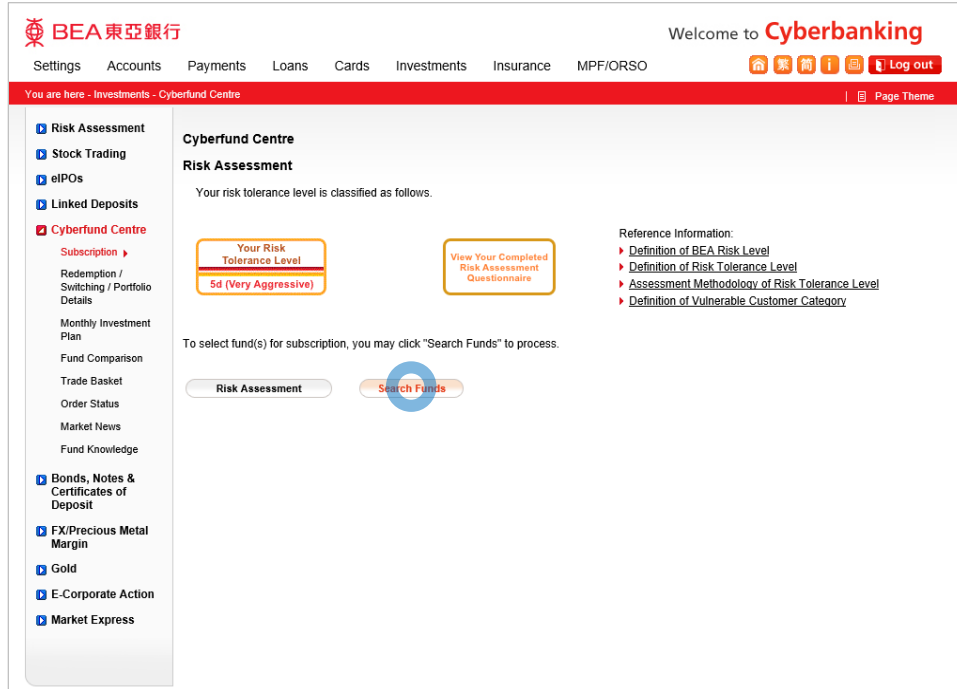


# Cyberbanking – Fund Subscription

The screenshot displays the BEA Cyberbanking interface. At the top, the BEA logo and name are on the left, and a navigation menu includes Settings, Accounts, Payments, Loans, Cards, Investments (highlighted with a blue circle), Insurance, and MPF/ORSO. A 'Welcome to Cyberbanking' message is on the right, with utility icons for Home, Search, i-Token, and Log out. Below the navigation is a breadcrumb trail: 'You are here - Investments - Cyberfund Centre'. A left sidebar lists various services, with 'Cyberfund Centre' selected and expanded to show 'Subscription' (highlighted with a blue circle). The main content area is titled 'Cyberfund Centre Disclaimer' and contains several paragraphs of text regarding transaction instructions, success criteria, and account updates. At the bottom of the disclaimer, there are two buttons: 'Disagree' and 'Agree' (highlighted with a blue circle).

- 1 • Log in Cyberbanking with i-Token  
• Go to “Investment” > “Cyberfund Centre” and then “Subscription”  
• Select “Agree” to the Disclaimer
- 2 • Select “Search Funds”
- 3 • Enter search criteria(s) and select “Search”  
• Select a fund and “Proceed”
- 4 • “Agree” to the Risk Disclosure
- 5 • Select the fund and enter your “Subscription Amount”  
• Tick the acknowledgement checkbox and select “Execute”
- 6 • Review the transaction details, tick the declaration checkboxes and select “Confirm”
- 7 • Your transaction is submitted

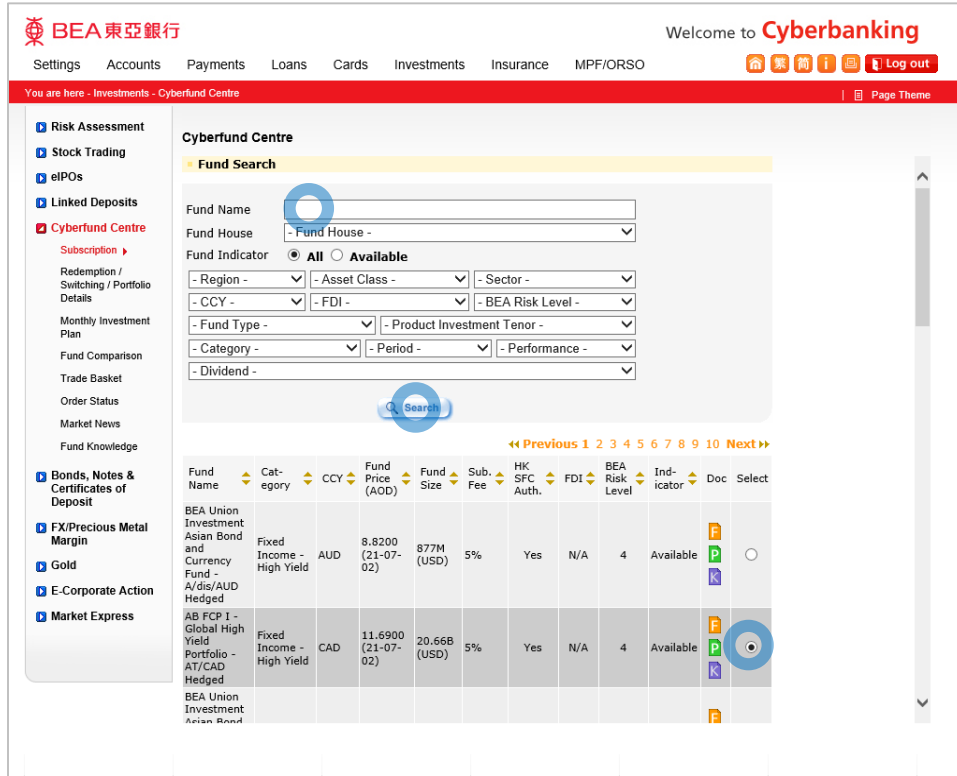
# Cyberbanking – Fund Subscription



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 'Log out' button is also present. Below this, a red banner indicates the user's location: 'You are here - Investments - Cyberfund Centre'. The main content area is titled 'Cyberfund Centre' and 'Risk Assessment'. It states, 'Your risk tolerance level is classified as follows.' Two boxes are shown: 'Your Risk Tolerance Level' with a value of '5d (Very Aggressive)' and 'View Your Completed Risk Assessment Questionnaire'. A 'Reference Information' section lists links for 'Definition of BEA Risk Level', 'Definition of Risk Tolerance Level', 'Assessment Methodology of Risk Tolerance Level', and 'Definition of Vulnerable Customer Category'. At the bottom, there are two buttons: 'Risk Assessment' and 'Search Funds', with the latter highlighted by a blue circle. A sidebar on the left contains various menu items, with 'Cyberfund Centre' and 'Subscription' highlighted.

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Subscription"  
• Select "Agree" to the Disclaimer
- 2 • **Select "Search Funds"**
- 3 • Enter search criteria(s) and select "Search"  
• Select a fund and "Proceed"
- 4 • "Agree" to the Risk Disclosure
- 5 • Select the fund and enter your "Subscription Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Confirm"
- 7 • Your transaction is submitted

# Cyberbanking – Fund Subscription



The screenshot shows the BEA Cyberbanking interface for fund subscription. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The main content area is titled 'Cyberfund Centre' and features a 'Fund Search' section with various filters and a 'Search' button. Below the search section is a table of available funds.

**Cyberfund Centre**

**Fund Search**

Fund Name:

Fund House:

Fund Indicator:  All  Available

- Region -  - Asset Class -  - Sector -

- CCY -  - FDI -  - BEA Risk Level -

- Fund Type -  - Product Investment Tenor -

- Category -  - Period -  - Performance -

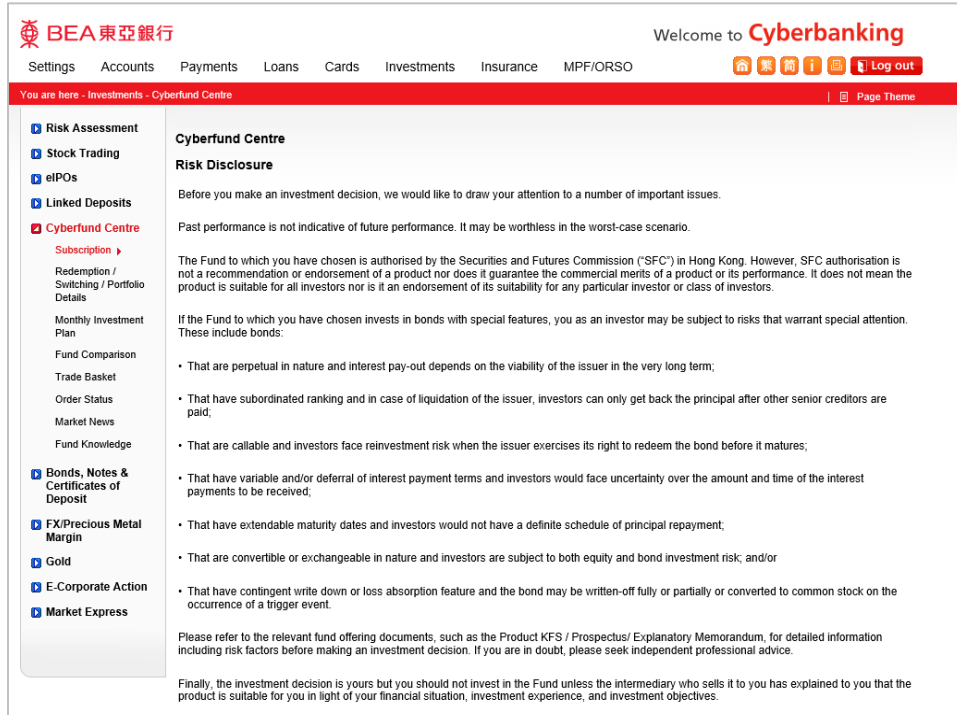
- Dividend -

◀ Previous 1 2 3 4 5 6 7 8 9 10 Next ▶

Fund Name	Cat-egory	CCY	Fund Price (AOD)	Fund Size	Sub. Fee	HK SFC Auth.	FDI	BEA Risk Level	Indicator	Doc	Select
BEA Union Investment Asian Bond and Currency Fund - A/ds/AUD Hedged	Fixed Income - High Yield	AUD	8.8200 (21-07-02)	877M (USD)	5%	Yes	N/A	4	Available	<input type="checkbox"/>	<input type="checkbox"/>
AB FCP I - Global High Yield Portfolio - AT/CAD Hedged	Fixed Income - High Yield	CAD	11.6900 (21-07-02)	20.66B (USD)	5%	Yes	N/A	4	Available	<input checked="" type="checkbox"/>	<input type="checkbox"/>
BEA Union Investment Asian Bond											<input type="checkbox"/>

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Subscription"  
• Select "Agree" to the Disclaimer
- 2 • Select "Search Funds"
- 3 • Enter search criteria(s) and select "Search"  
• Select a fund and "Proceed"
- 4 • "Agree" to the Risk Disclosure
- 5 • Select the fund and enter your "Subscription Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Confirm"
- 7 • Your transaction is submitted

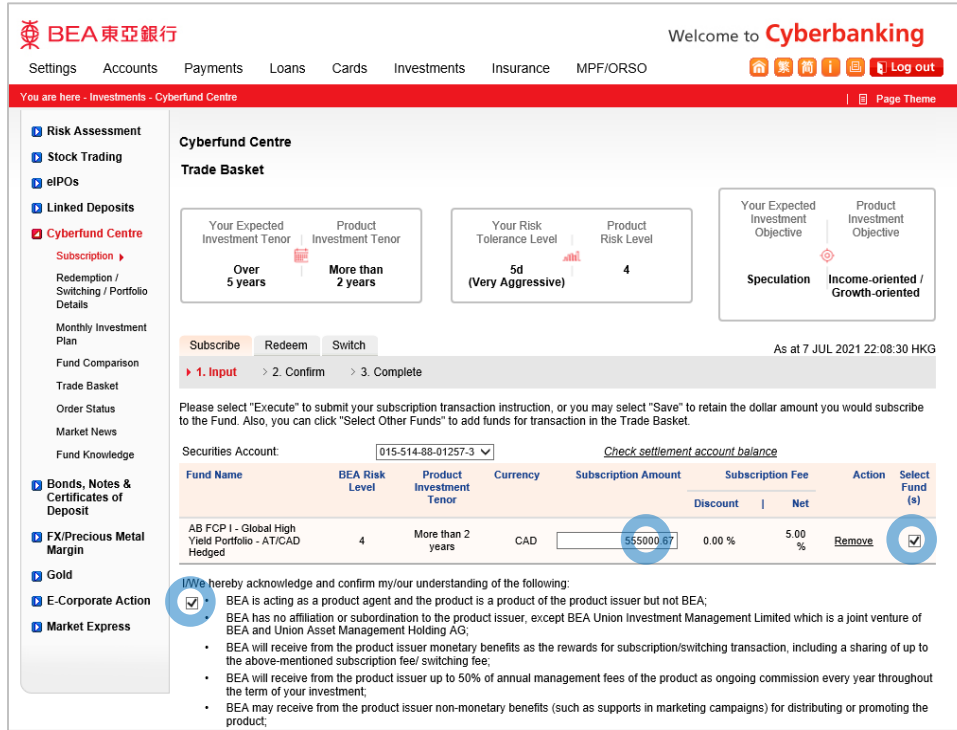
# Cyberbanking – Fund Subscription



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 the navigation bar, a red breadcrumb trail reads 'You are here - Investments - Cyberfund Centre'. A left sidebar contains a menu with items 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 'Cyberfund Centre' and 'Risk Disclosure'. It contains several paragraphs of text and a list of bullet points detailing risks. A footer note states: 'Finally, the investment decision is yours but you should not invest in the Fund unless the intermediary who sells it to you has explained to you that the product is suitable for you in light of your financial situation, investment experience, and investment objectives.'

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Subscription"  
• Select "Agree" to the Disclaimer
- 2 • Select "Search Funds"
- 3 • Enter search criteria(s) and select "Search"  
• Select a fund and "Proceed"
- 4 • "Agree" to the Risk Disclosure
- 5 • Select the fund and enter your "Subscription Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Confirm"
- 7 • Your transaction is submitted

# Cyberbanking – Fund Subscription



The screenshot shows the BEA Cyberbanking interface for fund subscription. 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'. It displays three comparison boxes: 'Your Expected Investment Tenor' (Over 5 years vs More than 2 years), 'Your Risk Tolerance Level' (5d Very Aggressive vs 4), and 'Your Expected Investment Objective' (Speculation vs Income-oriented / Growth-oriented). Below these are 'Subscribe', 'Redeem', and 'Switch' buttons. A progress bar shows '1. Input' as the current step. A table lists fund details for 'AB FCP I - Global High Yield Portfolio - AT/CAD Hedged' with a subscription amount of \$55,000.07. A disclaimer section is visible at the bottom, with a checkbox for acknowledgment.

Welcome to **Cyberbanking**

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

You are here - Investments - Cyberfund Centre [Page Theme](#)

**Risk Assessment**  
**Stock Trading**  
**eIPOs**  
**Linked Deposits**  
**Cyberfund Centre**  
Subscription ▶  
Redemption / Switching / Portfolio Details  
Monthly Investment Plan  
Fund Comparison  
Trade Basket  
Order Status  
Market News  
Fund Knowledge

**Bonds, Notes & Certificates of Deposit**  
**FX/Precious Metal Margin**  
**Gold**  
**E-Corporate Action**  
**Market Express**

**Cyberfund Centre**  
**Trade Basket**

Your Expected Investment Tenor: Over 5 years vs More than 2 years  
Your Risk Tolerance Level: 5d (Very Aggressive) vs 4  
Your Expected Investment Objective: Speculation vs Income-oriented / Growth-oriented

Subscribe Redeem Switch As at 7 JUL 2021 22:08:30 HKG

▶ 1. Input > 2. Confirm > 3. Complete

Please select "Execute" to submit your subscription transaction instruction, or you may select "Save" to retain the dollar amount you would subscribe to the Fund. 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	BEA Risk Level	Product Investment Tenor	Currency	Subscription Amount	Subscription Fee		Action	Select Fund (\$)
					Discount	Net		
AB FCP I - Global High Yield Portfolio - AT/CAD Hedged	4	More than 2 years	CAD	\$55000.07	0.00 %	5.00 %	Remove	<input checked="" type="checkbox"/>

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 will receive from the product issuer monetary benefits as the rewards for subscription/switching transaction, including a sharing of up to the above-mentioned subscription fee/ switching fee;  
• BEA will receive from the product issuer up to 50% of annual management fees of the product as ongoing commission every year throughout the term of your investment;  
• BEA may receive from the product issuer non-monetary benefits (such as supports in marketing campaigns) for distributing or promoting the product;

1. Log in Cyberbanking with i-Token  
Go to "Investment" > "Cyberfund Centre" and then "Subscription"  
Select "Agree" to the Disclaimer
2. Select "Search Funds"
3. Enter search criteria(s) and select "Search"  
Select a fund and "Proceed"
4. "Agree" to the Risk Disclosure
5. Select the fund and enter your "Subscription Amount"  
Tick the acknowledgement checkbox and select "Execute"
6. Review the transaction details, tick the declaration checkboxes and select "Confirm"
7. Your transaction is submitted

# Cyberbanking – Fund Subscription

Fund Comparison

Trade Basket

Order Status

Market News

Fund Knowledge

**Bonds, Notes & Certificates of Deposit**

FX/Precious Metal Margin

Gold

E-Corporate Action

Market Express

### Subscription

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

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.**

Fund Name	BEA Risk Level	Product Investment Tenor	Currency	Subscription Amount	Net Subscription Fee
AB FCP 1 - Global High Yield Portfolio - AT/CAD Hedged	4	More than 2 years	CAD	555,000.67	5.00%

\* Preferential rate.

Please confirm the declarations and your understanding stated below before proceeding with your subscription order.

We confirm that I/we fully understand and acknowledge all of the **relevant statements**.

I/we have read and agree to the contents stated therein in the latest offering documents of the relevant fund(s) and accept the risk(s) involved in investing in the relevant fund(s).

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 trade/switch funds frequently with short holding periods.

Regulations on Key Information Documents for Packaged Retail and Insurance-based Investment Products (the "PRIIPs Regulations") aim to increase the transparency and comparability of packaged retail and insurance-based investment products ("PRIIPs" or each of them a "PRIIP") for European Economic Area ("EEA") retail investors <sup>(Note 1)</sup> and United Kingdom ("UK") retail investors <sup>(Note 2)</sup> through the issue of a standardised pre-contractual product disclosure document, namely the key information document ("KID"). The PRIIPs Regulations require the Bank, when advising on, selling or distributing a PRIIP to an EEA retail investor or a UK retail investor, to provide such investor with a KID before such investor being bound by any contract or offer relating to a PRIIP.

Note 1: An EEA retail investor means any person whose residential address is situated in any of the EEA countries (namely Austria, Belgium, Bulgaria, Croatia, Republic of Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Iceland, Ireland, Italy, Latvia, Liechtenstein, Lithuania, Luxembourg, Malta, Netherlands, Norway, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, and Sweden and **are subject to change from time to time**).

For corporate, it means any entity which is incorporated or whose significant business is carried out in any of the EEA countries.

Note 2: A UK retail investor means any person whose residential address is situated in the United Kingdom.

For corporate, it means any entity which is incorporated or whose significant business is carried out in the United Kingdom.

In light of the above and the current unavailability of a KID for each of the products accessible on this platform, the Bank will not offer, advise on or distribute such products to EEA retail investors and UK retail investors until further notice.

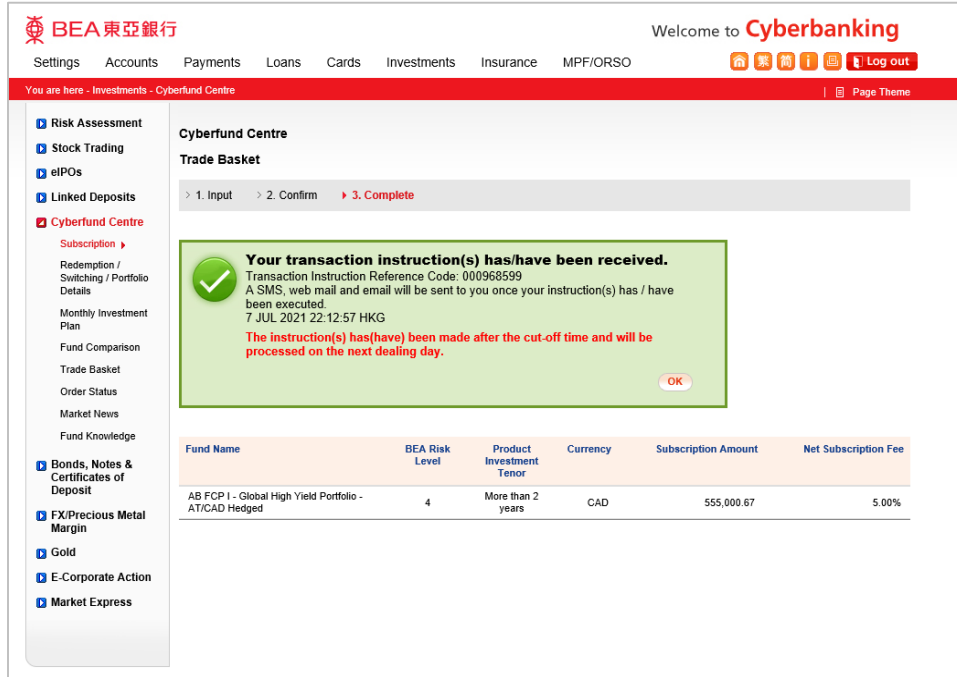
By proceeding with the transaction through Cyberbanking, you hereby declare and confirm that you are **neither** an EEA retail investor **nor** a UK retail investor and undertake to notify the Bank as soon as practicable if there is any change of your status above.

Should you have any queries, please contact our customer hotline at 2211 1311.

We confirm that I/we do not have a known liquidity need within 6 months on the subscription amount to be invested in this transaction.

- 1 • Log in Cyberbanking with i-Token
- Go to "Investment" > "Cyberfund Centre" and then "Subscription"
- Select "Agree" to the Disclaimer
- 2 • Select "Search Funds"
- 3 • Enter search criteria(s) and select "Search"
- Select a fund and "Proceed"
- 4 • "Agree" to the Risk Disclosure
- 5 • Select the fund and enter your "Subscription Amount"
- Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Confirm"
- 7 • Your transaction is submitted

# Cyberbanking – Fund Subscription



The screenshot shows the BEA Cyberbanking interface. At the top, it says "Welcome to Cyberbanking" and "You are here - Investments - Cyberfund Centre". The left sidebar contains navigation options like Risk Assessment, Stock Trading, and Cyberfund Centre. The main content area is titled "Cyberfund Centre" and "Trade Basket". A green confirmation box states: "Your transaction instruction(s) has/have been received. Transaction Instruction Reference Code: 000968599. A SMS, web mail and email will be sent to you once your instruction(s) has / have been executed. 7 JUL 2021 22:12:57 HKG. The instruction(s) has(have) been made after the cut-off time and will be processed on the next dealing day." Below this is a table with one row of fund details.

Fund Name	BEA Risk Level	Product Investment Tenor	Currency	Subscription Amount	Net Subscription Fee
AB FCP I - Global High Yield Portfolio - AT/CAD Hedged	4	More than 2 years	CAD	555,000.67	5.00%

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Subscription"  
• Select "Agree" to the Disclaimer
- 2 • Select "Search Funds"
- 3 • Enter search criteria(s) and select "Search"  
• Select a fund and "Proceed"
- 4 • "Agree" to the Risk Disclosure
- 5 • Select the fund and enter your "Subscription Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Confirm"
- 7 • Your transaction is submitted