機銀行成功完成以下任何2項項目(i)-(v)，方可享獲額外HK\$100額外現金回贈，而額外現金回贈將會根據B部分列表2所訂明的日期進誌：
  - (i) 開立港元定期存款<sup>1</sup>
  - (ii) 買入外幣<sup>2</sup>
  - (iii) 投保任何一般保險產品
  - (iv) 完成風險評估問卷
  - (v) 綁定東亞銀行支薪戶口為「轉數快」預設賬戶;或設立電子直接付款授權<sup>3,4</sup>

註

<sup>1</sup> 存款金額不少於HK\$10,000及存款期不少於1個月

<sup>2</sup> 累計等值HK\$5,000或以上

<sup>3</sup> 成功綁定支薪戶口為「轉數快」預設賬戶及電子直接付款授權亦只會當作完成項目(v)1次;

<sup>4</sup> 電子直接付款如信用卡賬單繳費、電費、水費、煤氣費等等。

## D. 額外儲蓄存款年利率(「額外年利率優惠」)之條款及細則

1. 合資格支薪客戶須符合以下要求，方可獲享額外年利率優惠：

根據其自動轉賬支薪登記月份，於下列表3所載之支薪期內的至少其中1個月於合資格支薪客戶之支薪戶口各錄得指定自動轉賬資金之出糧紀錄(根據下列表3)。

2. 不同自動轉賬資金月薪金額的合資格支薪客戶會獲享額外年利率優惠，並在支薪戶口下的港元往來戶口（「指定戶口」）中基於本行港元存款利率加上額外年利率(只適用於指定存款金額)，見列表 4。額外年利率僅供參考，本行可全權酌情決定更改。

列表3

登記月份	支薪期（共 5 個月）
2025 年 1 月	2025 年 2 月 – 2025 年 6 月
2025 年 2 月	2025 年 3 月 – 2025 年 7 月
2025 年 3 月	2025 年 4 月 – 2025 年 8 月
2025 年 4 月	2025 年 5 月 – 2025 年 9 月
2025 年 5 月	2025 年 6 月 – 2025 年 10 月
2025 年 6 月	2025 年 7 月 – 2025 年 11 月

列表4

指定自動轉賬資薪月薪（港幣）	額外年利率	存款金額（港幣）
HK\$80,000或以上	1.6%	HK\$1,000,000以下
HK\$50,000至HK\$80,000以下		HK\$500,000以下
HK\$30,000至HK\$50,000以下		

額外儲蓄存款年利率例子:

本行港元存款年利率*	額外年利率	於指定戶口的年利率（包括額外年利率）
0.375%	1.6%	1.975%

\*直至 2024 年 12 月 12 日之港元存款年利率為 0.375%。本行保留隨時修改現有存款年利率的唯一及最終決定權

3. 在指定戶口為期 6 個月可享有額外儲蓄存款年利率的存款期實際上為 183 天。
4. 當客戶根據條款 D1 所述完成首次自動轉賬資薪後，年利率優惠期將根據下列列表 5 於其後下個月份開始。

首次自動轉賬支薪日期	年利率優惠期（包括首尾兩天）（共 6 個月）
2025 年 2 月 19 日或之前	2025 年 3 月 1 日 – 2025 年 8 月 30 日
2025 年 3 月 19 日或之前	2025 年 4 月 1 日 – 2025 年 9 月 30 日
2025 年 4 月 22 日或之前	2025 年 5 月 2 日 – 2025 年 10 月 31 日
2025 年 5 月 21 日或之前	2025 年 6 月 2 日 – 2025 年 12 月 1 日
2025 年 6 月 19 日或之前	2025 年 7 月 2 日 – 2025 年 12 月 31 日
2025 年 7 月 21 日或之前	2025 年 8 月 1 日 – 2026 年 1 月 30 日
2025 年 8 月 20 日或之前	2025 年 9 月 1 日 – 2026 年 3 月 2 日
2025 年 9 月 22 日或之前	2025 年 10 月 2 日 – 2026 年 4 月 2 日
2025 年 10 月 21 日或之前	2025 年 11 月 3 日 – 2026 年 5 月 4 日
2025 年 11 月 19 日或之前	2025 年 12 月 1 日 – 2026 年 6 月 1 日
2025 年 11 月 30 日或之前	2026 年 1 月 2 日 – 2026 年 7 月 3 日

- 額外年利率優惠適用於指定戶口的每日結餘。指定戶口存款結餘以本行的紀錄為準。
- 額外年利率優惠以單息及每年 365 天為基準計算（適用於平年及閏年）。每月派息一次，並於每月的第一個工作日存入指定戶口。指定戶口之結餘、利息計算及利息入賬概以本行電腦記錄及資料為準。如有任何爭議，本行所作的決定為最終及不可推翻。
- 於年利率優惠期後，指定戶口內的存款將不會獲任何存款利率（包括額外年利率）。
- 所有存款利率將受市場因素而調整，本行將於存款利率修改前作事前通知。
- 若指定戶口於年利率優惠期內被暫停運作或結束，合資格人才客戶將不可繼續享有額外年利率優惠。
- 除另有指明外，此額外年利率優惠不可與其他存款推廣優惠同時使用。若客戶於推廣期內同時獲享其他存款優惠，本行保留只提供一項額外年利率優惠之權利。

**重要聲明:**

- 外幣兌換涉及匯率風險，有關兌換可能會因當時外幣匯率之波動而出現利潤或虧損。
- 一般保險計劃由友邦保險控股有限公司之子公司—藍十字(亞太)保險有限公司(Blue Cross(Asia-Pacific) Insurance Limited)(「藍十字」)承保。東亞銀行有限公司(「東亞銀行」)為藍十字之獲委任保險代理商。一般保險計劃是藍十字而非東亞銀行的產品。此保險計劃所發放的利益須承受藍十字的信貸風險。
- 對於本行與客戶之間因銷售過程或處理有關交易而產生的合資格爭議(定義見金融糾紛調解計劃的金融糾紛調解的中心職權範圍)，本行須與客戶進行金融糾紛調解計劃程序。
- 藍十字(亞太)保險有限公司乃友邦保險控股有限公司之子公司，與Blue Cross and Blue Shield Association及其任何關聯公司或持牌人並無任何關聯。
- 載於此處的所有保險產品資料並不構成亦不應被詮釋為向香港境外之任何人士出售、提供或游說購買任何保險產品。