

**For Immediate Release****BEA Unveils Next Generation Cyberbanking Services***Mobile Phone and PDA Services Offer Enhanced Accessibility and Security*

**Hong Kong, 25 August 2004** – The Bank of East Asia (“BEA”) has today announced the launch of Cyberbanking’s next generation mobile phone and Personal Digital Assistant (“PDA”) services. BEA becomes the first bank in Hong Kong to provide totally telecom-independent mobile phone and PDA banking services. Customers of the major mobile network operators in Hong Kong can now access Cyberbanking via these two service channels.

Dr. David K.P. Li, BEA’s Chairman and Chief Executive said, “We are indeed excited to announce the latest developments in Cyberbanking. They reflect our commitment to lead the Hong Kong banking industry in offering convenient, advanced banking services.”

As part of BEA’s ongoing efforts to enhance service accessibility and ease of operation, customers can now enjoy mobile phone and PDA services using sophisticated 3G handsets, as well as 2G models with WAP browsers that support WAP Push function.

In addition, customers are no longer required to replace existing SIM cards on WAP-enabled mobile phones or pre-install software on PDAs in order to access Cyberbanking’s services. In the past, customers had to replace their SIM cards whenever any new functions were added.

Cyberbanking also utilises two-factor authentication that consists of user identification through pre-registered handset numbers and user verification through passwords for mobile phone and PDA banking. This provides customers with added protection and peace of mind when conducting banking transactions.

To use Cyberbanking’s mobile phone and PDA services, customers simply need to register and set up transaction templates through Cyberbanking – Internet channel. Customers can then access services immediately, once they have reconfirmed their registration via designated mobile handsets or PDAs.

Through both service channels, customers can make account balance enquiries, Hong Kong dollar fund transfers within BEA, and fund transfers to other local banks via electronic clearing. Plans are underway to further extend the scope of services available through both channels. This includes stock trading, foreign currency fund transfers within BEA, bill payments, rate enquiries, and more.

## About Cyberbanking

A pioneer of online banking in Hong Kong, BEA introduced Cyberbanking to the market in 1999. With one single Cyberbanking account number, customers can access up to 12 related accounts, such as securities accounts, to perform a wide range of banking and investment services. These services include account enquiries, fund transfers, and stock trading. Services can be accessed through a wide selection of electronic channels, namely the Internet, telephone, mobile phone, PDA, ATM, kiosk, and PowerPhone™ public payphone system.

BEA has received substantial recognition for its innovative e-banking platform. Most recently, the Bank received The Asian Banker, Excellence in Retail Financial Services Award 2003 in the Product / Service Excellence in Retail Financial Services category for its *CyberWealth* service.

To learn more about Cyberbanking, please visit [www.hkbea-cyberbanking.com](http://www.hkbea-cyberbanking.com).

For more information on BEA, please visit any BEA branch or log onto the Bank's homepage at [www.hkbea.com](http://www.hkbea.com).

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