

Terms and Conditions for the BEA GOAL 1-year Anniversary Lucky Draw Promotion

A. General Terms and Conditions

- 1. This promotion is valid from 1st September till 30th September, 2023, both days inclusive (the "Promotional Period").
- 2. "New-to-bank Customer" refers to a customer who
 - (i) has not maintained any deposit accounts with The Bank of East Asia, Limited ("BEA"), either individually or jointly, in the 12 months prior to the date on which the new BEA GOAL account is opened; and
 - (ii) successfully opens a BEA GOAL account through the BEA Flash App.
- 3. "Upgraded Customer" refers to a customer who
 - (i) is an existing deposit account holder of BEA (including an existing deposit account or i-Account);
 - (ii) has not maintained SupremeGold Private, a SupremeGold Account, a Supreme Account or BEA GOAL with BEA, either individually or jointly, in the 12 months prior to the date on which the BEA GOAL account is upgraded to; and
 - (iii) successfully upgrades to a BEA GOAL account.
- 4. If customers open / upgrade to SupremeGold Private and/or SupremeGold Account and/or Supreme Account, either individually or jointly, before the Reward Schedule (as stipulated in Section B), their entitlement and rewards (if any) will be calculated based on the respective promotions in the following order of priority, and the relevant offers of BEA GOAL account will not be applicable:
 - (i) SupremeGold Private;
 - (ii) SupremeGold Account;
 - (iii) Supreme Account.
- 5. For joint accounts, only the primary account holder is entitled to enjoy the offers.
- 6. The Prize of Lucky Draw (as defined in Section B) is non-redeemable and non-transferrable, and cannot be enjoyed in conjunction with any other promotional offers, unless otherwise specified.
- 7. BEA's record will be conclusive as to the dates on which the BEA GOAL account is opened / upgraded to.
- 8. 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.
- 9. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.
- 10. These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
- 11. No person other than the Eligible Participants 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.

B. 1-year Anniversary Lucky Draw ("Lucky Draw")

1. New-to-bank Customer / Upgraded Customer who successfully opens / upgrades to BEA GOAL account during the Promotional Period ("Eligible Participants") can enter the Lucky Draw automatically. The Lucky Draw will be held in 4 phases within the Promotional Period according to the account opening / upgrade date as listed below (refer to Table 1).

Table 1

Phase	Eligible Participants' account opening / upgrade date	Prize	Quota
1 st Phase	1st September – 7th September, 2023	- HK\$10,000 Cash Reward	1
2 nd Phase	1st September – 14th September, 2023		1
3 rd Phase	1st September – 21st September, 2023		1
4 th Phase	1st September – 30th September, 2023		1

2. The Lucky Draw will be held once in each phase. The Eligible Participants must maintain a BEA GOAL account at the time of Lucky Draw.



- 3. If the Eligible Participants is not drawn, they will automatically be entered into the next phase until all phases of the Lucky Draw have been concluded, or until the Eligible Participants have won a Prize, whichever is the earlier.
- 4. The winner of each phase ("Winner") will be randomly drawn by a computer system within the specific phase and the result of the Lucky Draw will be announced on BEA's website on the Announcement Date listed in Table 2. BEA reserves the sole and absolute right to make final and conclusive decisions of the announcement.

Table 2

Phase	Announcement Date	Reward Schedule	
1 st Phase	15 th September, 2023	On or before 31 st October, 2023	
2 nd Phase	22 nd September, 2023		
3 rd Phase	29 th September, 2023		
4 th Phase	6 th October, 2023		

- 5. Each Eligible Participant can receive a maximum of one Prize. The result of the Lucky Draw will be determined by the records in BEA's computer system. BEA's records and the results shall be final and conclusive.
- 6. The Prize will be credited to the Winners' BEA GOAL account on or before the Reward Schedule listed in Table 2, without prior notice.
- 7. The Winners must maintain a BEA GOAL account at the time the Prize is to be credited, otherwise their entitlement to the reward will be forfeited.
- 8. Employees of The Bank of East Asia Group are ineligible to participate in the Lucky Draw. BEA reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group" and "employees".
- Participation in the Lucky Draw is voluntary, and BEA shall not be responsible for any disputes or liabilities arising from or caused by the Lucky Draw or the Prize. BEA shall not be responsible for any related obligations or costs incurred by participating in the Lucky Draw.
- 10. Participation in the Lucky Draw represents the participant's understanding of, acceptance, and willingness to comply with the terms and conditions for the Lucky Draw and Prize. 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. 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.
- 11. The Prize, number of Winners, and entitlement to the Prize will be announced by BEA. BEA reserves the sole and absolute right to make final and conclusive decisions.

C. BEA GOAL Account Promotion

1. The BEA GOAL Account Promotion's products, services, and offers are subject to the relevant Terms and Conditions. For details, please visit www.hkbea.com/beagoal/en.

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