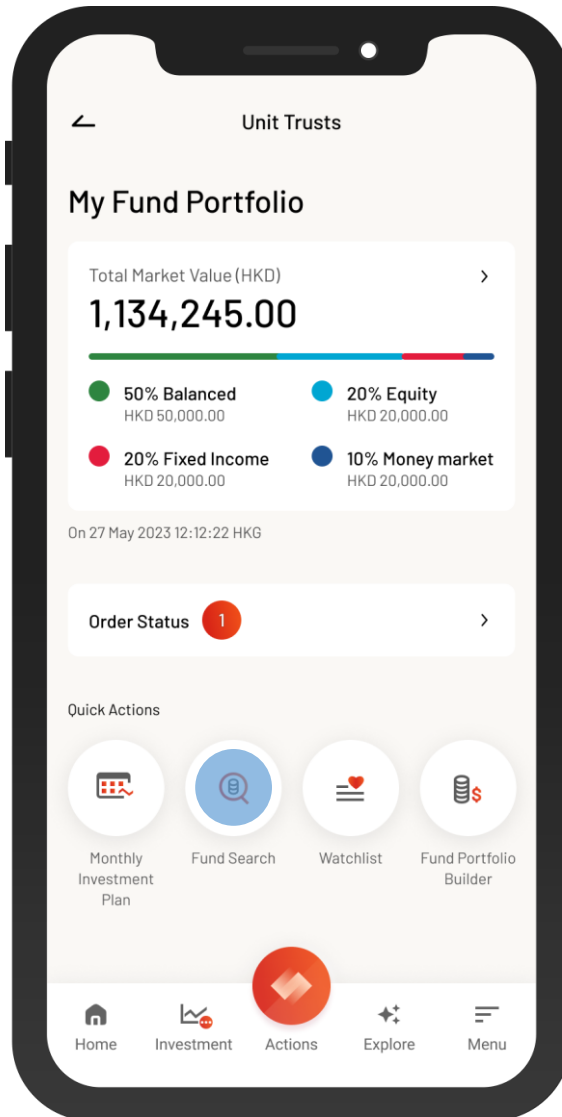
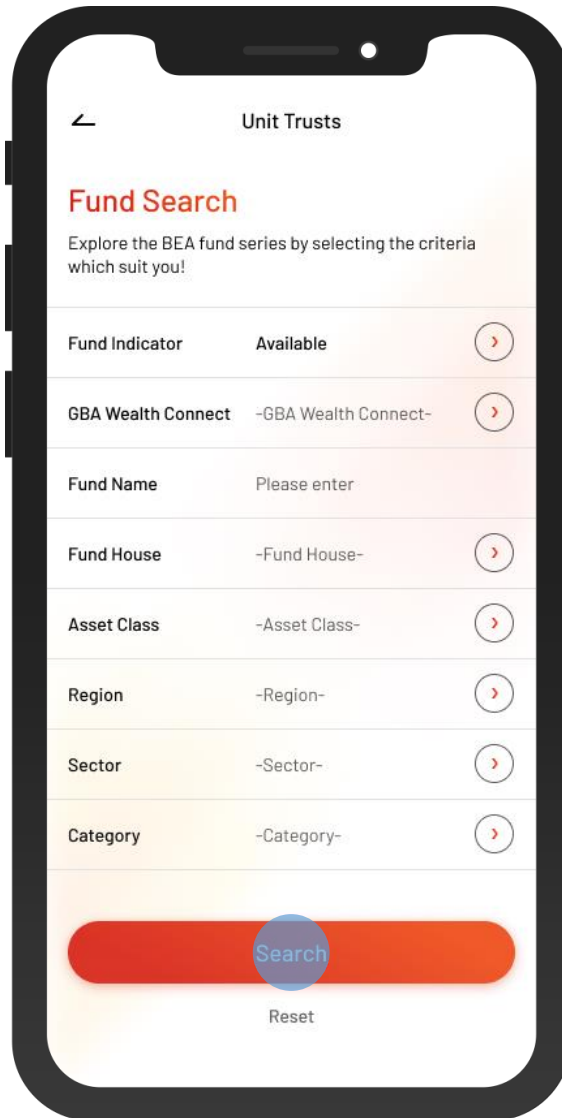


BEA Mobile – Fund Subscription



- 1 • Log in BEA Mobile with i-Token
• Go to “Menu” > “Investment” > “Unit Trusts”
• Select “Fund Search”

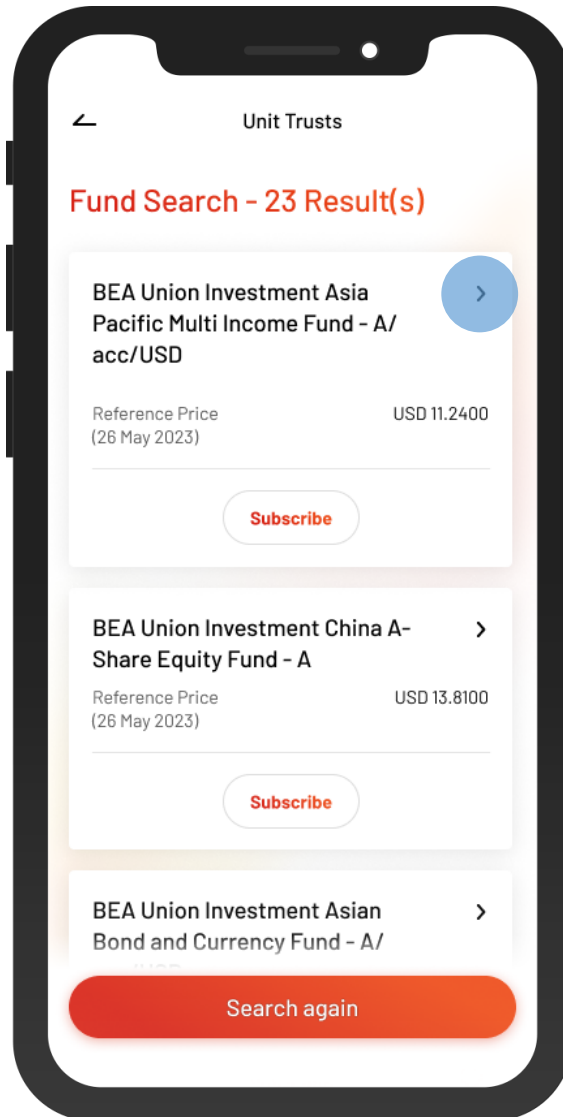
BEA Mobile – Fund Subscription



- 2 • Input the search criteria(s), and then select “Search”



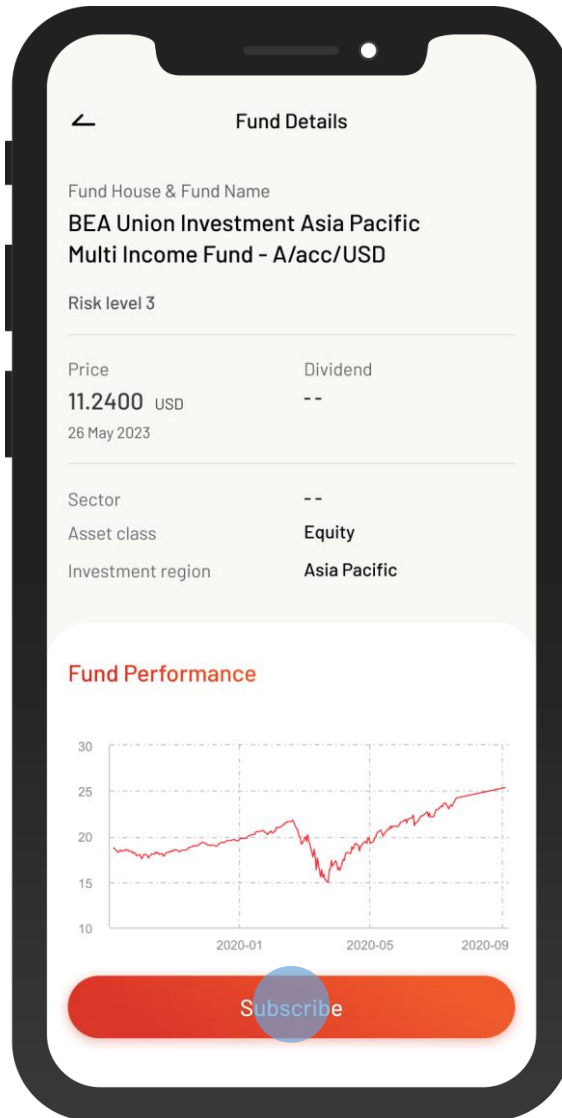
BEA Mobile – Fund Subscription



- 3 • Select a fund to view the details



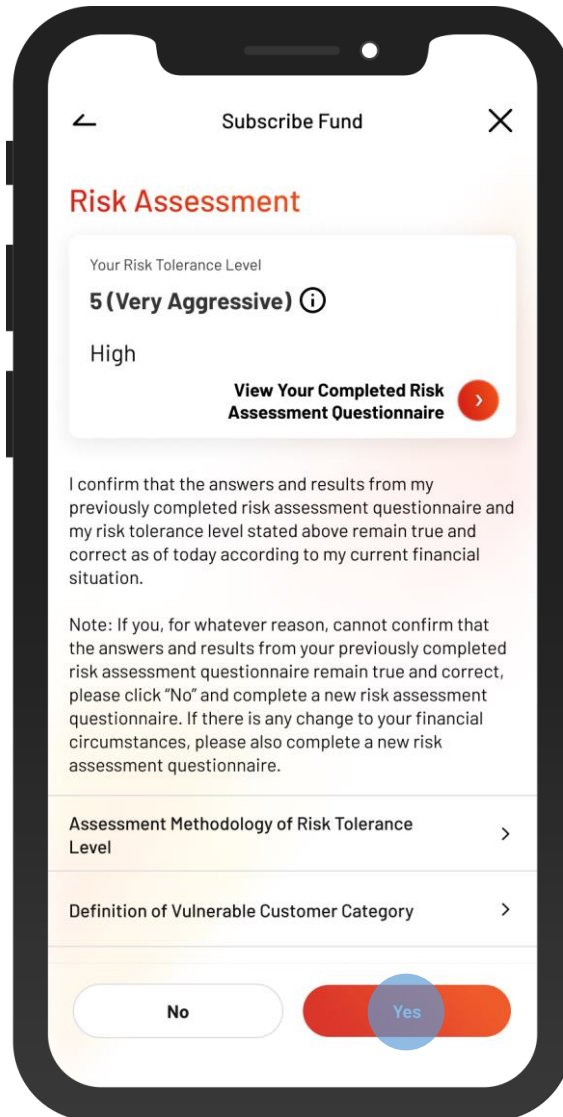
BEA Mobile – Fund Subscription



- 4 • View the fund details, and then select “Subscribe”

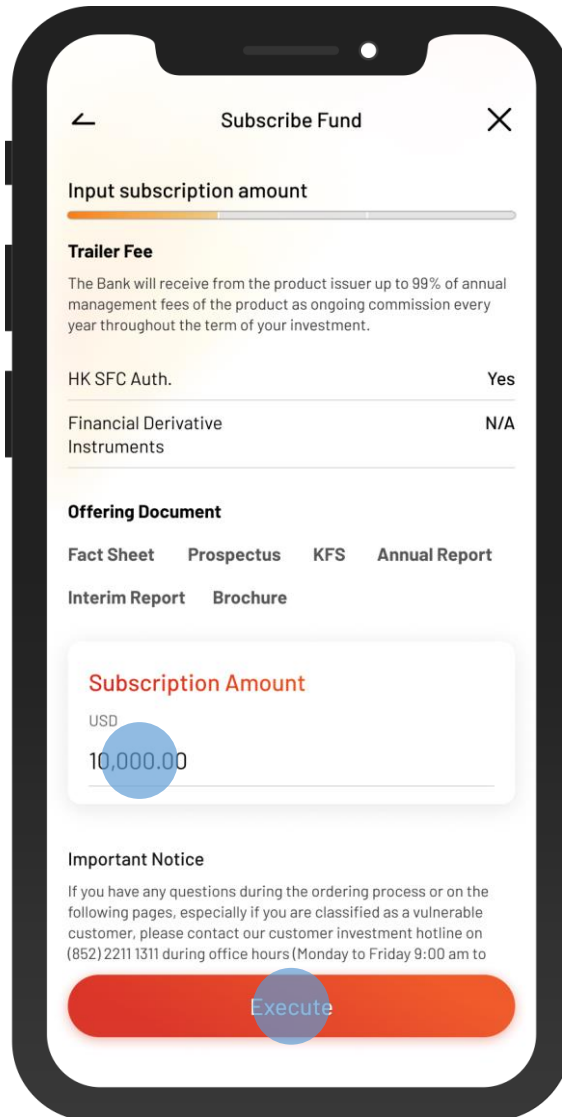


BEA Mobile – Fund Subscription



- 5 • Review your risk assessment, and then select "Yes" to confirm

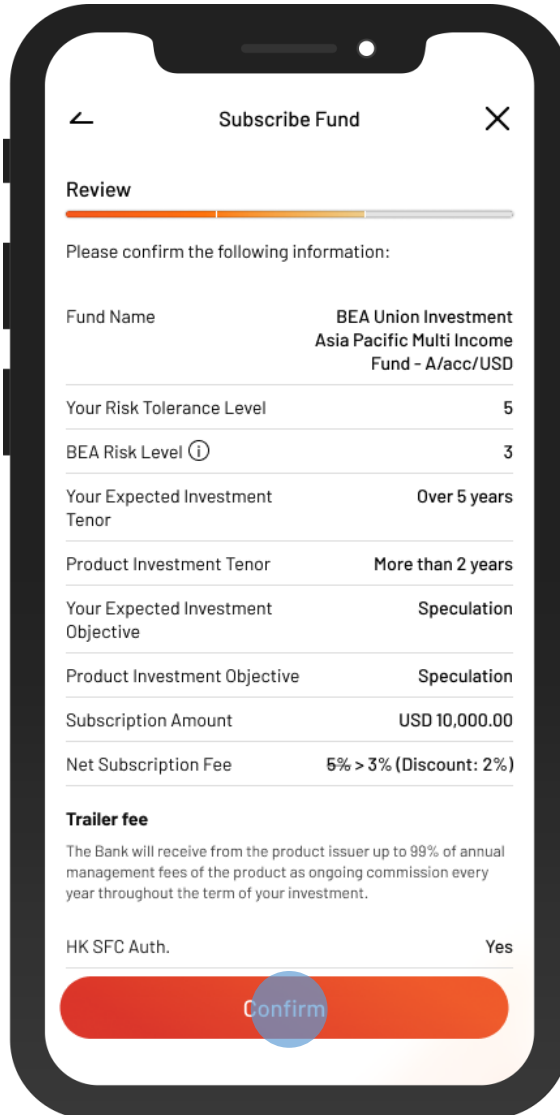
BEA Mobile – Fund Subscription



The screenshot shows the 'Subscribe Fund' screen on a mobile device. At the top, there is a back arrow and a close 'X' icon. Below the title, there is a progress bar for 'Input subscription amount'. The 'Trailer Fee' section contains a paragraph of text and two checkboxes: 'HK SFC Auth.' (checked) and 'Financial Derivative Instruments' (unchecked). The 'Offering Document' section lists 'Fact Sheet', 'Prospectus', 'KFS', 'Annual Report', 'Interim Report', and 'Brochure'. A 'Subscription Amount' field shows 'USD 10,000.00'. An 'Important Notice' section is at the bottom, followed by a large red 'Execute' button.

- 6 • Input the “Subscription Amount” and tick the acknowledgement checkboxes (if any)
- Select “Execute”

BEA Mobile – Fund Subscription



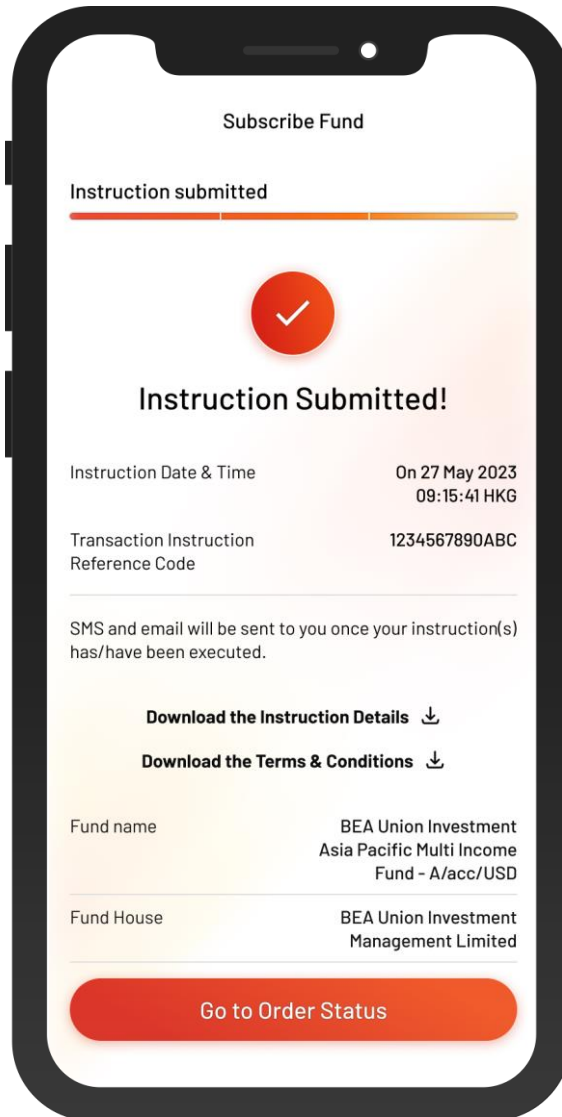
The screenshot shows a mobile application interface for fund subscription. At the top, there is a navigation bar with a back arrow on the left, the title "Subscribe Fund" in the center, and a close "X" icon on the right. Below the navigation bar is a "Review" section with a progress indicator. The main content area contains a list of subscription details:

Please confirm the following information:	
Fund Name	BEA Union Investment Asia Pacific Multi Income Fund - A/acc/USD
Your Risk Tolerance Level	5
BEA Risk Level ⓘ	3
Your Expected Investment Tenor	Over 5 years
Product Investment Tenor	More than 2 years
Your Expected Investment Objective	Speculation
Product Investment Objective	Speculation
Subscription Amount	USD 10,000.00
Net Subscription Fee	5% > 3% (Discount: 2%)

Below the table, there is a section titled "Trailer fee" with the text: "The Bank will receive from the product issuer up to 99% of annual management fees of the product as ongoing commission every year throughout the term of your investment." At the bottom, there is a row for "HK SFC Auth." with a "Yes" checkbox. A large red "Confirm" button is positioned at the very bottom of the screen.

- 7 • Review the instruction details and tick the acknowledgement checkboxes (if any)
- Select “Confirm”

BEA Mobile – Fund Subscription



8 • Your instruction is submitted