

## **BEA Offers Currency and Equity Linked Deposit Services via the Internet**

**Hong Kong, 22 September 2003** – Further extending its wealth management services, The Bank of East Asia (“BEA”) today launched online access to its Currency and Equity Linked Deposit services. BEA is the pioneer in Hong Kong in offering Currency and Equity Linked Deposit services online, through its convenient *Cyberbanking* platform.

With this new service, BEA’s SupremeGold Members may perform account status enquiry, rates enquiry and order placement for Currency Linked Deposit and Equity Linked Deposit. The minimum deposit amount required for placing each linked deposit is just HK\$100,000 or equivalent.

The Currency Linked Deposit service offers 216 unique combinations, based on a total of 24 major currency choices (including the HKD, USD, AUD, NZD, CAD, EUR, GBP and JPY), three deposit tenors (1-week, 2-weeks and 1-month) and three reference prices. From now on, customers can place a Currency Linked Deposit via *Cyberbanking*, in order to capitalise on their investment objectives and strategic view of the currency market.

The Equity Linked Deposit service offers a maximum of 156 unique combinations, linking 13 underlying stocks with three deposit tenors (1-month, 3-months and 6-months) and four reference prices. Equity Linked Deposits are generally suitable for investors who have confidence in a given stock, and are willing to lock in that stock at a set reference price for delivery on the maturity date.

Customers can also contact BEA’s Marketing Officers by phone or visit any BEA branch to obtain the daily indicative terms of the Currency and Equity Linked Deposit services, and place their order accordingly. For deposit amounts over HK\$2,000,000 or any request for a tailor-made link-deposit structure, customers are welcome to contact any Marketing Officer of the bank for special arrangements.

Prospective customers may access BEA’s webpage at [www.hkbea.com](http://www.hkbea.com) or [www.hkbea-cyberbanking.com](http://www.hkbea-cyberbanking.com) and browse linked deposit services under ‘Investment Banking’ and ‘Investment’, respectively, to obtain daily indicative coupon rates for Currency and Equity Linked Deposits.

The online order placement service is offered only to SupremeGold Members of the bank. Interested parties are welcome to visit any BEA branch to open a SupremeGold Account. For product details, please visit BEA’s website and refer to the Principal Brochures of Currency Linked Deposit and Equity Linked Deposit.

Disclaimer: The two products, Currency Linked Deposit and Equity Linked Deposit, should not be considered similar or of equal risk, nor should they be treated as a substitute for normal time deposits. The proceeds that the investor receives will be either in the form of cash (comprising the Deposit Amount and Coupon Amount) or in the form of Linked Currency / Linked Stock. The investor is committed to purchasing the selected Linked Currency / Linked Stock at the Reference Value if the fixing price of the Linked Currency / Linked Stock is below the Reference value on the Determination Date. Any assets the investor may receive on the maturity date may become worthless. The investor should fully understand all risks associated with the Linked Deposits, or should seek independent legal and financial advice before making an investment decision. For product details, please refer to the Principal Brochure.

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