



Terms and conditions:

1. The offers are valid from now until 31<sup>st</sup> March, 2015 (“the promotional period”).
2. The offers are only applicable to customers who place a 3-month, 6-month or 12-month Renminbi time deposit with New Funds at the Branch or any sub-branch of The Bank of East Asia, Limited (“BEA”) in Macau during the promotional period.
3. “New Funds” refers to deposits made by cheque drawn on other banks or via telegraphic transfer. New Funds do not include funds transferred from any other deposit account maintained at the Branch or any sub-branch of BEA in Macau or the renewal of any existing time deposit(s).
4. The interest rates shown are for reference only and are subject to the final approvals of The Bank of East Asia, Limited, Macau Branch. BEA reserves the right to change interest rates at any time without prior notice.
5. A customer who has cancelled or withdrawn a time deposit before maturity will not be eligible for the promotional offers. BEA reserves the right to reclaim the offers or an amount equivalent to the value of the offers.
6. Unless otherwise specified, the above offers are non-transferable, cannot be redeemed for cash, and cannot be enjoyed in conjunction with any other promotional offers.
7. The above offers are not applicable to employees of BEA or its wholly-owned subsidiaries.
8. The above information is for reference only. BEA reserves the sole right to vary or cancel 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. If there are any discrepancies between the English and the Chinese versions of these Terms and Conditions, the English version shall apply and prevail.