



BEA China SupremeGold and Above Customer Benefits Rewards Program The Second Half of 2026

Part 1 Total Financial Value (TFV) Points

1. Eligibility for Points Rewards

BEA China ("the Bank") SupremeGold and above customers

2. Customer TFV Points

Customer TFV Points = AUM Tier Points + Basic Task Points + Active Task Points

AUM Tier Points (RMB or equivalent foreign currency)	
Last month's average AUM balance	Points
1 mil (inclusive) – 2 mil	+2,000/month
2 mil (inclusive) – 3 mil	+4,000/month
3 mil (inclusive) – 4 mil	+10,000/month
4 mil (inclusive) – 5 mil	+16,000/month
5 mil (inclusive) – 6 mil	+22,000/month
6 mil (inclusive) – 8 mil	+35,000/month
8 mil (inclusive) – 10 mil	+50,000/month
10 mil and above	+75,000/month

Basic Task Points	
Tasks	Points
First-time completion of risk profile assessment	+5,000
First-time binding of third-party payment (WeChat Pay / Alipay)	+1,000
First-time completion of foreign currency exchange	+3,000
First-time activation of Cross-Boundary Accounts Service	+10,000
First-time opening an account of Wealth Management Connect - Southbound	+30,000
First-time handling of "Cross-boundary Wealth Management Connect-Northbound"	+30,000
First-time successful signing of Remuneration FX	+5,000
Active Task Points	
Tasks	Points
Monthly login to our mobile banking (Maximum 12 times / year)	+200/month
Monthly cross-boundary remittance (Maximum 12 times / year)	+500/month
Monthly cumulative foreign currency exchange ≥ RMB 10,000 (Maximum 12 times / year)	+500/month
Successful renewal of Remuneration FX (Maximum 12 times / year)	+3,000/month



- AUM Tier Points will be posted on the 2nd calendar day of each month. Customers can expect them to be available for use in the Points Mall by the 3rd calendar day.
- Basic task points and active task points for eligible customers will be credited on T+1 calendar day from the date of transaction qualification. These points will become available for redemption in the Points Mall on T+2 calendar day. For customers newly upgraded to SupremeGold and above (i.e., customers whose monthly average AUM balance meet the criteria for the corresponding tier in the previous month), the basic task points and active task points from the previous month will be retroactively credited T+1 calendar day and become eligible for redemption T+2 calendar day.
- The points will be automatically issued to your account when you successfully upgrade to SupremeGold and above segment within 3 months since first-time completing your risk profile assessment or Cross-Boundary Accounts Service.

Note: In case of system anomalies, there may be delays in points crediting.

Explore SupremeGold and Above Benefits at Points Mall



Tims RMB 30 Voucher

8,500 points



National Gallery Singapore

22,500 points



Star Hotel Fitness Center

72,000 points



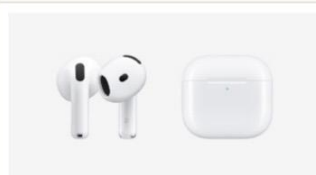
Shanghai Disneyland Ticket
(Adult)

170,500 points



High-end Hotel Buffet
Dinner for Two

202,000 points



Apple AirPods
(4th Generation)

349,750 points

Note: The Points Mall offers may be updated from time to time. Please refer to the actual content displayed in the mall. For more information, please visit the Points Mall.



3. Points Validity Period

BEA China Customer TFV Points are valid for **1 year**, starting from the system issuance date.

Example: If your monthly average AUM balance with the Bank reaches RMB 1 million in July 2026, the system will credit 2,000 AUM Tier Points to your account on August 2, 2026. These points will be valid until 23:59:59 on August 2, 2027.

4. Points Extension Benefits

Effective from July 1, 2026 (inclusive), BEA China will cancel the points extension terms. Any points that remain unused one year after their expiration date will be automatically invalidated according to the terms, and will not be extended based on your assets or transaction history with the bank. This adjustment does not affect the normal use of points that have already been extended or any other points you may have.

Part 2 Birthday Gift

We always remember your birthday and look forward to sending you exclusive greetings. Our SupremeGold and above customers can collect and redeem birthday rewards in the Points Mall during their birthday month or the following month.

Wishing you constant happiness and living every moment to the fullest.



Note:

1. Birthday rewards can only be collected once a year, with a limit of one gift per collection.
2. If you do not authorize the Points Mall service within the first one calendar day of the month following your birthday, the Points Mall will be unable to access your birthday reward issuance details during the valid redemption period. As a result, your birthday benefits will not be unlocked and will not be issued or reissued.
For example, if you celebrate your birthday in July 2026, you must complete the authorization on or before August 30, 2026, to unlock your birthday benefits. Failure to do so will result in forfeiture of the benefits. In the event that authorization completed precisely on August 30, 2026, please note that due

to system processing times, the birthday benefits will become available for redemption in the Points Mall after 12:00PM on August 31, 2026 (the final redemption day).

3. Due to potential time discrepancies between systems, your birthday benefits are expected to be available for redemption starting from the 2nd calendar day of your birthday month. The redemption period lasts until the end of the following month.

4. Birthday benefits are only available in your birthday month or the following month and unable to reissue after that. Please make sure not to miss this exclusive benefits.

Part 3

Exclusive Area

SupremeGold Diamond Benefits, Exceptional Experience

The Exclusive Area is now open,

bringing a new level of experience and recognition to valued SupremeGold Diamond customers.

Live your life to the fullest — live every moment.



Note:

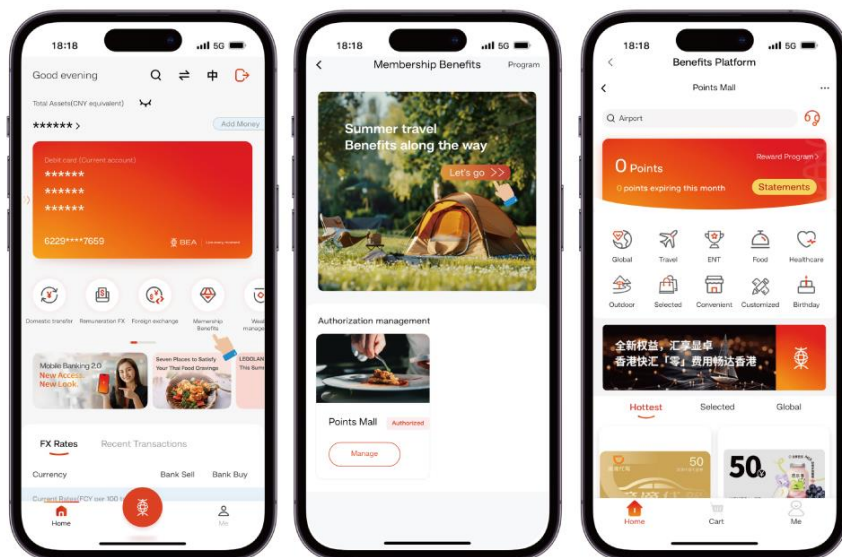
1. Due to potential system synchronization delays, you may access the Exclusive Area for rewards redemption one calendar day after your first login and authorization in the Points Mall.
2. Should your customer tier be downgraded below SupremeGold Diamond, we reserve the right to revoke your access to the Exclusive Area.

Part 4

Redemption and Usage Channels

Access via BEA China Mobile Banking

Path: Mobile Banking (English Version) - Home - Membership Benefits - Benefits Platform



Part 5 Detailed Explanation of TFB Points

1. SupremeGold and above customers:

Refers to SupremeGold, SupremeGold+, and SupremeGold Diamond customers of BEA China.

SupremeGold	SupremeGold+	SupremeGold Diamond
Customers with a monthly average AUM $\geq$ RMB 500,000 (or equivalent foreign currency) and $<$ RMB 6,000,000 (or equivalent foreign currency) from the previous month will be upgraded to the "SupremeGold" tier in the current month, valid for one year.	SupremeGold Customers with a monthly average AUM $\geq$ RMB 3,000,000 (or equivalent foreign currency) and $<$ RMB 6,000,000 (or equivalent foreign currency) from the previous month, reviewed and updated on the 1 st calendar day of each month.	Customers with a monthly average AUM $\geq$ RMB 6,000,000 or equivalent foreign currency from the previous month will be upgraded to the "SupremeGold Diamond" tier in the current month, valid for one year.

The Bank of East Asia (China) Limited (hereinafter referred to as "BEA China") conducts monthly review of customer segments within the eligible period to ensure customers can access the upgraded benefits and privileges in time. Once the customer segment is upgraded, the eligible period will be extended by 12 months, with a reassessment

conducted in the 12th month (the assessment month) of the eligible period.

If the customer's AUM (Asset Under Management) monthly average balance in the assessment month meets the criteria for a higher tier, the customer segment will be automatically upgraded the following month. If the customer AUM monthly average balance meets the current tier criteria in any one of the three months before the assessment month (including the assessment month), the customer segment will remain unchanged. Otherwise, both the customer segment and associated benefits and privileges will be automatically adjusted accordingly.

Customer's AUM monthly average balance includes but not limited to: In BEA China's CASA, time deposits, structured deposits, RMB fund, QDII, asset management products, trusts, and insurance products. AUM monthly average balance is calculated by dividing the sum of the daily financial asset balances for a given month by the total number of days in that month. Assets held with BEA entities outside of BEA China shall not be included in the calculation of your qualifying balance.

2. AUM Tier Points: Calculated on the 1st calendar day of each month, based on the customer's AUM monthly average balance during previous month.

3. First-time completion of risk profile assessment: First-time completion of online or offline risk profile assessment with the Bank, only eligible for one-time points reward. Reassessment after the risk assessment expires does not count. The points will be automatically issued to your account when you successfully upgrade to SupremeGold and above segment within 3 months since first-time completing your risk profile assessment. For example, if you completed the first-time risk profile assessment on July 2 and successfully upgrade to SupremeGold and above segment by the end of October, you will be entitled to acquire captioned points.

4. First-time binding of third-party payment: First-time binding of BEA China debit card Type I account to Alipay/WeChat Pay, only eligible for one-time points reward. If your card have already bound Alipay, binding WeChat Pay will not receive additional points. By the same logic, if you have already received the points for the first-time binding with WeChat Pay, subsequently binding Alipay will not qualify for an additional reward.

5. First-time completion of foreign currency exchange: First-time completion of foreign currency exchange with the Bank, only eligible for one-time points reward.

6. First-time activation of Cross-Boundary Accounts Service: Points will be awarded only for the first successful activation of Cross-Boundary Accounts Service through BEA China Mobile Banking. If the Cross-Boundary Accounts Service is canceled and reactivated after



the initial activation, no additional points will be issued. The points will be automatically issued to your account when you successfully upgrade to SupremeGold and above segment within 3 months since first-time activation of Cross-Boundary Accounts Service. For example, if you activated the first-time Cross-Boundary Accounts Service on July 2 and successfully upgrade to SupremeGold and above segment by the end of October, you will be entitled to acquire captioned points.

7. First-time opening an account of "Wealth Management Connect - Southbound":

Customers as qualified investors open a designated remittance account with BEA China and complete a one-to-one paring and binding with their designated investment account opened with BEA Hong Kong. A closed-loop fund transfer relationship is established between these two accounts. The points reward can be claimed only once.

8. First-time opening an account of "Wealth Management Connect – Northbound":

Qualified investors who open a designated remittance account with BEA Hong Kong, complete one-to-one paring and binding with their designated investment account opened with BEA China, and establish a closed-loop fund transfer relationship between these two accounts may claim the points reward only once. (Customers who completed the task before July 1, 2026 will not receive the points reward retroactively.)

9. First-time successful sign-up for Remuneration FX: First-time successful sign-up for Remuneration FX via our mobile banking app qualifies for a one-time points reward only. Subsequent renewals after the initial successful sign-up will not qualify for this points reward. (Customers who completed their first successful sign-up before July 1, 2026 will not receive the points reward retroactively.)

10. Monthly login to our app: A successful login to BEA China Mobile Banking qualifies for a one-time points reward, limited to once per month.

11. Monthly cross-boundary remittance: You will earn one reward point for each successful foreign currency inward or outward cross-boundary remittance (including SWIFT, Hong Kong Express Remittance (excluding CNY), International Remittance Instant Service by Mastercard) with the Bank, limited to once per month. (If your customer segment is below SupremeGold when the transaction is completed, no points reward will be granted.)

12. Monthly cumulative foreign currency exchange $\geq$ RMB 10,000: Completion of foreign currency exchange transactions with the Bank totaling RMB 10,000 or more in a month, qualifies for a one-time points reward, limited to once per month.



13. Successful renewal of Remuneration FX: Customers who have successfully signed up for Remuneration FX via our mobile banking app will receive a points reward for each successful renewal (i.e., re-application of the quota), limited to once per calendar month. (Customers who completed the task before July 1, 2026 will not receive the points reward retroactively.)

Part 6 Points Usage Instructions

1. Customers can redeem points for designated items through BEA China Mobile Banking, following first in first out principles. The specific redemption items, standards, and rules are subject to the display in the Points Mall.
2. The availability, quantity, manufacturer, supply period, redemption points, redemption ratio, and upper limits of products (including but not limited to physical or virtual products in the Points Mall) may change at any time without prior notice. It is subject to the product page in the Points Mall.
3. For products provided by third-party suppliers, the supplier is responsible for their quality, quantity, style, color, after-sales service, etc. The images, dimensions, materials, etc., of products shown in promotional materials in the Points Mall are for reference only; actual product details shall prevail.
4. No invoices will be applied to points and redeemed products.
5. If the redeemed product is damaged during delivery or defective, the customer can call the Points Mall customer service hotline (4008-953820) within 7 calendar days of signing for the product. After this period, claims will not be accepted. Returns must include the original packaging, instructions, and related documents.
6. Delivery Service
 - (1) Upon submission of customer's redemption order, Points Mall service provider(s) partnered with Fuzhou Vlinked Media Co., Ltd. and authorized third-party logistics partner(s) will process the order delivery. By proceeding, the customer expressly consent to the use of the order information by these parties strictly for fulfillment purposes.
 - (2) The customer should ensure the accuracy and completeness of the delivery address, email, mobile phone number, and other relevant order information before placing a redemption order. For delays or failed deliveries due to incomplete, incorrect, or changed



customer information, or an unavailable recipient, the customer shall bear the responsibility.

(3) Delivery cities of the products are determined by the logistics capabilities of the Points Mall supplier or delivery service provider. For specific details, please refer to the Points Mall or promotion page.

7. If your points account is credited with extra points due to system anomalies, we reserve the right to adjust your balance to ensure accuracy. If any of the extra points has been used, the equivalent amount will be deducted from future points issuances, with the cumulative deduction amount equal to the extra points.

Part 7 Others

1. The validity period of this benefits rewards program is from July 1, 2026, to December 31, 2026. Within the scope permitted by law, BEA China reserves the right to interpret and revise the terms involved in this program. With prior notice to customers (using one or more methods, including but not limited to mobile banking announcements, website announcements, branch announcements, SMS or voice call notifications), BEA China may cancel the products and services involved in this program or add, delete, or revise the terms of this program (hereinafter referred to as "changes"). The changes will take effect on the effective date stated in the announcement. If customers do not accept the changes, they should stop using the products related to the BEA China SupremeGold and Above Customer Benefits Rewards Program. Otherwise, it will be deemed that the customers agree to the changes. We apologize for any inconvenience caused by the adjustments.

2. BEA China may cancel a customer's eligibility to participate in this program (including freezing, deducting, or voiding points) in any of the following cases: debit card expiration without renewal, account closure, abnormal account or card status, suspicion of fraudulent transactions or using the system for fraudulent activities, or maliciously obtaining points through other improper means.

3. Points of BEA China SupremeGold and above customers are only applicable within the scope of this program and do not constitute customer assets before the redemption of products. Points are non-transferable, and any attempts to transfer is not accepted by BEA China. Without the consent of BEA China, points cannot be exchanged for cash or any other non-points benefits.

4. If a customer is found to have made fraudulent transactions or used the system for fraudulent activities, or maliciously obtained points through other improper means, the points rewarded will be deemed invalid. BEA China may cancel their eligibility to participate in the benefits rewards program, withhold the goods redeemed with improperly obtained points, or recover the goods already redeemed, and reserves the right to pursue legal responsibilities.

5. The third-party supplier (Fuzhou Vlinked Media Co., Ltd.) may collect and use your personal information for the purpose of your use of the "Points Mall" service and to comply with law, regulatory, and compliance requirements. This includes, but is not limited to customer number, mobile phone number, customer tier, gender, birthday, nationality, region, points account ID, points details, order details and interested benefits, etc.

Please be acknowledged that you may exercise your rights related to personal information through Fuzhou Vlinked Media Co., Ltd. via its customer service hotline (4008-953820).

Please be further acknowledged that if you do not agree to the above authorization terms, you will be unable to access or use the Points Mall-related services. However, this will not affect your continued use of other functions or services provided by the Bank.

6. Should you have any queries, please call BEA China service hotline 95382. Thank you for your continued trust and support.