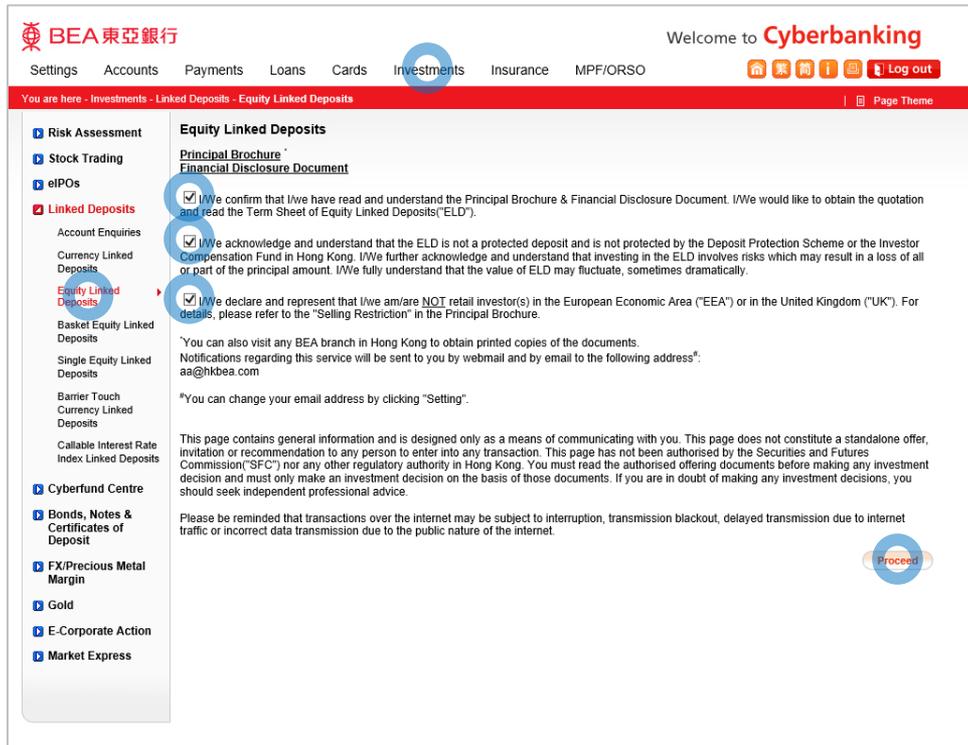


Cyberbanking – Equity Linked Deposits



The screenshot shows the BEA Cyberbanking interface. At the top, the logo and name 'BEA 東亞銀行' are on the left, and 'Welcome to Cyberbanking' is on the right. A navigation menu includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. A secondary menu contains icons for home, search, and a 'Log out' button. Below this, a red breadcrumb trail reads 'You are here - Investments - Linked Deposits - Equity Linked Deposits'. On the left, a sidebar lists various services, with 'Equity Linked Deposits' highlighted in red. The main content area is titled 'Equity Linked Deposits' and contains a 'Principal Brochure' and 'Financial Disclosure Document' link. Three checkboxes are present, each with a blue circle highlighting it: the first is checked and relates to reading the brochures; the second is checked and relates to understanding the ELD's risks; the third is checked and relates to the investor's location. Below these are instructions on how to obtain documents and a 'Proceed' button highlighted with a blue circle. A disclaimer at the bottom states that the page is for communication only and does not constitute an offer.

- 1 • Log in Cyberbanking with i-Token
• Go to “Investment” > “Linked Deposits” and then “Equity Linked Deposits”
• Tick the acknowledgement checkboxes and select “Proceed”
- 2 • Enter your Deposit Amount and enquiry details
• Select “Proceed”
- 3 • Select an “Indicative Coupon (% p.a.) / Indicative Reference Value”
- 4 • Select “Proceed”
- 5 • Select your “Settlement Account” and “Proceed”
- 6 • Tick the declaration checkboxes and select “Proceed”
- 7 • Review the transaction details and select “Confirm”
- 8 • Your transaction is submitted

Cyberbanking – Equity Linked Deposits

BEA 東亞銀行

Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO Log out

You are here - Investments - Linked Deposits - Equity Linked Deposits Page Theme

Equity Linked Deposits - Rate Enquiries

Please input enquiry details:

Deposit Currency:	<input type="text" value="HKD"/>
Stock Code:	<input type="text" value="0005.HK"/>
Start Date:	<input type="text" value="ALL"/>
Deposit Tenor(Calendar days):	<input type="text" value="ALL"/>
Reference Price (% of Spot Price):	<input type="text" value="ALL"/>
Indicative Deposit Amount :	<input type="text" value="HKD 100000.00"/>

With respect to the Deposit Amount, different Coupon Rates will be offered. The indicative Coupon Rate will be updated automatically based on the input Deposit Amount.

Tier 1 Coupon Rate: From HKD100,000 to HKD500,000 or equivalent
Tier 2 Coupon Rate: Above HKD500,000 to HKD2,000,000 or equivalent
Tier 3 Coupon Rate: Above HKD2,000,000 or equivalent(Please contact any BEA branch)

Please note that only Equity Linked Deposits which are issued by The Bank of East Asia, Limited ("BEA") are available on Cyberbanking. The service hours of order placement of BEA Equity Linked Deposits through Cyberbanking are Monday to Friday (except holidays) 9:30 – 12:00 and 13:00 – 15:45, which are not the same as the trading hours of Hong Kong securities market. Once the order is placed through Cyberbanking, it is not allowed to be cancelled. When placing orders, please pay attention to the minimum deposit amount as specified in the Term Sheet. Besides, due to the liquidity of the Linked Stock, BEA can only offer the Equity Linked Deposits with the above available choices.

Equity Linked Deposits are complex products and you should exercise caution in relation to the product. The ELD is authorised by the SFC. The SFC's authorisation of the ELD does not imply the SFC's endorsement or recommendation of the ELD, nor does it imply that the SFC guarantees the commercial merits of the ELD or its performance. Any equity linked structured products which are not authorised by the SFC of Hong Kong will not be offered on Cyberbanking. If you would like to check the rate(s) of Equity Linked Deposits with other Linked Stock, tenor, or other terms or have any queries in relation to any other investment products, please contact any BEA branches during office hours.

Please read the [Principal Brochure](#) and the [Financial Disclosure Document](#) before making any investment decisions. You can also visit any BEA branch in Hong Kong to obtain printed copies of the documents.

- 1 • Log in Cyberbanking with i-Token
• Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
• Tick the acknowledgement checkboxes and select "Proceed"
- 2 • Enter your Deposit Amount and enquiry details
• Select "Proceed"
- 3 • Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
- 4 • Select "Proceed"
- 5 • Select your "Settlement Account" and "Proceed"
- 6 • Tick the declaration checkboxes and select "Proceed"
- 7 • Review the transaction details and select "Confirm"
- 8 • Your transaction is submitted

Cyberbanking – Equity Linked Deposits

BEA 東亞銀行

Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO [Home](#) [繁體](#) [簡體](#) [Log out](#)

You are here - Investments - Linked Deposits - Equity Linked Deposits [Page Theme](#)

Equity Linked Deposits - Rate Enquiries
(For Deposit Amount between HKD100,000 and HKD500,000 or equivalent)

Last update: 19 JUL 2021 17:22 HKG

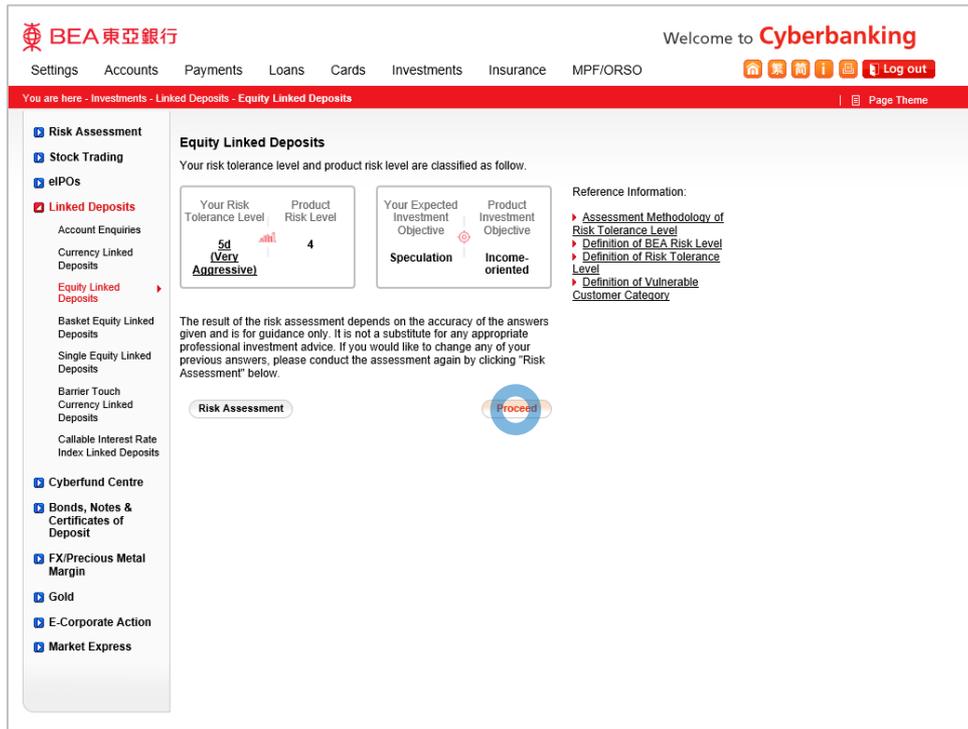
Stock Code	0005.HK					
Trading currency of the Linked Stock	HKD					
Indicative Spot Price	100.0000					
Start Date	27 MAR 2035		11 APR 2035			
Deposit Tenor	17 days	65 days	93 days	114 days	147 days	176 days
Reference Price (% of Spot Price)	Indicative Coupon Rate (p.a.) / Indicative Reference Value					
100.00%	N/A 100.000000	N/A 100.000000	4.380 % 100.000000	6.180 % 100.000000	N/A 100.000000	5.630 % 100.000000
99.00%	N/A 99.000000	N/A 99.000000	13.380 % 99.000000	6.180 % 99.000000	N/A 99.000000	N/A 99.000000
98.50%	250 % 98.500000	N/A 98.500000	4.880 % 98.500000	6.180 % 98.500000	N/A 98.500000	5.630 % 98.500000
98.00%	9.130 % 98.000000	N/A 98.000000	N/A 98.000000	9.130 % 98.000000	17.380 % 98.000000	N/A 98.000000
97.50%	N/A 97.500000	13.130 % 97.500000	N/A 97.500000	N/A 97.500000	4.880 % 97.500000	9.130 % 97.500000

[Back](#)

Please read the [Principal Brochure](#) and the [Financial Disclosure Document](#) before making any investment decisions. You can also visit any BEA branch in Hong Kong to obtain printed copies of the documents.

- Log in Cyberbanking with i-Token
 - Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
 - Tick the acknowledgement checkboxes and select "Proceed"
- Enter your Deposit Amount and enquiry details
 - Select "Proceed"
- Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
- Select "Proceed"
- Select your "Settlement Account" and "Proceed"
- Tick the declaration checkboxes and select "Proceed"
- Review the transaction details and select "Confirm"
- Your transaction is submitted

Cyberbanking – Equity Linked Deposits



The screenshot shows the BEA Cyberbanking interface for Equity Linked Deposits. The page is titled "Equity Linked Deposits" and includes a navigation menu with options like Settings, Accounts, Payments, Loans, Cards, Investments, Insurance, and MPF/ORSO. A red banner at the top indicates the user's current location: "You are here - Investments - Linked Deposits - Equity Linked Deposits".

Risk Assessment

Your risk tolerance level and product risk level are classified as follow.

Your Risk Tolerance Level	Product Risk Level
5d (Very Aggressive)	4

Your Expected Investment Objective: **Speculation**

Product Investment Objective: **Income-oriented**

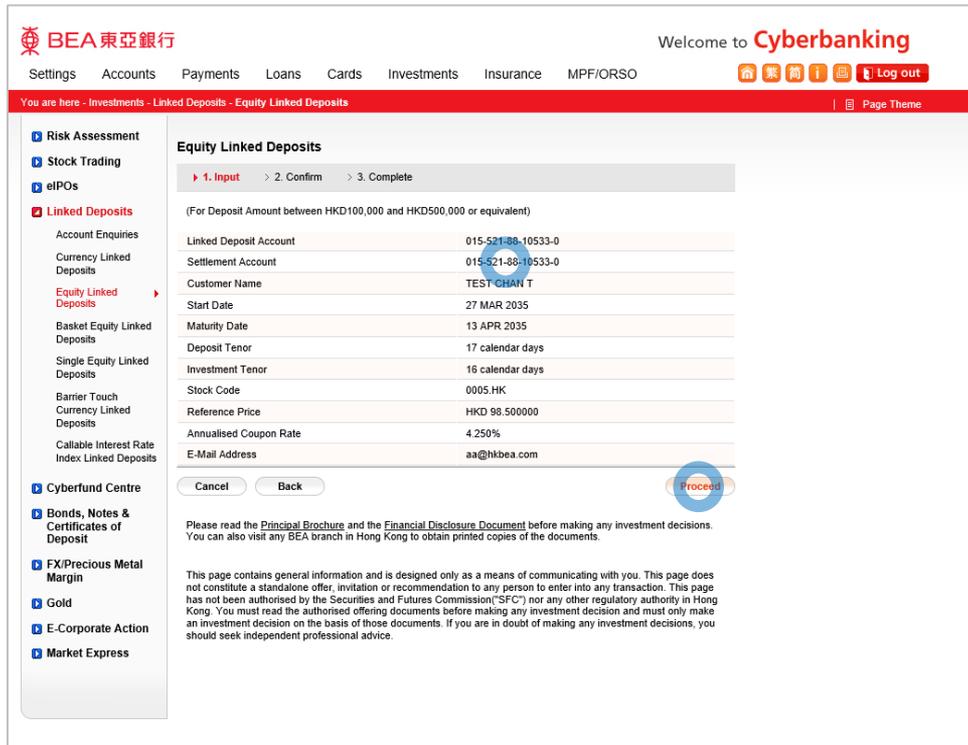
Reference Information:

- Assessment Methodology of Risk Tolerance Level
- Definition of BEA Risk Level
- Definition of Risk Tolerance Level
- Definition of Vulnerable Customer Category

The result of the risk assessment depends on the accuracy of the answers given and is for guidance only. It is not a substitute for any appropriate professional investment advice. If you would like to change any of your previous answers, please conduct the assessment again by clicking "Risk Assessment" below.

1. Log in Cyberbanking with i-Token
Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
Tick the acknowledgement checkboxes and select "Proceed"
2. Enter your Deposit Amount and enquiry details
Select "Proceed"
3. Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
4. Select "Proceed"
5. Select your "Settlement Account" and "Proceed"
6. Tick the declaration checkboxes and select "Proceed"
7. Review the transaction details and select "Confirm"
8. Your transaction is submitted

Cyberbanking – Equity Linked Deposits



The screenshot shows the BEA Cyberbanking interface for Equity Linked Deposits. The page title is "Equity Linked Deposits" and it is in the "1. Input" step of a three-step process. The main content area contains a table with the following details:

(For Deposit Amount between HKD100,000 and HKD500,000 or equivalent)	
Linked Deposit Account	015-521-88-10533-0
Settlement Account	015-521-88-10533-0
Customer Name	TEST CHAN T
Start Date	27 MAR 2035
Maturity Date	13 APR 2035
Deposit Tenor	17 calendar days
Investment Tenor	16 calendar days
Stock Code	0005.HK
Reference Price	HKD 98.500000
Annualised Coupon Rate	4.250%
E-Mail Address	aa@hkbea.com

At the bottom of the table are "Cancel" and "Proceed" buttons. Below the table is a disclaimer: "Please read the [Principal Brochure](#) and the [Financial Disclosure Document](#) before making any investment decisions. You can also visit any BEA branch in Hong Kong to obtain printed copies of the documents."

Below the disclaimer is a note: "This page contains general information and is designed only as a means of communicating with you. This page does not constitute a standalone offer, invitation or recommendation to any person to enter into any transaction. This page has not been authorised by the Securities and Futures Commission ("SFC") nor any other regulatory authority in Hong Kong. You must read the authorised offering documents before making any investment decision and must only make an investment decision on the basis of those documents. If you are in doubt of making any investment decisions, you should seek independent professional advice."

1. Log in Cyberbanking with i-Token
Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
Tick the acknowledgement checkboxes and select "Proceed"
2. Enter your Deposit Amount and enquiry details
Select "Proceed"
3. Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
4. Select "Proceed"
5. Select your "Settlement Account" and "Proceed"
6. Tick the declaration checkboxes and select "Proceed"
7. Review the transaction details and select "Confirm"
8. Your transaction is submitted

Cyberbanking – Equity Linked Deposits

Equity Linked Deposits

▶ 1. Input > 2. Confirm > 3. Complete

Please read the following application form and click "Proceed" if you agree to the contents. You can [click here](#) to print the application form for reference.
You can also [click here](#) to print the News Release for reference.

Application Form for Equity Linked Deposit

To: The Bank of East Asia, Limited (東亞銀行有限公司)("BEA")

I/We agree that the terms and conditions of the all-in-one account¹, together with the Principal Brochure of the Equity Linked Deposits dated 26 June 2020 ("Principal Brochure") issued by BEA, this Application Form and the Confirmation to be issued by BEA (collectively referred to as "the Agreement") shall govern my/our application for the Equity Linked Deposit based on the Indicative Reference Value and Terms and Conditions as set out in the attached Term Sheet for Equity Linked Deposit issued by BEA.

I/We hereby request BEA to enter into an Equity Linked Deposit based on the details as shown in the attached Term Sheet & the terms will be set out in a Confirmation to be sent to me/us by BEA on the Start Date.

I/We confirm and agree that:

Please read the [Principal Brochure](#) and the [Financial Disclosure Document](#) before making any investment decisions. You can also visit any BEA branch in Hong Kong to obtain printed copies of the documents.

Please confirm and declare the following:

- I/We have read, understood and agree to the contents and terms of the Term Sheet, the Principal Brochure and the Financial Disclosure Document. I/We acknowledge and understand that ELD is a complex product and investing in the ELD involves risks which may result in a loss of all or part of the principal amount. I/We fully understand that the value of ELD may fluctuate, sometimes dramatically and accept the risk involved in investing in the ELD.
- I/We confirm that I/we do not have a known liquidity need within 6 months on the amount to be invested in this transaction.
- I/We confirm that:
 - (i) it is my/our decision not to have this transaction witnessed by a bank employee and/or any of my/our family members/close relatives/friends; and
 - (ii) I am/we are capable of understanding and analysing the features and risks of the product to be subscribed for in this transaction, and can assume the risk, and I am/we are able to bear its potential losses.

Reminder:
Please be reminded to avoid hasty investment decisions, and to seek independent advice on products and markets with which you are not familiar.

This page contains general information and is designed only as a means of communicating with you. This page does not constitute a standalone offer, invitation or recommendation to any person to enter into any transaction. This page has not been authorised by the Securities and Futures Commission ("SFC") nor any other regulatory authority in Hong Kong. You must read the authorised offering documents before making any investment decision and must only make an investment decision on the basis of those documents. If you are in doubt of making any investment decisions, you should seek independent professional advice.

Cancel Proceed

1. Log in Cyberbanking with i-Token
Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
Tick the acknowledgement checkboxes and select "Proceed"
2. Enter your Deposit Amount and enquiry details
Select "Proceed"
3. Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
4. Select "Proceed"
5. Select your "Settlement Account" and "Proceed"
6. Tick the declaration checkboxes and select "Proceed"
7. Review the transaction details and select "Confirm"
8. Your transaction is submitted

Cyberbanking – Equity Linked Deposits

The screenshot shows the BEA Cyberbanking interface. At the top, there is a navigation bar with 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. A 'Welcome to Cyberbanking' message is displayed. Below this is a breadcrumb trail: 'You are here - Investments - Linked Deposits - Equity Linked Deposits'. The left sidebar contains a menu with categories like 'Risk Assessment', 'Stock Trading', 'eIPOs', 'Linked Deposits', 'Cyberfund Centre', 'Bonds, Notes & Certificates of Deposit', 'FX/Precious Metal Margin', 'Gold', 'E-Corporate Action', and 'Market Express'. The main content area is titled 'Equity Linked Deposits' and shows a progress bar with three steps: '1. Input', '2. Confirm', and '3. Complete'. The '2. Confirm' step is active. The form content includes: 'Application Form for Equity Linked Deposit', 'To: The Bank of East Asia, Limited (東亞銀行有限公司) ("BEA")', a paragraph of terms and conditions, a confirmation statement: 'I/We hereby request BEA to enter into an Equity Linked Deposit based on the details as shown attached Term Sheet & the terms will be set out in a Confirmation to be sent to me/us by BEA on Start Date.', and a 'Spot Price : HKD 100.0000'. At the bottom, there are 'Cancel' and 'Confirm' buttons.

1.
 - Log in Cyberbanking with i-Token
 - Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
 - Tick the acknowledgement checkboxes and select "Proceed"
2.
 - Enter your Deposit Amount and enquiry details
 - Select "Proceed"
3.
 - Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
4.
 - Select "Proceed"
5.
 - Select your "Settlement Account" and "Proceed"
6.
 - Tick the declaration checkboxes and select "Proceed"
7.
 - Review the transaction details and select "Confirm"
8.
 - Your transaction is submitted

Cyberbanking – Equity Linked Deposits

BEA 東亞銀行

Welcome to Cyberbanking

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Investments - Linked Deposits - Equity Linked Deposits

Risk Assessment

Stock Trading

eIPOs

Linked Deposits

Account Enquiries

Currency Linked Deposits

Equity Linked Deposits

Basket Equity Linked Deposits

Single Equity Linked Deposits

Barrier Touch

Currency Linked Deposits

Callable Interest Rate

Index Linked Deposits

Cyberfund Centre

Bonds, Notes & Certificates of Deposit

FX/Precious Metal Margin

Gold

E-Corporate Action

Market Express

Equity Linked Deposits - Order Placement

> 1. Input > 2. Confirm > 3. Complete

The transaction has been executed. An e-mail will be sent to you for reference.

Transaction Date/Time: 19 JUL 2021 17:24:48 HKG
Reference Number : EOD00189313
Transaction Reference Number: IBK 985641

OK Print Application Form

1. Log in Cyberbanking with i-Token
Go to "Investment" > "Linked Deposits" and then "Equity Linked Deposits"
Tick the acknowledgement checkboxes and select "Proceed"
2. Enter your Deposit Amount and enquiry details
Select "Proceed"
3. Select an "Indicative Coupon (% p.a.) / Indicative Reference Value"
4. Select "Proceed"
5. Select your "Settlement Account" and "Proceed"
6. Tick the declaration checkboxes and select "Proceed"
7. Review the transaction details and select "Confirm"
8. Your transaction is submitted