

For Immediate Release

BEA Launches a Series of Centenary Celebration Limited-time Offers

*New and Existing Customers Have the Chance to Win
One Million Credit Card Bonus Points*

Hong Kong, 25th January, 2019 – The Bank of East Asia, Limited (“BEA”) today announces the launch of a series of centenary promotional offers which it has organised to express appreciation to its customers.

From now until 31st March, 2019, new and existing personal, corporate, and private banking customers who fulfil one of the designated services/transactions¹ will automatically have their names entered into the “Centenary Lucky Draw” with the chance to win a prize of 1,000,000 BEA Credit Card Bonus Points. A total of 100 lucky winners will receive the prize. The more transactions customers complete, the greater their chance of winning the Lucky Draw. No registration is required.

In addition to the “Centenary Lucky Draw” mentioned above, customers will also be entitled to a wide range of other privileges:

Banking Service Privileges:

- Welcome reward of up to HK\$5,500 and complimentary access to the Plaza Premium First Hong Kong airport lounge for new SupremeGold customers
- First-time fund subscription fee of just 0.88% for new SupremeGold customers²
- 100-day preferential HKD time deposit rate of up to 2.15% p.a.³

Credit Card Privileges:

- 8% rebate at supermarkets/department stores (including physical and online stores) every Friday, Saturday, and Sunday after reaching a designated spending amount
- HK\$200 COVA cash voucher when reaching a designated spending amount

Insurance Privileges:

- HK\$100 supermarket voucher after successfully enrolling in a Travel Protection Insurance plan^{4,6}
- Extra early bird discount when successfully enrolling in a selected life insurance plan^{5,6}

MPF Privileges:

- Fund unit bonus of up to 1.23% of the total transfer-in assets when consolidating MPF assets⁷

Investment Privileges:

- 100% spread waiver on FX/precious metal margin trading

Corporate Banking Privileges:

- Waiver of the first-year annual service fee for new CorporatePlus customers
- HK\$1,000 supermarket vouchers for new bills accounts

Private Banking Privileges:

- Free spending credit of up to HK\$50,000 after successfully enrolling in a designated life insurance plan

Terms and conditions apply to the offers above. For more details, please visit our promotional webpage at www.hkbea.com/100luckydraw.

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

1. For details on the designated services or transaction requirements, please visit www.hkbea.com/100luckydraw. 2. Investment involves risks. Before making any investment, you should refer to all relevant investment funds' offering documents for detailed information including the risk factors. This material has not been reviewed by the Securities and Futures Commission in Hong Kong. 3. A quota applies to this offer, and it is available on a first-come, first-served basis. 4. The Travel Protection Insurance plan is underwritten by Blue Cross (Asia-Pacific) Insurance Limited ("Blue Cross"), a member of the BEA Group. The Bank of East Asia, Limited ("BEA"), having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of Blue Cross. This insurance plan is a product of Blue Cross but not BEA. Blue Cross (Asia-Pacific) Insurance Limited is a subsidiary of The Bank of East Asia, Limited and a member of the BEA Group. It is not affiliated with or related in any way to Blue Cross and Blue Shield Association or any of its affiliates or licensees. 5. The selected BEA Life insurance plans are underwritten by BEA Life Limited ("BEA Life"), a member of the BEA Group. The Bank, having registered as an insurance agency with the Insurance Agents Registration Board established by the Hong Kong Federation of Insurers, is an appointed insurance agency of BEA Life. BEA Life insurance plans are products of BEA Life but not BEA. All benefits payable under the insurance plans are subject to the credit risk of BEA Life. Your premiums paid will form part of BEA Life's assets. You do not have any rights or ownership over any of those assets. Your recourse is against BEA Life only. 6. 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. For distribution of 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 related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however, any dispute over the contractual terms of the product should be resolved between the third-party service provider and the customer directly. 7. The BEA (MPF) Master Trust Scheme and BEA (MPF) Industry Scheme (collectively "BEA MPF") offer different constituent funds (i) investing in one or more approved pooled investment funds and/or approved index-tracking funds which invest in equities or bonds; or (ii) making direct money market investments, each with a different risk profile. The BEA (MPF) Long Term Guaranteed Fund under the BEA (MPF) Master Trust Scheme invests solely in an approved pooled investment fund in a form of insurance policy provided by Principal Insurance Company (Hong Kong) Limited. A guarantee is also given by Principal Insurance Company (Hong Kong) Limited. Your investment in this constituent fund, if any, is therefore subject to the credit risk of Principal Insurance Company (Hong Kong) Limited. Please refer to Appendix 1 of the Explanatory Memorandum of the BEA (MPF) Master Trust Scheme for details of the credit risk, guarantee features, and guarantee conditions of this constituent fund. If you are currently investing in the BEA (MPF) Long Term Guaranteed Fund under the BEA (MPF) Master Trust Scheme, a withdrawal of the accrued benefits on the ground of terminal illness may affect your entitlement to the guarantee, and you may lose

your guarantee. For details, please check the scheme offering document or consult your trustee before making any such withdrawal. The BEA (MPF) Conservative Fund under the BEA (MPF) Master Trust Scheme, and the BEA (Industry Scheme) MPF Conservative Fund under the BEA (MPF) Industry Scheme do not provide any guarantee of the repayment of capital. You should consider your own risk tolerance level and financial circumstances before investing in the MPF default investment strategy ("DIS"). You should note that the BEA (MPF) Core Accumulation Fund and BEA (MPF) Age 65 Plus Fund under the BEA (MPF) Master Trust Scheme, and the BEA (Industry Scheme) Core Accumulation Fund and BEA (Industry Scheme) Age 65 Plus Fund under the BEA (MPF) Industry Scheme (collectively the "DIS Funds") may not be suitable for you, and there may be a risk mismatch between the DIS Funds and your risk profile (the resulting portfolio risk may be greater than your risk preference). You should seek financial and/or professional advice if you are in doubt as to whether the DIS is suitable for you, and make the investment decision most suitable for you in light of your circumstances. You should note that the implementation of the DIS may have an impact on your MPF investments and benefits. You should consult with your trustee if you have doubts on how you are being affected. You should consider your own risk tolerance level and financial circumstances before making investment choices. When, in your selection of constituent funds, you are in doubt as to whether a certain constituent fund is suitable for you (including whether it is consistent with your investment objectives), you should seek financial and/or professional advice and choose the constituent fund(s) most suitable for you in light of your circumstances. You should not invest based on this marketing material alone. Investments inherently involve risk and the unit prices of the constituent funds may go down as well as up. Past performance is not indicative of future performance. For further details, including the product features, fees and charges, and the risk factors involved, please refer to the Explanatory Memorandum of the relevant scheme.

About The Bank of East Asia, Limited

Incorporated in 1918, BEA is a leading Hong Kong financial services group, serving the needs of customers throughout Greater China and beyond, with total consolidated assets of HK\$826.8 billion (US\$105.4 billion) as of 30th June, 2018.

BEA offers customers a comprehensive range of corporate banking, personal banking, wealth management, and investment services through an extensive network of nearly 200 outlets covering Hong Kong and the rest of Greater China, Southeast Asia, the United Kingdom, and the United States. For more information, please visit any BEA branch or the Bank's homepage at www.hkbea.com.

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BEA – Operator of one of the largest banking networks in Hong Kong

