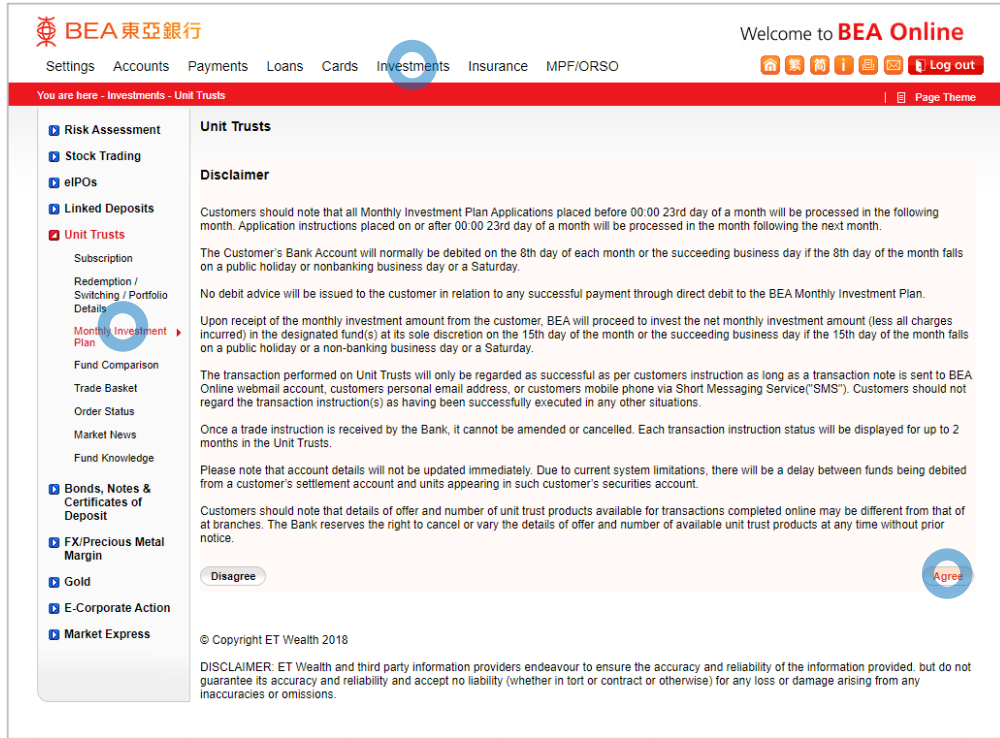


BEA Online – Unit Trusts Monthly Investment Plan

BEA Online – Unit Trusts Monthly Investment Plan



The screenshot shows the BEA Online interface for the Unit Trusts Monthly Investment Plan. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The 'Investments' menu is highlighted. The main content area is titled 'Unit Trusts' and contains a 'Disclaimer' section. The disclaimer text states that Monthly Investment Plan Applications are processed on the 23rd day of the month, and that the customer's bank account will be debited on the 8th day of the month. It also mentions that BEA will invest the net monthly investment amount (less charges) in the designated fund(s) on the 15th day of the month. A 'Disagree' button is visible at the bottom of the disclaimer, and an 'Agree' button is highlighted with a blue circle.

BEA 東亞銀行

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Investments - Unit Trusts

Unit Trusts

Disclaimer

Customers should note that all Monthly Investment Plan Applications placed before 00:00 23rd day of a month will be processed in the following month. Application instructions placed on or after 00:00 23rd day of a month will be processed in the month following the next month.

The Customer's Bank Account will normally be debited on the 8th day of each month or the succeeding business day if the 8th day of the month falls on a public holiday or nonbanking business day or a Saturday.

No debit advice will be issued to the customer in relation to any successful payment through direct debit to the BEA Monthly Investment Plan.

Upon receipt of the monthly investment amount from the customer, BEA will proceed to invest the net monthly investment amount (less all charges incurred) in the designated fund(s) at its sole discretion on the 15th day of the month or the succeeding business day if the 15th day of the month falls on a public holiday or a non-banking business day or a Saturday.

The transaction performed on Unit Trusts will only be regarded as successful as per customers instruction as long as a transaction note is sent to BEA Online webmail account, customers personal email address, or customers mobile phone via Short Messaging Service("SMS"). Customers should not regard the transaction instruction(s) as having been successfully executed in any other situations.

Once a trade instruction is received by the Bank, it cannot be amended or cancelled. Each transaction instruction status will be displayed for up to 2 months in the Unit Trusts.

Please note that account details will not be updated immediately. Due to current system limitations, there will be a delay between funds being debited from a customer's settlement account and units appearing in such customer's securities account.

Customers should note that details of offer and number of unit trust products available for transactions completed online may be different from that of at branches. The Bank reserves the right to cancel or vary the details of offer and number of available unit trust products at any time without prior notice.

© Copyright ET Wealth 2018

DISCLAIMER: ET Wealth and third party information providers endeavour to ensure the accuracy and reliability of the information provided, but do not guarantee its accuracy and reliability and accept no liability (whether in tort or contract or otherwise) for any loss or damage arising from any inaccuracies or omissions.

- 1 • Log in BEA Online with i-Token
• Go to "Investment" > "Unit Trusts" 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

BEA Online – Unit Trusts Monthly Investment Plan

BEA 東亞銀行

Welcome to **BEA Online**

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

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

Unit Trusts

Risk Assessment

Your risk tolerance level is classified as follows.

Your Risk Tolerance Level
5 (Very Aggressive)

View Your Completed Risk Assessment Questionnaire

Reference Information:

- ▶ [Definition of BEA Risk Level](#)
- ▶ [Definition of Risk Tolerance Level](#)
- ▶ [Assessment methodology of Risk Tolerance Level](#)
- ▶ [Definition of Vulnerable Customer Category](#)

To select fund(s) for subscription, you may click "Search Funds" to process.

[Risk Assessment](#) [Search Fund](#)

Navigation menu (left):

- Risk Assessment
- Stock Trading
- eIPOs
- Linked Deposits
- Unit Trusts**
 - 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

- 1 • Log in BEA Online with i-Token
• Go to "Investment" > "Unit Trusts" 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

BEA Online – Unit Trusts Monthly Investment Plan

BEA 東亞銀行 Welcome to **BEA Online**

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

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

Unit Trusts

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	Ind-icator	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 BEA Online with i-Token
• Go to “Investment” > “Unit Trusts” 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

BEA Online – Unit Trusts Monthly Investment Plan

BEA 東亞銀行

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

Home Search Help Log out

You are here - Investments - Cyberfund Centre | Page Theme

- Risk Assessment
- Stock Trading
- eIPOs
- Linked Deposits
- Unit Trusts**
 - 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

Unit Trusts

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 BEA Online with i-Token
• Go to “Investment” > “Unit Trusts” 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

BEA Online – Unit Trusts Monthly Investment Plan

BEA 東亞銀行

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Investments - Cyberfund Centre

Unit Trusts

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

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 type="text"/>
Payment Method:	By Settlement Account
Subscription Fee#:	Original Rate 5%; Discount Rate 3.32%

*FDI stands for financial derivative instruments. "Yes" indicates that customers are required to have knowledge of derivatives in order to subscribe for the products.
#For applicable subscription fee(s), please click [here](#) for details.

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 transaction, including a sharing of up to the above-mentioned subscription fee.

1. Log in BEA Online with i-Token
Go to "Investment" > "Unit Trusts" 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

BEA Online – Unit Trusts Monthly Investment Plan

BEA 東亞銀行

Welcome to **BEA Online**

Settings Accounts Payments Loans Cards Investments Insurance MPFI/ORSO

You are here - Investments - Cyberfund Centre

Unit Trusts

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 FCP1 - 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.

- We confirm that I/We fully understand and acknowledge all of the [relevant statements](#).
- 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).
- 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 ^[Note 1] and United Kingdom ("UK") retail investors ^[Note 2] 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 BEA Online with i-Token
Go to "Investment" > "Unit Trusts" 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

BEA Online – Unit Trusts Monthly Investment Plan

The screenshot displays the BEA Online interface for a Unit Trusts Monthly Investment Plan. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The user is logged in as 'CHAN AC08'. The main content area shows a confirmation message: 'Your application has been received.' with a green checkmark icon. The message includes the date and time '09 Sep 2022 11:04:52 HKG', the Application Reference No. '2209090524', and the Transaction Instruction Reference Code 'TMIP202209094340'. Below the message is a table of 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 BEA Online with i-Token
• Go to "Investment" > "Unit Trusts" 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