

BEA Credit Card – Cyberbanking Services User Guide
東亞銀行信用卡電子網絡銀行服務使用簡介



BEA 東亞銀行

同根·共創

BEA Credit Card brings you greater convenience and spending power! To ensure that you can access your account anytime, anywhere, we are also pleased to offer you our award-winning Cyberbanking electronic banking service.

Cyberbanking User Guide

First-time Cyberbanking log in:

Principal and supplementary cardholders can use their credit card account numbers to log in to Cyberbanking. When using your credit card to register for Cyberbanking, you must use your Personal Identification Number ("PIN") for ATM / Cyberbanking first-time login. If you are a new cardholder, the PIN will be sent to you within 3 working days after you have activated your card. Existing cardholders who do not have a PIN can simply call our Customer Services Hotline to apply for one.

If you are an existing Cyberbanking account holder, simply visit any BEA branch to register your credit card under your Cyberbanking account.

- 1 Visit the BEA website at www.hkbea.com. Select "Hong Kong" in the Cyberbanking menu.



- 2 Enter your Cyberbanking account number or BEA Credit Card account number and PIN.



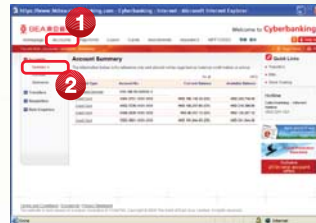
- 3 You will be asked to change your PIN and enter your email address.

- 4 Once you successfully register, you can begin using Cyberbanking.

Cyberbanking's Comprehensive Services

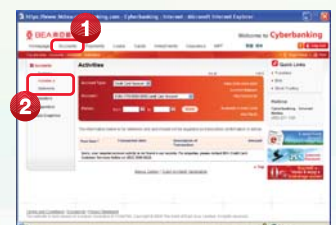
Via Cyberbanking, you can manage and check your credit card account details quickly and easily.

Check Account Summary*



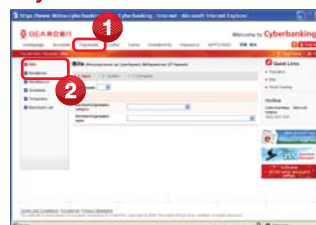
- Step 1: Press "Accounts" at the top
- Step 2: Press "Summary" on the left

View Transaction Activities or Register for / View e-Statements*



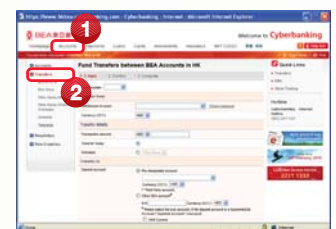
- Step 1: Press "Accounts" at the top
- Step 2: Press "Activities" or "Statements" on the left

Pay Bills or Make Donations^



- Step 1: Press "Payments" at the top
- Step 2: Press "Bills" or "Donations" on the left

Transfer Funds obtained from a Cash Advance to Another Account^



- Step 1: Press "Accounts" at the top
- Step 2: Press "Transfers" on the left

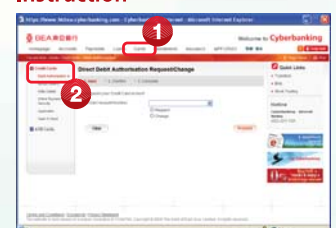
Remark:
A cash advance handling fee and finance charges apply.

Redeem "Bonus Gallery" Gifts*#^



- Step 1: Press "Cards" at the top
- Step 2: Press "Credit Cards" and "Bonus Gallery" on the left

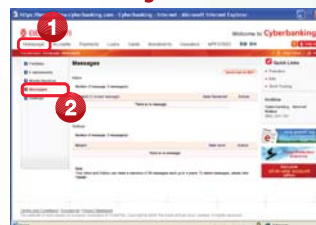
Apply for / Change Direct Debit Authorisation Instruction*



- Step 1: Press "Cards" at the top
- Step 2: Press "Credit Cards" and "Debit Authorisation" on the left

Remark:
This service is only applicable to Cyberbanking accounts that are linked to a BEA Hong Kong dollar savings / current account set up as the debit account. If you would like to set up an account held at another bank as the debit account, please call our Customer Services Hotline for further arrangements.

Check Messages



- Step 1: Press "Homepage" at the top
- Step 2: Press "Messages" on the left

* This service is not available to supplementary cardholders.

This service is not available to BEA JCB PLATINUM Cardholders.

^ This service is not applicable to the RMB account of BEA CUP Dual Currency PLATINUM Credit Cards.



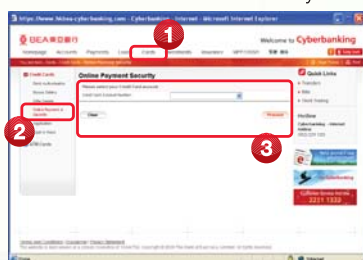
Security Advice for Credit Cardholders

Online Shopping Security Services

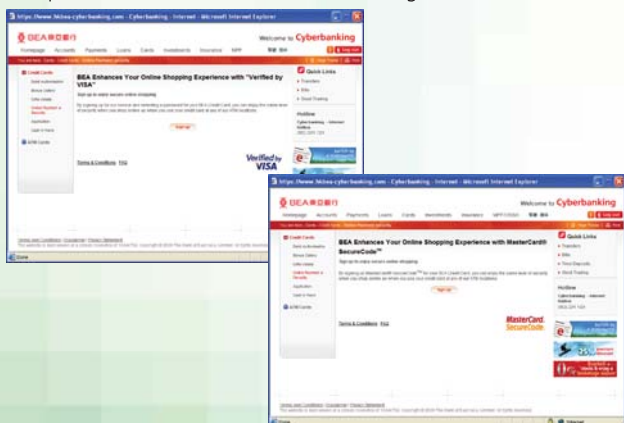
“Verified by VISA” and “MasterCard® SecureCode™”¹ provide you with additional password protection. These services² help prevent unauthorised use of your credit card for online purchases, giving you complete peace of mind. Registration is easy and completely free of charge. Just follow these steps:

Simple Registration Procedures³

1 To register for Verified by VISA and / or MasterCard® SecureCode™, log in to Cyberbanking. Press “Cards” at the top, then select “Credit Cards” and “Online Payment Security” on the left.



2 After the service has been confirmed, the terms and conditions of service will be displayed. After you read and confirm your acceptance of the terms and conditions, registration will continue.



3 You will be asked to create your own password and personal assurance message⁴ for the relevant credit card.

4 Service will be effective 2 working days after successful registration.

1. Verified by VISA and MasterCard® SecureCode™ are not applicable to BEA JCB PLATINUM Card and BEA CUP Dual Currency PLATINUM Credit Card.
2. Customers must register for Verified by VISA and MasterCard® SecureCode™ for their BEA Credit Cards to process online transactions with merchants who have adopted Verified by VISA and MasterCard® SecureCode™ services.
3. Principal and supplementary cardholders must register separately to enjoy the service(s).
4. After you have registered for the service(s), you will be required to key in your password to complete any future online purchases. Please also check your personal assurance message to ensure that BEA is verifying your identity with you.

Smart Tips for Online Shopping

- Use a secure web browser and Verified by VISA or MasterCard® SecureCode™ to prevent another person from using your credit card to make unauthorised online purchases.
- Check details carefully and do not provide any unnecessary personal details when making online purchases.
- Never send payment information via email.
- Keep records of your transactions and review your monthly statement thoroughly. Report any unauthorised transactions to the Bank immediately.

Card Security

- Sign your credit card on the back as soon as you receive it.
- Do not sign any blank or incomplete sales slips, and be sure that you destroy sales slips for all cancelled transactions.
- Check the transaction amount carefully before you sign a sales slip. Keep the “Cardholder Copy” of your sales slips and check it against your monthly statements.
- If your card is lost or stolen, call the BEA Credit Card Customer Services Hotline immediately.

PIN Security

- Do not use your birthday or other easily guessed number sequence as your PIN. Do not disclose your PIN to any third parties including bank employees and police officers.
- Do not disclose your PIN to others when using an ATM, Cyberbanking, Customer Services Hotline, or any other online electronic banking channel.
- Change your PIN on a regular basis for security purposes.

Change of Personal Information

- To ensure that we can send you our latest information and to safeguard your interests, please inform us if there is any change to your personal information (including your address and phone number) by visiting any BEA branch to update your information on record.

Customer Services Hotline 3608 6628 Website www.hkbea.com

With nearly 140 branches and SupremeGold Centres, BEA operates one of the largest banking networks in Hong Kong.

東亞銀行信用卡為你帶來更多方便，讓你消費寫意無憂！客戶現可隨時隨地透過屢獲殊榮的電子網絡銀行服務，享用自「悠」自主的銀行服務。

電子網絡銀行服務使用簡介

首次登入步驟

主卡及附屬卡客戶均可以信用卡賬戶號碼登入電子網絡銀行服務。首次登入時，請輸入你的自動櫃員機 / 「電子網絡銀行服務」密碼（「密碼」）作為首次登入密碼。新卡客戶之密碼將於確認新卡後3個工作天內另函寄上，而現有客戶如未持有密碼，亦可致電客戶服務熱線申請。

現有之電子網絡銀行服務客戶只需前往任何一間東亞銀行分行辦理手續，即可將信用卡賬戶登記至電子網絡銀行服務賬戶。

- 1 登入東亞銀行網頁www.hkbea.com，於“電子網絡銀行服務”的選單中選擇“香港”。



- 2 輸入你的東亞銀行電子網絡銀行服務賬戶或東亞銀行信用卡賬戶號碼及密碼。



- 3 系統會要求你重新設定你的登入密碼及輸入電郵地址。

- 4 成功完成登入步驟後，即可使用電子網絡銀行服務。

電子網絡銀行服務 一應俱全

東亞銀行信用卡電子網絡銀行服務讓你可方便快捷地處理及查閱信用卡賬戶資料。

查詢賬戶摘要*



- 步驟1：先按上方之“賬戶”
- 步驟2：再按左方之“摘要”

繳付賬單或進行電子捐款^



- 步驟1：先按上方之“繳款”
- 步驟2：再按左方之“賬單”或“捐款”

換領「分分獎賞集」的禮品*#^



- 步驟1：先按上方之“卡類”
- 步驟2：再按左方之“信用卡”及“分分獎賞集”

查閱訊息匣



- 步驟1：先按上方之“主頁”
- 步驟2：再按左方之“訊息”

瀏覽交易項目或登記 / 瀏覽電子結單*



- 步驟1：先按上方之“賬戶”
- 步驟2：再按左方之“交易項目”或“結單”

以現金透支形式轉賬至其他戶口^



- 步驟1：先按上方之“賬戶”
 - 步驟2：再按左方之“轉賬”
- 註：此項服務須收取現金透支手續費及財務費用

申請 / 更改 直接付款授權指示*



- 步驟1：先按上方之“卡類”
- 步驟2：再按左方之“信用卡”及“付款授權”

註：此服務只適用於已聯繫東亞銀行港幣儲蓄 / 往來賬戶之電子網絡銀行服務賬戶，並以該賬戶作為支賬賬戶之申請。如以其他銀行之賬戶作為支賬賬戶，請聯絡客戶服務熱線辦理。

* 此服務不適用於附屬卡

此服務不適用於東亞銀行JCB白金卡

^ 此服務不適用於東亞銀行銀聯雙幣白金信用卡之人民幣賬戶



信用卡使用須知

網上購物安全保障

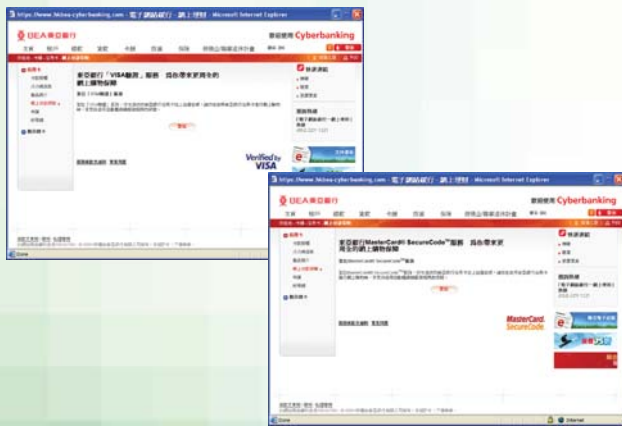
Visa驗證及MasterCard® SecureCode™¹為你提供額外的密碼保安，可防止他人未經授權使用你的信用卡上網購物，讓你更感安心²。登記程序簡易，無需任何費用，你只需按下列步驟登記。

簡易登記程序³

- 1 登入電子網絡銀行服務後，先按上方“卡類”，再按左方之“信用卡”及“網上付款保障”。



- 2 當你確認登記有關服務時，系統即會顯示服務之條款及細則以供參考。細閱及接納有關條款後，方可繼續有關登記。



- 3 系統會要求你為有關信用卡設定個人密碼及個人保證訊息⁴。

- 4 登記完成後，有關服務將於2個工作天後生效。

1. Visa驗證及MasterCard® SecureCode™並不適用於東亞銀行JCB白金卡及東亞銀行銀聯雙幣白金信用卡。
2. 客戶須為其東亞銀行信用卡登記Visa驗證及MasterCard® SecureCode™，方可於已設有Visa驗證及MasterCard® SecureCode™服務之商戶進行網上交易。
3. 主卡及附屬卡客戶須個別進行登記，方可使用此服務。
4. 登記有關服務後，當你進行網上購物時，你必須正確輸入你的個人密碼方可完成交易。同時，請你核對你的個人保證訊息以確認東亞銀行正為你核實身份。

網上購物精明提示

- 使用經加密的瀏覽器及Visa驗證或MasterCard® SecureCode™以防止他人未經授權使用你的信用卡上網購物
- 進行網上交易時請小心核對資料及切勿提供其他不必要的個人資料
- 切勿以電郵形式發送信用卡交易資料
- 保留交易資料及清楚核對你的月結單，如發現不明交易，應立即與銀行職員聯絡

安心使用信用卡

- 收到新卡後即時在卡背面簽署
- 切勿簽署任何空白或未填妥的銷售單據，並銷毀所有已經取消交易的單據
- 簽署銷售單據前，請小心核對金額，並保留持卡人存根，以便複核月結單
- 如你的信用卡不幸遺失或被竊，應即時致電東亞銀行信用卡客戶服務熱線

小心使用密碼

- 切勿以出生日期或其他容易被人猜度的數字組合作為私人密碼。同時，亦不應向第三者（包括銀行職員或警務人員）透露有關資料
- 於使用自動櫃員機、電子網絡銀行服務、客戶服務熱線或其他電子付款系統時，必須避免他人看到你輸入的密碼
- 你亦應定期更改密碼，以策安全

更新個人資料

- 為使我們能向你提供本行的最新資訊及保障你的利益，如你的個人資料（例如住址及聯絡電話）有任何更改，請親臨任何一間東亞銀行分行辦理有關手續

客戶服務熱線 3608 6628 網址 www.hkbea.com

本行設有約140間分行及顯卓理財中心，銀行網絡為全港最大之一。