

Notice of Amendments to BEA Consumer Loan Services

1. Amendments* of “Terms and Conditions on BEA Consumer Loan Products Services” *(Effective date: 21th May, 2023)

- i. " BEA Consumer Loan Products will insert below Term and Condition :

Content (addition is shaded in grey)

You agree that BEA may send any communication or confirmation to you in electronic form (if applicable).

Please note that the above amendments will be binding on you if you continue to use or maintain consumer loan services on or after the above effective date. If you disagree on the above amendments, please note that the Bank of East Asia Limited (“Bank”) may charges on the basis of the effective service charges. If you have any queries, please call our customer service hotlines at 2211 1211.

The Key Facts Statement (KFS) for Instalment Loan is available upon request through our customer service hotlines or from the BEA website at www.hkbea.com.

In case of any inconsistency between the English and Chinese versions of this Notice of Amendments, the English version shall prevail.

The issue date of this notice is 20th April, 2023