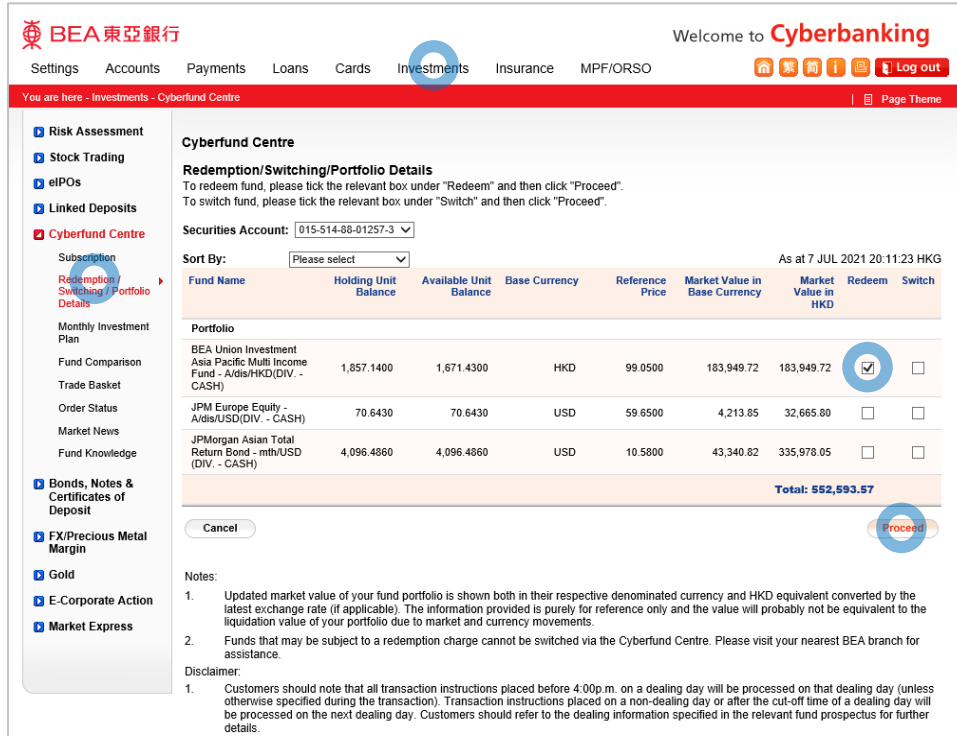


Cyberbanking – Fund Redemption



The screenshot shows the BEA Cyberbanking interface for fund redemption. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The 'Investments' menu is highlighted. Below the navigation bar, the breadcrumb trail reads 'You are here - Investments - Cyberfund Centre'. The left sidebar contains various service categories, with 'Cyberfund Centre' selected. The main content area is titled 'Cyberfund Centre' and 'Redemption/Switching/Portfolio Details'. It provides instructions on how to redeem or switch funds. A 'Securities Account' dropdown is set to '015-514-88-01257-3'. A 'Sort By' dropdown is set to 'Please select'. The data is as of 7 JUL 2021 20:11:23 HKG. A table lists three funds with columns for Fund Name, Holding Unit Balance, Available Unit Balance, Base Currency, Reference Price, Market Value in Base Currency, Market Value in HKD, Redeem, and Switch. The first fund, BEA Union Investment Asia Pacific Multi Income Fund, has a checked 'Redeem' checkbox. The total value is 552,593.57. A 'Cancel' button and a 'Proceed' button are at the bottom. Notes and a disclaimer are provided below the table.

Cyberfund Centre

Redemption/Switching/Portfolio Details

To redeem fund, please tick the relevant box under "Redeem" and then click "Proceed".
To switch fund, please tick the relevant box under "Switch" and then click "Proceed".

Securities Account: 015-514-88-01257-3

Sort By: Please select

As at 7 JUL 2021 20:11:23 HKG

Fund Name	Holding Unit Balance	Available Unit Balance	Base Currency	Reference Price	Market Value in Base Currency	Market Value in HKD	Redeem	Switch
Portfolio								
BEA Union Investment Asia Pacific Multi Income Fund - A/dls/HKD(DIV. - CASH)	1,857,1400	1,671,4300	HKD	99.0500	183,949.72	183,949.72	<input checked="" type="checkbox"/>	<input type="checkbox"/>
JPM Europe Equity - A/dls/USD(DIV. - CASH)	70.6430	70.6430	USD	59.6500	4,213.85	32,665.80	<input type="checkbox"/>	<input type="checkbox"/>
JPMorgan Asian Total Return Bond - mth/USD (DIV. - CASH)	4,096.4860	4,096.4860	USD	10.5800	43,340.82	335,978.05	<input type="checkbox"/>	<input type="checkbox"/>
Total: 552,593.57								

Cancel Proceed

Notes:

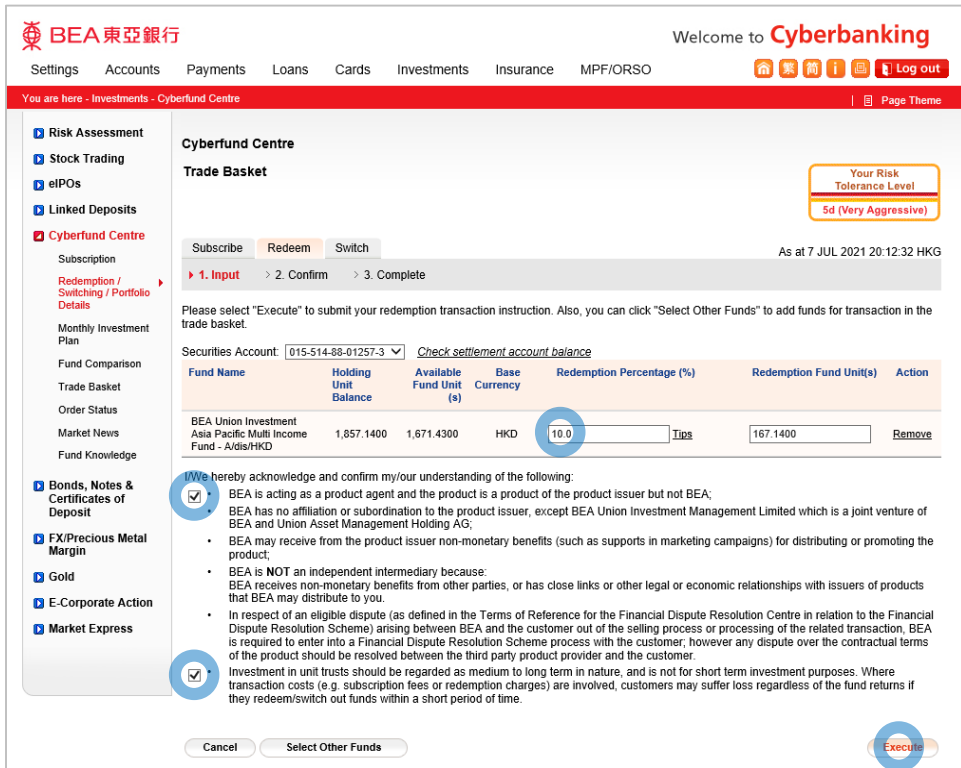
- Updated market value of your fund portfolio is shown both in their respective denominated currency and HKD equivalent converted by the latest exchange rate (if applicable). The information provided is purely for reference only and the value will probably not be equivalent to the liquidation value of your portfolio due to market and currency movements.
- Funds that may be subject to a redemption charge cannot be switched via the Cyberfund Centre. Please visit your nearest BEA branch for assistance.

Disclaimer:

- Customers should note that all transaction instructions placed before 4:00p.m. on a dealing day will be processed on that dealing day (unless otherwise specified during the transaction). Transaction instructions placed on a non-dealing day or after the cut-off time of a dealing day will be processed on the next dealing day. Customers should refer to the dealing information specified in the relevant fund prospectus for further details.

- 1 • Log in Cyberbanking with i-Token
• Go to "Investment" > "Cyberfund Centre" and then "Redemption"
• Select a fund and "Proceed"
- 2 • Enter your "Redemption Percentage" or "Redemption Fund Unit(s)"
• Tick the acknowledgement checkboxes and select "Execute"
- 3 • Review the transaction details, tick the acknowledgement checkbox (if any) and select "Confirm"
- 4 • Your transaction is submitted

Cyberbanking – Fund Redemption



The screenshot shows the BEA Cyberbanking interface for fund redemption. The page title is "Cyberfund Centre" and the sub-page is "Trade Basket". The interface includes a navigation menu on the left, a main content area with a "Trade Basket" section, and a confirmation section at the bottom.

Cyberfund Centre

Trade Basket

Your Risk Tolerance Level: 5d (Very Aggressive)

Subscribe Redeem Switch As at 7 JUL 2021 20:12:32 HKG

1. Input > 2. Confirm > 3. Complete

Please select "Execute" to submit your redemption transaction instruction. Also, you can click "Select Other Funds" to add funds for transaction in the trade basket.

Securities Account: 015-514-88-01257-3 [Check settlement account balance](#)

Fund Name	Holding Unit Balance	Available Fund Unit (s)	Base Currency	Redemption Percentage (%)	Redemption Fund Unit(s)	Action
BEA Union Investment						
Asia Pacific Multi Income Fund - A/dis/HKD	1,857.1400	1,671.4300	HKD	10.0	167.1400	Remove

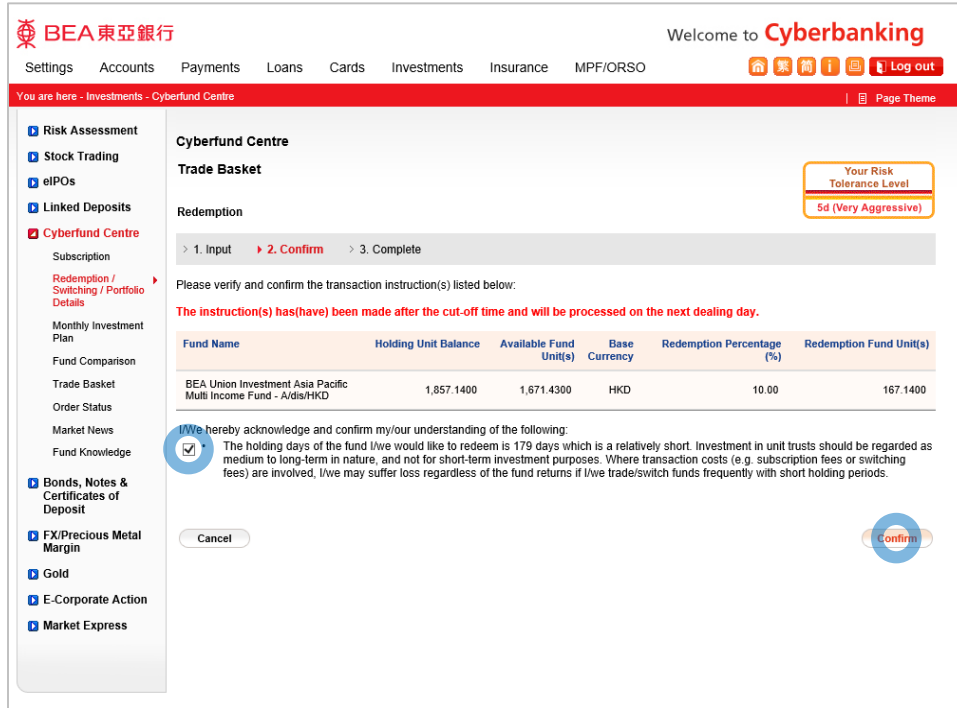
I/We hereby acknowledge and confirm my/our understanding of the following:

- BEA is acting as a product agent and the product is a product of the product issuer but not BEA;
- BEA has no affiliation or subordination to the product issuer, except BEA Union Investment Management Limited which is a joint venture of BEA and Union Asset Management Holding AG;
- BEA may receive from the product issuer non-monetary benefits (such as supports in marketing campaigns) for distributing or promoting the product;
- BEA is NOT an independent intermediary because: BEA receives non-monetary benefits from other parties, or has close links or other legal or economic relationships with issuers of products that BEA may distribute to you.
- In respect of an eligible dispute (as defined in the Terms of Reference for the Financial Dispute Resolution Centre in relation to the Financial Dispute Resolution Scheme) arising between BEA and the customer out of the selling process or processing of the related transaction, BEA is required to enter into a Financial Dispute Resolution Scheme process with the customer; however any dispute over the contractual terms of the product should be resolved between the third party product provider and the customer.
- Investment in unit trusts should be regarded as medium to long term in nature, and is not for short term investment purposes. Where transaction costs (e.g. subscription fees or redemption charges) are involved, customers may suffer loss regardless of the fund returns if they redeem/switch out funds within a short period of time.

Cancel Select Other Funds Execute

1. Log in Cyberbanking with i-Token
Go to "Investment" > "Cyberfund Centre" and then "Redemption"
Select a fund and "Proceed"
2. Enter your "Redemption Percentage" or "Redemption Fund Unit(s)"
Tick the acknowledgement checkboxes and select "Execute"
3. Review the transaction details, tick the acknowledgement checkbox (if any) and select "Confirm"
4. Your transaction is submitted

Cyberbanking – Fund Redemption



The screenshot shows the BEA Cyberbanking interface for fund redemption. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The main content area is titled 'Cyberfund Centre' and 'Trade Basket'. A 'Redemption' section shows a progress bar with steps: '1. Input', '2. Confirm', and '3. Complete'. Below this, a message states: 'Please verify and confirm the transaction instruction(s) listed below. The instruction(s) has(have) been made after the cut-off time and will be processed on the next dealing day.' A table lists the fund details:

Fund Name	Holding Unit Balance	Available Fund Unit(s)	Base Currency	Redemption Percentage (%)	Redemption Fund Unit(s)
BEA Union Investment Asia Pacific Multi Income Fund - A/ds/HKD	1,857.1400	1,671.4300	HKD	10.00	167.1400

Below the table, there is a confirmation checkbox with the text: 'I/We hereby acknowledge and confirm my/our understanding of the following: The holding days of the fund I/we would like to redeem is 179 days which is a relatively short. Investment in unit trusts should be regarded as medium to long-term in nature, and not for short-term investment purposes. Where transaction costs (e.g. subscription fees or switching fees) are involved, I/we may suffer loss regardless of the fund returns if I/we trade/switch funds frequently with short holding periods.' There are 'Cancel' and 'Confirm' buttons at the bottom.

1.
 - Log in Cyberbanking with i-Token
 - Go to "Investment" > "Cyberfund Centre" and then "Redemption"
 - Select a fund and "Proceed"
2.
 - Enter your "Redemption Percentage" or "Redemption Fund Unit(s)"
 - Tick the acknowledgement checkboxes and select "Execute"
3.
 - Review the transaction details, tick the acknowledgement checkbox (if any) and select "Confirm"
4.
 - Your transaction is submitted

Cyberbanking – Fund Redemption

The screenshot displays the BEA Cyberbanking interface. At the top, it says "Welcome to Cyberbanking" and lists navigation options: Settings, Accounts, Payments, Loans, Cards, Investments, Insurance, and MPF/ORSO. A red breadcrumb trail indicates the user is in "Investments - Cyberfund Centre". The left sidebar contains various service categories like Risk Assessment, Stock Trading, and Cyberfund Centre. The main content area shows the "Cyberfund Centre" and "Trade Basket" sections. A green confirmation box with a checkmark icon states: "Your transaction instruction(s) has/have been received. Transaction Instruction Reference Code: 000968525. A SMS, web mail and email will be sent to you once your instruction(s) has / have been executed. 7 JUL 2021 20:13:55 HKG. The instruction(s) has(have) been made after the cut-off time and will be processed on the next dealing day." Below this, a table lists fund details.

Fund Name	Holding Unit Balance	Available Fund Unit(s)	Base Currency	Redemption Percentage (%)	Redemption Fund Unit(s)
BEA Union Investment Asia Pacific Multi Income Fund - A/dia/HKD	1,857.1400	1,671.4300	HKD	10.00	167.1400

1.
 - Log in Cyberbanking with i-Token
 - Go to "Investment" > "Cyberfund Centre" and then "Redemption"
 - Select a fund and "Proceed"
2.
 - Enter your "Redemption Percentage" or "Redemption Fund Unit(s)"
 - Tick the acknowledgement checkboxes and select "Execute"
3.
 - Review the transaction details, tick the acknowledgement checkbox (if any) and select "Confirm"
4.
 - Your transaction is submitted