

For Immediate Release**BEA and AIA Hong Kong Jointly Launch the BEA AIA Credit Card**

- *Encouraging customers to embrace a healthier lifestyle*
- *Up to an 86-day interest-free repayment period on insurance premiums*
- *Unlimited 3X Bonus Points reward on Wellness spending*

Hong Kong, 9th November, 2022 – The Bank of East Asia, Limited (“BEA” or the “Bank”) and AIA Hong Kong today announce the launch of the BEA AIA Credit Card, which comes as an expansion of the two companies’ exclusive bancassurance partnership that commenced in July 2021.

Promoting healthy living has long been of prime importance for both BEA and AIA Hong Kong. The launch of the BEA AIA Credit Card is their latest collaboration on that front, designed to offer convenient and flexible premium payment options for both BEA and AIA’s customers, and incentivise cardholders to adopt a healthier lifestyle through various Wellness spending rewards.

The BEA AIA Credit Card turns your daily eligible spending into a range of privileges and offers, including:

- ***Insurance premium spending offer:***
 - Apart from enjoying Bonus Points reward for the eligible local and overseas transactions, cardholders who settle the premiums of AIA Hong Kong insurance policies with the BEA AIA Credit Card can enjoy an unlimited Bonus Points reward (HK\$1 = 1 Bonus Point) and up to an 86-day interest-free repayment period.
 - For hassle and worry-free insurance payments, customers have the choice to apply for a flexible premium instalment plan easily with no approval required, at a monthly flat rate of 0.165% (3.78% APR).
- ***Wellness spending rewards:***
 - Customers will be entitled to earn an unlimited 3X Bonus Points to reward them for making healthy lifestyle choices when spending at designated merchants, which span a wide range of medical service providers, as well as Live Well, and green and healthy merchants.

Commenting on the launch, Ms Shirley Wong, General Manager and Head of Personal Banking Division of BEA, said, “Our partnership with AIA Hong Kong has commenced over a year ago and we have since seen promising results, recently expanding the distribution of AIA’s products from life to general insurance. Today, we further strengthen this partnership by launching a co-branded credit card that delivers great value and incentives for both BEA and AIA’s customers to adopt a healthy lifestyle.”



Mr Roy Suen, Chief Partnership Distribution Officer of AIA Hong Kong & Macau, said, "People are increasingly more conscious of pursuing a healthy and green lifestyle. AIA Hong Kong's collaboration with BEA on this new co-branded credit card further integrates consumption with healthy lifestyle. From the card's spending rewards to exclusive privilege offerings, they all aim to motivate customers to easily maintain a healthy lifestyle while caring for the environment through daily spending, thus helping people live Healthier, Longer, Better Lives."

Ms Helena Chen, Managing Director, Hong Kong and Macau, Mastercard, said, "Mastercard has always emphasized the importance of well-being, which is the focus of the partnership expansion between BEA and AIA to provide customers with a new payment option. By enabling consumers to enjoy rewards and offers for wellness spending facilitated by seamless, flexible and secure digital payments, Mastercard strives to inspire consumers to live a healthier lifestyle."

Customers who successfully apply for the BEA AIA Credit Card during the promotional period can choose to receive a complimentary selected medical check-up plan (worth up to HK\$700) or a HK\$300 cash rebate. Additionally, cardholders will automatically be entered into a lucky draw with guaranteed prizes, and be in for a chance to win the Grand Prize of 1,000,000 Asia Miles (converted from 8,000,000 Bonus Points based on 8 Bonus Points = 1 Asia Mile, which can redeem 5 round-trip First class tickets to London) when they spend with the card. With no limit on the number of entries, the more customers spend, the higher their chances of winning.

To apply for the BEA AIA Credit Card, customers may visit BEA's website, any BEA branch, or reach out to any AIA Financial Planners. For offer details, please refer to the appendix below. For more information about the BEA AIA Credit Card, please visit www.hkbea.com/aiacard or call the BEA Credit Card Customer Service Hotline on (852) 3608 6618.

Offers are subject to terms and conditions.

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

About The Bank of East Asia, Limited

Incorporated in 1918, The Bank of East Asia, Limited (“BEA”) is a leading Hong Kong-based financial services group listed on The Stock Exchange of Hong Kong, with total consolidated assets of HK\$908.2 billion (US\$115.8 billion) as of 30th June, 2022.

BEA provides a comprehensive range of wholesale banking, personal banking, wealth management, and investment services to customers through an extensive network of about 150 outlets covering Hong Kong, the rest of Greater China, Southeast Asia, the United Kingdom, and the United States. For more information, please visit www.hkbea.com.

About AIA Hong Kong and AIA Macau

AIA Group Limited established its operations in Hong Kong in 1931. To date, AIA Hong Kong and AIA Macau have over 17,000 financial planners¹, as well as an extensive network of brokerage and bancassurance partners. We serve over 3.4 million customers², offering them a wide selection of professional services and products ranging from individual life, group life, accident, medical and health, pension, personal lines insurance to investment-linked assurance schemes with numerous investment options. We are also dedicated to providing superb product solutions to meet the financial needs of high net worth customers.

¹ as at 30 June 2022

² Including AIA Hong Kong and AIA Macau's individual life, group insurance and pension customers (as at 30 June 2022)

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“AIA Hong Kong & Macau” and “AIA Hong Kong” herein refers to the Hong Kong Branch and/or Macau Branch of AIA International Limited (Incorporated in Bermuda with limited liability).

“Hong Kong” herein refer to “Hong Kong Special Administrative Region”.

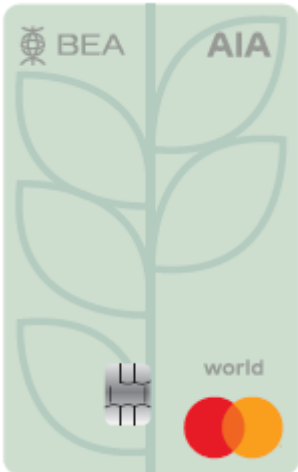



BEA and AIA Hong Kong proudly announce the launch of the BEA AIA Credit Card. From left: Mr Roy Suen, Chief Partnership Distribution Officer of AIA Hong Kong & Macau, Ms Shirley Wong, General Manager and Head of Personal Banking Division of BEA, and Ms Helena Chen, Managing Director of Mastercard, Hong Kong and Macau.

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Appendix: BEA AIA Credit Card Exclusive Privileges

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Insurance premium spending offers	<ul style="list-style-type: none"> Up to an 86-day interest free repayment period when settling the premiums of any AIA Hong Kong insurance policy Flexible Premium Instalment Choice – Pay for insurance premiums in 12 instalments at a monthly flat rate of 0.165% (3.78% APR)
Unlimited rewards	<ul style="list-style-type: none"> Eligible spending includes unlimited Bonus Points reward for every HK\$1 paid in AIA Hong Kong insurance premiums Unlimited 3X Bonus Points reward** for spending at designated medical service providers and Live Well merchants: <ul style="list-style-type: none"> Hospitals, nursing homes Outpatient clinics (general practitioners & specialists) Medical laboratories Dentists & dental check-ups Ophthalmologists and check-ups, eyeglasses Orthopaedic surgeons, Chiropractors Podiatrists Physiotherapy Traditional Chinese medicine, bonesetters PURE Fitness Escapade Sports

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Experience green and healthy living	<ul style="list-style-type: none"> • Unlimited 3X Bonus Points reward* for spending at designated green and healthy merchants <ul style="list-style-type: none"> • Green Common • MO/MaskOn • Hung Fook Tong • HFT Life cafés • Be safe and eco-friendly by utilising e-statement services and digital payments
Other privileges	<ul style="list-style-type: none"> • Perpetual annual fee waiver • Enjoy Bonus Points reward on other local and overseas transactions • 12% cash rebate on mobile payments at local bakeries, fast food restaurants, coffee shops, and on local transport • Priority booking on concert tickets • An array of offers on dining, shopping, accommodation, and leisure
Welcome offer	<p>Customers can receive a complimentary selected medical check-up plan (worth up to HK\$700) or HK\$300 cash rebate by applying for a BEA AIA Credit Card on or before 31st March, 2023, and spending HK\$3,000 or more within 2 months of its issue date</p>
Lucky draw with guaranteed prize[#]	<p>Grand Prize (1 winner): 1,000,000 Asia Miles (converted from 8,000,000 Bonus Points based on 8 Bonus Points = 1 Asia Mile, which can redeem 5 round-trip First class tickets to London[^])</p> <p>Other Prizes (85 winners):</p> <ul style="list-style-type: none"> • 30,000 Asia Miles (converted from 240,000 Bonus Points based on 8 Bonus Points = 1 Asia Mile[^]) • Body check-up plan (valued at HK\$3,180) • HK\$1,000 in Klook vouchers • HK\$200 in Green Common vouchers <p>Guaranteed Prize: HK\$50 cash rebate</p>

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BEA 東亞銀行



* The 3X Bonus Points Reward includes the basic Bonus Points.

+This reward applies to retail transactions made at physical or online stores of merchants and service providers. The Bank will classify all eligible spending according to the merchant codes as defined by Mastercard Asia/Pacific (Hong Kong) Limited, or the merchant's or provider's acquiring bank, eligibility will be determined by the Bank at its sole discretion.

Receive one lucky draw entry for every HK\$3,000 accumulated spending, from now until 31st March, 2023.

^ Based on Asia Miles Standard Award as of 1st November, 2022.

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