

**For Immediate Release**

**BEA CyberWealth Wins  
The Asian Banker, Excellence in Retail Financial Services Award 2003**

**Hong Kong, 18 May 2004** – The Bank of East Asia (“BEA”) is the winner of The Asian Banker, Excellence in Retail Financial Services Award 2003 for Product/ Service Excellence in Retail Financial Services. The Bank has received the award for its “*CyberWealth*” Internet wealth management service.

Instituted to recognise the pursuit of excellence amongst retail financial institutions in the Asian region, the Excellence in Retail Financial Services Program awards organisations in the retail financial industry that possess a number of important attributes. These include an outstanding annual performance, transparency and accountability of business model, superior business and operational processes and technology, strong penetration and efficiency of distribution channels.

*CyberWealth* is BEA’s integrated online wealth management solution, which enables the Bank’s customers to enjoy an unprecedented range of online investment services conveniently and effectively. Available through the Cyberbanking – Internet platform, *CyberWealth* services span from basic product information to sophisticated online trading. Customers can freely plan their investment strategies, review their financial portfolios, and even execute instant or scheduled trading instructions anytime, anywhere via *CyberWealth*.

Recently, BEA has further widened the service scope of *CyberWealth* by offering Bond Trading Services to enable customers to trade Exchange Fund Notes in the secondary market via the Internet.

A pioneer of online banking in Hong Kong, BEA introduced Cyberbanking Service to the market in 1999. With one single Cyberbanking account number, customers can access up to twelve related accounts including securities accounts to perform a wide range of banking and investment services, including account enquiries, fund transfers, stock trading and much more through a wide selection of electronic channels including the Internet, Phone, Mobile Phone, Kiosk, and the PowerPhone™ public payphone system.

For details, please visit BEA’s homepage: [www.hkbea.com](http://www.hkbea.com) or the Cyberbanking website: [www.hkbea-cyberbanking.com](http://www.hkbea-cyberbanking.com)

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For press enquiries, please contact:

Mr Vincent Hui

Tel: (852) 3407 2018

Head of e-Distribution Department, BEA