

Terms and Conditions of New Fund Time Deposit Offer for Individual Customers with Investment/ Insurance Products Take-Up

A. General Terms and Conditions

1. The promotion is valid from 14 September 2026 to 31 December 2026, both days inclusive (the “Promotion Period”), unless otherwise specified.
2. “Individual Customers” refer to all individual customers who have been provided with relevant information regarding this promotion by the Bank of East Asia, Limited (“BEA” or “the Bank”).
3. “Eligible Customers” refers to “Individual Customers” who fulfil the following requirements during the Promotion Period and setup a 6-month HKD time deposit with new fund on or before 31 December 2026, that time deposit can enjoy **either Offer 1 or Offer 2** preferential time deposit rate for the designated time deposit amount as per below Table 1 (the “Offer”) :
 - i. Completed the “Specified Investment Transactions” of aggregate transaction amount of HKD200,000 or above (or its equivalent) through BEA branch channel OR
 - ii. Successfully applied for any individual AIA Insurance Plan (except Wealth Preserver Life Insurance Plan 5, AIA Deferred Annuity Plan 2 and Secure First) (“Specified AIA Insurance Plan”) through BEA branch channel with required premium amount (“New Policy”) :
 - Annual Premium Payment Mode: HKD100,000 or above (or its equivalent)
 - One-time Premium Payment Mode: HKD1,000,000 or above (or its equivalent)

Table 1

Offer	HKD 6-month Preferential Time Deposit Rate (p.a.)	Minimum Time Deposit Amount (HKD)	Eligible Time Deposit Amount (HKD)
Offer 1	4.00%	\$100,000	Specified Investment Transactions amount - Up to 1x the aggregate transaction amount Specified AIA Insurance Plan - Annual Premium Payment Mode: up to 5x the first-year annualized premium amount - One-time Premium Payment Mode: up to 1x the premium payment amount
Offer 2	3.50%	\$100,000	Specified Investment Transactions amount - Above 1x to 2x aggregate transaction amount Specified AIA Insurance Plan - Annual Premium Payment Mode: Above 5x to 10x the first-year annualized premium amount - One-time Premium Payment Mode: Above 1x to 2x the premium payment amount

Note: Levy of the basic plans and/or add-on plans(s) will not be counted. Annual premium requirement is based on the first year annualized premium amount while one-time premium requirement is based on the payable premium amount after any premium discount. The exchange rate applicable for this Offer is HK\$1 = US\$0.13 / AUD0.13 / CAD0.13 / RMB0.8 / GBP0.08 / EURO0.09 / SGD0.16. For other foreign currencies, the exchange rate will be calculated according to the Bank’s system record on the date of Offer redemption (being the date of time deposit placement).

Examples:

Amount of Specified Investment Transactions / Premium Amount of Specified AIA Insurance Plan (HKD or equivalent)	Time Deposit Placement Amount (HKD)	Applicable offer
Unit Trust ("UT") subscription of HK\$600,000	HK\$600,000 (Equivalent to the aggregate UT subscription amount)	Offer 1
Annual Premium Payment of HK\$200,000	HK\$1,000,000 (Equivalent to 5x the first-year annualized premium)	Offer 1
Annual Premium Payment of HK\$1,500,000	HK\$12,000,000 (Equivalent to 8x the first-year annualized premium)	Offer 2
One-time Premium Payment of HK\$1,000,000	HK\$1,000,000 (Equivalent to 1x the premium payment amount)	Offer 1
One-time Premium Payment of HK\$5,000,000	HK\$10,000,000 (Equivalent to 2x the premium payment amount)	Offer 2

- Regardless of the number of Specified Investment Transactions & Specified AIA Insurance Plan successfully applied during the Promotion Period, **the Maximum Eligible Time Deposit Amount for each Eligible Customer for Specified Investment Transactions & Specified AIA Insurance Plan is HKD20,000,000.**
- 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.
- 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.
- 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.
- 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.
- 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.
- These Terms and Conditions are governed and construed under the jurisdiction of the Hong Kong Special Administrative Region.
- In case of dispute, the decision of the Bank shall be final and binding.

12. 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 Specified Investment Transactions

1. "Specified Investment Transactions" refer to lump-sum subscriptions for funds (excluding Monthly Investment Plan subscriptions, fund switching, fund redemption, transfer-in of funds, and fund subscriptions with a subscription fee of lower than 1%), linked deposits (excluding callable interest rate index-linked deposits and currency-linked deposits with tenor of less than 60 days), bonds (excluding bonds issued by the Hong Kong Special Administrative Region Government, bonds issued by entities or organisations that are wholly owned by the Hong Kong Special Administrative Region Government, sovereign bonds issued by the Central People's Government or bonds issued by policy banks of the People's Republic of China), certificate of deposits, equity linked investments, and interest rates linked structured note.

2. The accumulated investment transaction amount for currency-linked deposits and certificate of deposits is calculated with a cap of HK\$500,000 (or its equivalent).
3. 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.
4. The Offer cannot be transferred, returned, exchanged or redeemed for other products/cash, unless otherwise specified.

D. Applicable to Specified AIA Insurance Plan

1. Eligible Customers can only enjoy the Offer given the New Policy is still in force after the cooling-off period.
2. After the cooling-off period of the New Policy, BEA will send the notification and offer arrangement to the Eligible Customers via BEA Mobile's push notification by 31 December 2026 through the phone number registered under BEA by the customers.
3. The Offer is not applicable to applicants who have submitted applications before the Promotional Period but withdrew the applications or cancelled the issued policies during the Promotional Period and then re-applied for the same insurance products.

E. Offer Arrangements

1. Eligible Customers must meet the requirements (as defined in Part A) and redeem the Offer by using the deposit account held by the Eligible Customer via the Specified Investment Transactions / Specified AIA Insurance Plan subscription channel on or before 31 December 2026.
2. To be entitled to the Offer, the aforementioned accounts and/or services of Eligible Customers must be valid until 31 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.
- This material does not disclose all risks (whether direct or indirect) or other considerations which may be material to you in entering into any transaction. Prior to entering into any transaction, you should ensure that you have sufficient knowledge and relevant experience, and obtain adequate professional advice to independently evaluate the merits and risks of the transaction. You should fully understand the risks associated with the relevant product and carefully consider your investment objectives and risk appetite. You should consult your own business, tax, legal, and/or accounting advisors. You should refrain from entering into any transaction unless you fully understand the risks involved and have made an independent determination that the transaction is suitable for your circumstances.
- 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.
- Linked deposits are structured products involving derivatives.
- Linked deposits are NOT equivalent to time deposits.
- Linked deposits are NOT protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

- Equity Linked and Interest Rate Linked Structured Note 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 and Interest Rate Linked Structured Note 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.
- Bonds/certificate of deposits are subject to both the actual and perceived measures of creditworthiness of the issuer. There is no assurance of protection against a default by the issuer in respect of the repayment obligations. In the worst case scenario you might not be able to recover the principal and coupon if the issuer defaults on the bond/certificate of deposit.
- Bonds/certificate of deposits are NOT protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.
- 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.
- This material has not been reviewed by any regulatory authorities 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 and insurance 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.
- This promotion leaflet is for distribution in Hong Kong only. This leaflet contains general information only. It does not constitute as an offer and/or product recommendation.
- BEA, being registered with the Insurance Authority as a licensed insurance agency, act as an appointed licensed insurance agent for AIA. The above Specified AIA Insurance Plans are products of AIA but not BEA.
- Customers should read and understand the details of the above Specified AIA Insurance Plan(s) (including but not limited to exact terms, conditions, coverage and exclusions) before any enrolment to assure the insurance products meet their personal needs. Specific details, terms and conditions applicable to insurance products are set out in respective insurance policies to be issued by the relevant insurance companies. Policyholders are subject to the credit and insolvency risk of the insurer. The above Specified AIA Insurance Plan are underwritten by AIA and they are not a bank savings plan with free life insurance coverage. The premium paid is not a placement of a savings deposit with the bank. The above Specified AIA Insurance Plan may comprise savings element. All (applicable to term life insurance plan without any savings element)/Part of the premium pays for the insurance and related costs. If the customer is not happy with the customer's policy, the customer has a right to cancel it within the cooling-off period and obtain a refund of any premiums and levy paid. A written notice signed by the customer should be received by the Customer Service Centre of AIA International Limited at 12/F, AIA Tower, 183 Electric Road, North Point, Hong Kong within the cooling-off period (that is, 21 calendar days immediately following either the day of delivery of the policy or the cooling-off notice (informing the customer/the customer's nominated representative about the availability of the policy and expiry date of the cooling-off period, whichever is earlier)). After the expiration of the cooling off period, if the customer cancels the policy before the end of the term, the projected total cash/ surrender value may be substantially less than the total premium the customer has paid, whereas customer will not receive the refund of premiums paid for those term life insurance plan without any savings element. **Projected and / or potential benefits and / or returns (e.g. reversionary bonus (if applicable), terminal dividend (if applicable), terminal bonus (if applicable), dividend (if applicable) and interests (if applicable) etc.) presented in the product brochure are not guaranteed and are for illustrative purposes only. The actual future amounts of benefits and / or returns may be lower than or higher than the currently quoted benefits and / or returns.**