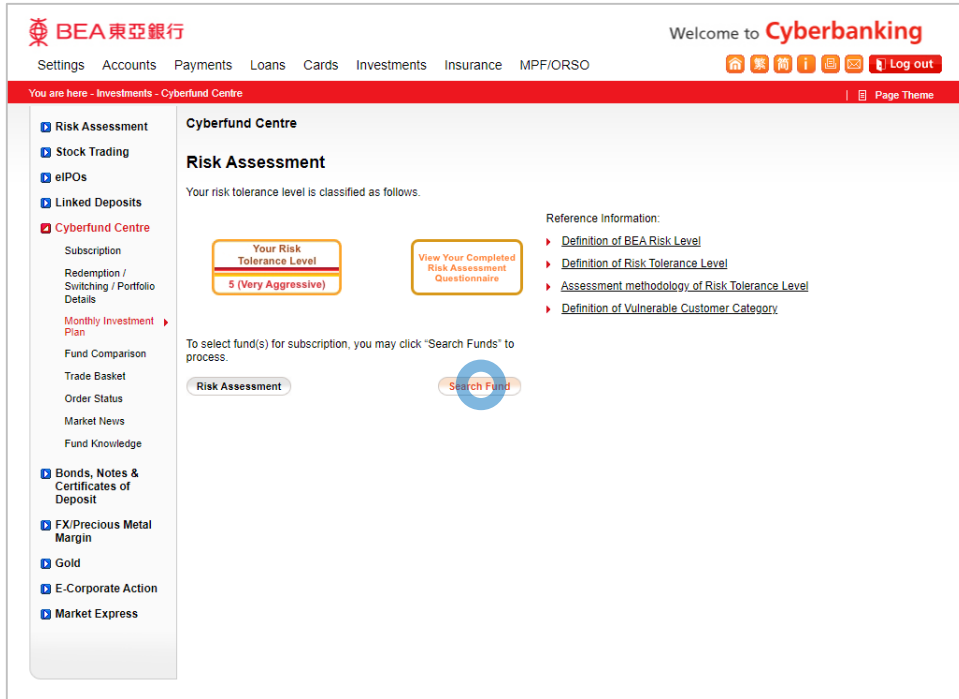


# Cyberbanking – Unit Trusts Monthly Investment Plan

The screenshot displays the BEA Cyberbanking website. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The 'Investments' menu is highlighted with a blue circle. Below the navigation bar, the breadcrumb trail reads 'You are here - Investments - Cyberfund Centre'. The main content area is titled 'Cyberfund Centre' and contains a 'Disclaimer' section. The disclaimer text states that Monthly Investment Plan Applications are processed on the 8th day of each month, and that the Bank will debit the customer's account on this day. It also mentions that the transaction will be successful if the instruction is received by the Bank. At the bottom of the disclaimer, there are two buttons: 'Disagree' and 'Agree', with the 'Agree' button circled in blue. The footer of the page includes the copyright notice '© Copyright ET Wealth 2018' and a disclaimer regarding the accuracy and reliability of the information provided.

- 1 • Log in Cyberbanking with i-Token  
• Go to “Investment” > “Cyberfund Centre” and then “Monthly Investment Plan”  
• 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 • Enter your “Monthly Investment Amount”  
• Tick the acknowledgement checkbox and select “Execute”
- 6 • Review the transaction details, tick the declaration checkboxes and select “Execute”
- 7 • Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan



The screenshot shows the BEA Cyberbanking interface. At the top, it says "Welcome to Cyberbanking" and "You are here - Investments - Cyberfund Centre". The main content area is titled "Risk Assessment" and displays "Your Risk Tolerance Level" as "5 (Very Aggressive)". There are two buttons: "Risk Assessment" and "Search Fund". A "Search Fund" button is circled in blue. The left sidebar contains a navigation 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".

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Monthly Investment Plan"  
• 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 • Enter your "Monthly Investment Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Execute"
- 7 • Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan

**BEA 東亞銀行** Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Investments - Cyberfund Centre

### Cyberfund Centre

#### Fund Search

##### Monthly Investment Plan 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 -  - GBA Wealth Connect -

Fund Name	Cat-gory	CCY	Fund Price (ADD)	Fund Size	Sub. Fee	HK SFC Auth.	FDI	BEA Risk Level	Indicator	Doc	Select
AB FCP I - China Low Volatility Equity Portfolio - A/HKD	Equity - China	HKD	358.5800 (22-09-07)	122.9M (USD)	5%	Yes	N/A	1	Selected		

**Important Notice:**

The list of funds posted in the CyberFund Centre does not normally comprise all of the fund products available from the Bank, but a selection of products as determined by the Bank from time to time without prior notice. The general selection criteria for each of the funds posted in the CyberFund Centre can be summarised as follows:

- 1 • Log in Cyberbanking with i-Token  
• Go to “Investment” > “Cyberfund Centre” and then “Monthly Investment Plan”  
• 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 • Enter your “Monthly Investment Amount”  
• Tick the acknowledgement checkbox and select “Execute”
- 6 • Review the transaction details, tick the declaration checkboxes and select “Execute”
- 7 • Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan

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 visible in the top right. Below the navigation bar, a red banner indicates 'You are here - Investments - Cyberfund Centre'. The main content area is titled 'Cyberfund Centre' and contains a 'Risk Disclosure' section. The 'Risk Disclosure' section includes a warning about past performance and a list of risks associated with investing in bonds with special features. At the bottom of the page, there are 'Disagree' and 'Agree' buttons.

BEA 東亞銀行

Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

Home Search Information 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**

**Risk Disclosure**

Before you make an investment decision, we would like to draw your attention to a number of important issues.

Past performance is not indicative of future performance. It may be worthless in the worst-case scenario.

The Fund to which you have chosen is authorised by the Securities and Futures Commission in Hong Kong. However, such authorization does not imply any official recommendation.

If the Fund to which you have chosen invests in bonds with special features, you as an investor may be subject to risks that warrant special attention. These include bonds:

- That are perpetual in nature and interest pay-out depends on the viability of the issuer in the very long term;
- That have subordinated ranking and in case of liquidation of the issuer, investors can only get back the principal after other senior creditors are paid;
- That are callable and investors face reinvestment risk when the issuer exercises its right to redeem the bond before it matures;
- That have variable and/or deferral of interest payment terms and investors would face uncertainty over the amount and time of the interest payments to be received;
- That have extendable maturity dates and investors would not have a definite schedule of principal repayment;
- That are convertible or exchangeable in nature and investors are subject to both equity and bond investment risk; and/or
- That have contingent write down or loss absorption feature and the bond may be written-off fully or partially or converted to common stock on the occurrence of a trigger event.

Please refer to the relevant fund offering documents, such as the Product KFS / Prospectus/ Explanatory Memorandum, for detailed information including risk factors before making an investment decision. If you are in doubt, please seek independent professional advice.

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.

Disagree Agree

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Monthly Investment Plan"  
• 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 • Enter your "Monthly Investment Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Execute"
- 7 • Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan

The screenshot displays the BEA Cyberbanking interface. At the top, the navigation menu includes Settings, Accounts, Payments, Loans, Cards, Investments, Insurance, and MPF/ORSO. The user is logged in as 'Cyberfund Centre'. The main content area is titled 'Cyberfund Centre' and shows three comparison cards for Risk Tolerance Level (5 - Very Aggressive), Expected Investment Tenor (Over 5 years), and Expected Investment Objective (Speculation). Below this is the 'Monthly Investment Plan' section, which is currently in the '1. Input' step. A table lists the following details: Customer's Name: CHAN AC08; Document Number: J0008459; Securities Account No.: 01552188124837; Settlement Account No.: 01552188124837; MIP Code: PG113; Fund House: AllianceBernstein Hong Kong Limited; Fund Name: AB FCP 1 - China Low Volatility Equity Portfolio - A/HKD; FDI#: N/A; Product Risk Level: 1; Product Investment Tenor: More than 2 years; Product Investment Objective: Growth-oriented/ Speculation; Monthly Investment Amount: HKD [input field]; Payment Method: By Settlement Account; Subscription Fee#: Original Rate 5%; Discount Rate 3.32%. Below the table, there is a declaration section: 'I/We hereby acknowledge and confirm my/our understanding of the following:' followed by a checkbox and three bullet points: 1. BEA is acting as a product agent and the product is a product of the product issuer but not BEA; 2. 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; 3. BEA will receive from the product issuer monetary benefits as the rewards for subscription transaction, including a sharing of up to the above-mentioned subscription fee.

1. Log in Cyberbanking with i-Token  
Go to "Investment" > "Cyberfund Centre" and then "Monthly Investment Plan"  
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. Enter your "Monthly Investment Amount"  
Tick the acknowledgement checkbox and select "Execute"
6. Review the transaction details, tick the declaration checkboxes and select "Execute"
7. Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan

The screenshot displays the BEA Cyberbanking interface for a Monthly Investment Plan. The page is titled "Cyberfund Centre" and shows a progress bar with three steps: 1. Input, 2. Confirm (active), and 3. Complete. Below the progress bar, there is a table of details to be verified and confirmed. The table includes fields for Name of Party to be Credited, Account Number, My/Our Bank Name, Withdrawal Account Number, Monthly Investment Amount, Expiry Date, and Fund Name. Below the table, there are several checkboxes for confirmation, including "I/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)", and "I/We understand and acknowledge that investment in unit trusts should be regarded as medium to long-term in nature, and not for short-term investment purposes".

BEA 東亞銀行

Welcome to Cyberbanking

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Investments - Cyberfund Centre

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

Your Risk Tolerance Level: 5 (Very Aggressive) | Product Risk Level: 1  
Your Expected Investment Tenor: Over 5 years | Product Investment Tenor: More than 2 years  
Your Expected Investment Objective: Speculation | Product Investment Objective: Growth-oriented/Speculation

Monthly Investment Plan As at 09 Sep 2022 11:00:40 HKG

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

Please verify and confirm the Direct Debit Authorisation Form instruction(s) listed below:

Name of Party to be Credited ("the Beneficiary"):	BEA Monthly Investment Plan - Collection Account
Account Number to be credited:	015-521-25-02350-6
My/Our Bank Name:	The Bank of East Asia, Limited
Withdrawal Account Number:	01552188124837
Monthly Investment Amount	HKD 1000
Expiry Date	Effect Indefinitely
Fund Name	AB FCP 1 - China Low Volatility Equity Portfolio - A/HKD

# For applicable subscription fee(s) please click [here](#) for details.  
Please confirm the declarations and your understanding stated below before proceeding with your subscription order.

- I/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).
- I/We understand and acknowledge that 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 redemption charges) are involved, I/We may suffer loss regardless of the fund returns if I/We i) trade/switch funds frequently with short holding periods, or ii) redeem/switch out funds within a short period of time.
- 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.

1. Log in Cyberbanking with i-Token  
Go to "Investment" > "Cyberfund Centre" and then "Monthly Investment Plan"  
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. Enter your "Monthly Investment Amount"  
Tick the acknowledgement checkbox and select "Execute"
6. Review the transaction details, tick the declaration checkboxes and select "Execute"
7. Your transaction is submitted

# Cyberbanking – Unit Trusts Monthly Investment Plan

The screenshot displays the BEA Cyberbanking interface. At the top, it says "Welcome to Cyberbanking" and "You are here - Investments - Cyberfund Centre". The main content area is titled "Cyberfund Centre" and "Monthly Investment Plan". A green notification box states: "Your application has been received. 09 Sep 2022 11:04:52 HKG. Application Reference No: 2209090524. Transaction Instruction Reference Code: TMIP202209094340. SMS and email will be sent to you once your instruction(s) has /have been executed." Below this, a table lists transaction details.

Customer's Name:	CHAN AC08
Document Number:	J0008459
Securities Account No.:	01552188124837
Settlement Account No.:	01552188124837
MIP Code:	PG113
Fund House:	AllianceBernstein Hong Kong Limited
Fund Name:	AB FCP1 - China Low Volatility Equity Portfolio - A/HKD
FDI:	N/A
Product Risk Level:	1
Product Investment Tenor:	More than 2 years
Product Investment Objective:	Growth-oriented / Speculation
Monthly Investment Amount:	HKD 1000
Payment Method:	By Settlement Account
Subscription Fee:	1.68%
Name of Party to be Credited ('the Beneficiary'):	BEA Monthly Investment Plan - Collection Account
Account Number to be credited:	015-521-25-02350-6
My/Our Bank Name:	The Bank of East Asia, Limited
Withdrawal Account Number:	01552188124837
Monthly Investment Amount:	HKD 1000
Expiry Date:	Effect Indefinitely
Fund Name:	AB FCP1 - China Low Volatility Equity Portfolio - A/HKD

- 1 • Log in Cyberbanking with i-Token  
• Go to "Investment" > "Cyberfund Centre" and then "Monthly Investment Plan"  
• 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 • Enter your "Monthly Investment Amount"  
• Tick the acknowledgement checkbox and select "Execute"
- 6 • Review the transaction details, tick the declaration checkboxes and select "Execute"
- 7 • Your transaction is submitted