

## **“MPF Customers Opt for e-Statement” Campaign**

### General Terms and Conditions

1. The “MPF Customers Opt for e-Statement” Campaign (the “Campaign”) is organised by Bank of East Asia (Trustees) Limited (“BEA Trustees”).
2. The Campaign runs from 1<sup>st</sup> April to 30<sup>th</sup> April, 2020 (both dates inclusive) (the “Promotional Period”).
3. All participants must fulfill the below requirements to participate in the Campaign (the “Eligible Participants”):
  - Aged 18 or above and hold a valid Hong Kong Identity Card;
  - Maintain at least one valid Hong Kong residential address in BEA Trustees’ record;
  - Be an existing customer of BEA (MPF) Master Trust Scheme, BEA (MPF) Value Scheme or BEA (MPF) Industry Scheme with Cyberbanking account; and
  - Opt for receiving MPF e-Statement and cancel paper statement through the Cyberbanking account within the Promotional Period.

Any person who does not fulfill the above requirements will not be eligible to participate in the Campaign.
4. The first 500 Eligible Participants will receive food coupon (the “Prize”) to redeem half dozen of assorted cakes.
5. The Campaign is only applicable to the first 500 Eligible Participants on a first-come, first-served basis while stocks last.
6. The Prize of the Campaign, number of winners, and entitlement to the Prize will be announced by BEA Trustees. BEA Trustees reserves the sole and absolute right to make final and conclusive decisions.
7. Participation in the Campaign is voluntary, and BEA Trustees shall not be responsible for any disputes or liabilities arising from or caused by the Campaign or the Prize. BEA Trustees shall not be responsible for any related obligations or costs incurred by participating in the Campaign.
8. Participation in the Campaign represents the participant’s understanding, acceptance, and willingness to comply with the terms and conditions for the Campaign and Prize. In case of any breach of these terms and conditions, or any dishonest conduct and/or acts of counterfeit, BEA Trustees reserves the sole right to immediately cancel the participant’s entitlement to the Prize without prior notice.
9. A computer system arranged by BEA Trustees will be used to generate the results. BEA Trustees’ records and the results shall be final and conclusive.
10. BEA Trustees shall not be responsible for any matters arising from or in connection with the submission, delay, loss, or transmission error of any information of the participant due to technical problems, including but not limited to any computer or internet network problems. All relevant dates and times of the Campaign (including but not limited to the date and time of participation and the winners’ replies) will be based on the information as recorded in BEA Trustees’ computer systems. BEA Trustees reserves the sole and absolute right to make final and conclusive decisions.
11. If a participant is found to have adopted any way to invade and/or modify the computer program to participate in this campaign, BEA Trustees reserves the sole

right to cancel the participant's entitlement to the Prize. In such a case, the participant will bear all related responsibilities, liabilities, and consequences.

12. BEA Trustees reserves the sole right to vary or cancel the Campaign and/or amend or alter these Terms and Conditions at any time without prior notice. In the event of any dispute, the decision of BEA Trustees shall be final and conclusive.
13. No person other than the Eligible Participant or BEA Trustees will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
14. Employees of The Bank of East Asia Group and their relatives are ineligible to participate in the Campaign. BEA Trustees reserves the sole and absolute right to interpret and determine the definition of "The Bank of East Asia Group" and "relatives".
15. Should there be any discrepancy between the English and Chinese versions of these Terms and Conditions, the English version shall apply and prevail.

#### Prize Redemption Terms and Conditions

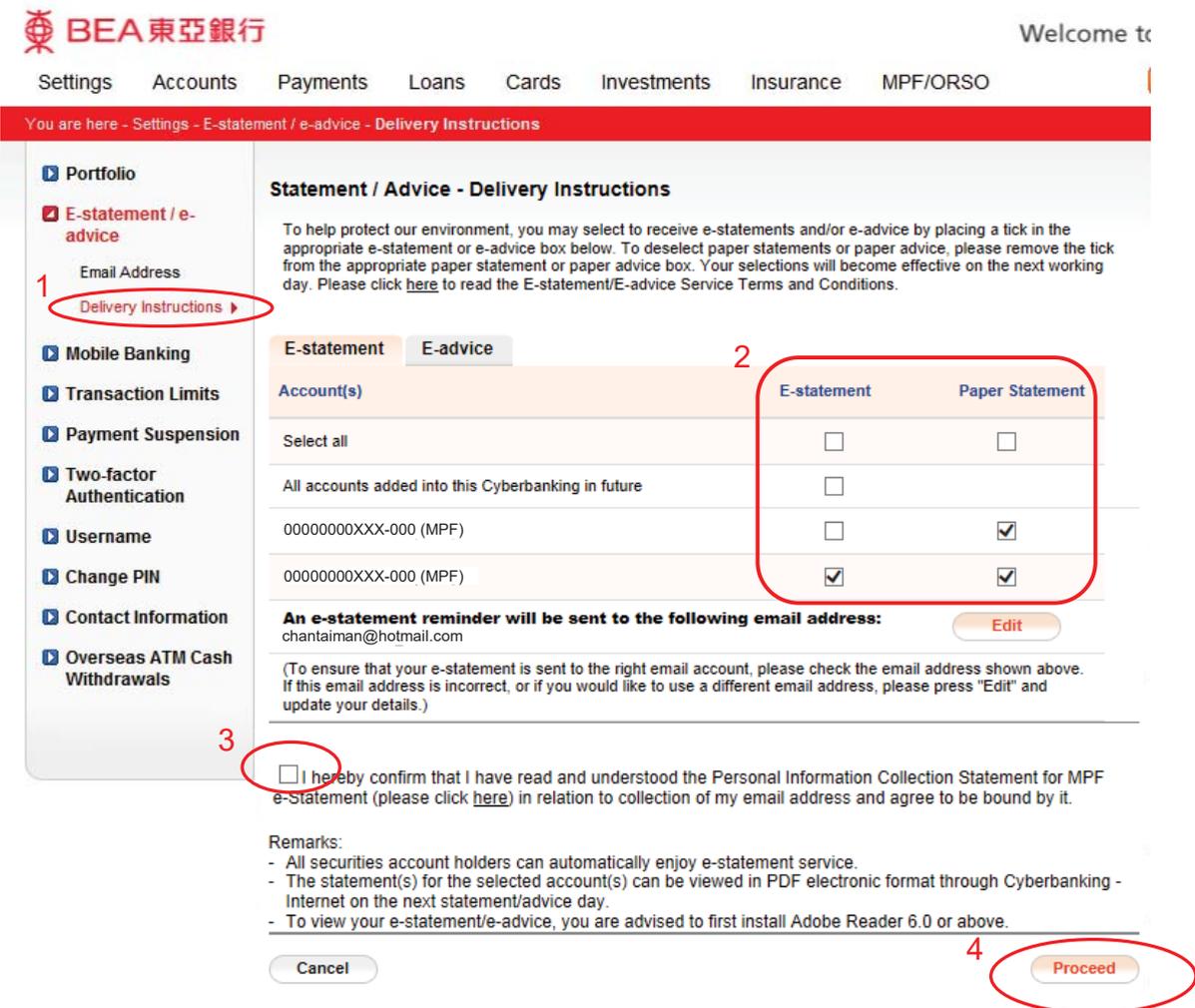
1. The winners will be notified by post within 60 working days after the end of the Promotional Period. A notification letter and the Prize will be sent to each winner's residential address as registered with BEA Trustees.
2. The Prize is non-transferable and cannot be exchanged or redeemed for cash or other products.
3. The results, date, and time of the Campaign will be determined by the records in BEA Trustees' computer systems. BEA Trustees reserves the sole and absolute right to determine the final results of the Campaign and make conclusive decisions.
4. After the Prizes have been delivered, they cannot be changed, transferred, returned, or converted into cash, and will not be re-issued. The Prizes shall only be used in accordance with the supplier's terms and conditions.
5. BEA Trustees reserves the sole right to recover from any Prize winner the Prize or the equivalent value of the Prize awarded to him/her if BEA Trustees discovers that the Prize winner does not fulfill the requirements to obtain the Prize or violates any of these Terms and Conditions.
6. If the Prize runs out of stock, BEA Trustees reserves the right to substitute the Prize with another item without prior notice.
7. BEA Trustees makes no representation or guarantee as to the quality and availability of the products, prizes, services, or information provided by the participating merchants. BEA Trustees shall not be held responsible or liable for any matters arising from or in connection with the products, prizes, services, or information provided by the participating merchants. Customers should direct any queries or complaints to the relevant participating merchant.



## MPF e-Statement Service Demonstration

### E-Statement Registration and Opt-out Paper Statement

1. Log in to your Cyberbanking account and select “Settings > E-statement / e-advice > Delivery Instructions” to register for e-statements for your MPF account.
2. Click “Select All” or choose the accounts for which you would like to receive e-statements and cancel paper statements.
3. Read the “Personal Information Collection Statement” for MPF e-statements and tick the disclaimer.
4. Click “Proceed” to submit.



**BEA 東亞銀行** Welcome to

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Settings - E-statement / e-advice - Delivery Instructions

**Statement / Advice - Delivery Instructions**

To help protect our environment, you may select to receive e-statements and/or e-advice by placing a tick in the appropriate e-statement or e-advice box below. To deselect paper statements or paper advice, please remove the tick from the appropriate paper statement or paper advice box. Your selections will become effective on the next working day. Please click [here](#) to read the E-statement/E-advice Service Terms and Conditions.

Account(s)	E-statement	Paper Statement
Select all	<input type="checkbox"/>	<input type="checkbox"/>
All accounts added into this Cyberbanking in future	<input type="checkbox"/>	<input type="checkbox"/>
00000000XXX-000 (MPF)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
00000000XXX-000 (MPF)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**An e-statement reminder will be sent to the following email address:**  
chantaiman@hotmail.com [Edit](#)

(To ensure that your e-statement is sent to the right email account, please check the email address shown above. If this email address is incorrect, or if you would like to use a different email address, please press "Edit" and update your details.)

I hereby confirm that I have read and understood the Personal Information Collection Statement for MPF e-Statement (please click [here](#)) in relation to collection of my email address and agree to be bound by it.

Remarks:

- All securities account holders can automatically enjoy e-statement service.
- The statement(s) for the selected account(s) can be viewed in PDF electronic format through Cyberbanking - Internet on the next statement/advice day.
- To view your e-statement/e-advice, you are advised to first install Adobe Reader 6.0 or above.

[Cancel](#) [Proceed](#)

### Notes

e-Statements and/or paper statements should be selected for each account. Please ensure that you select a statement option for every account.

5. If you choose to cancel paper statements, please read and agree to be bound by the "Prior Consent for 'MPF e-Statement'" by ticking the checkboxes next to the disclaimers.
6. Click "click here" to print the "Prior Consent for 'MPF e-Statement'".
7. Click "Agree" to proceed.

**BEA 東亞銀行** Welcome to

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Settings - E-statement / e-advice - Delivery Instructions

**Statement / Advice - Delivery Instructions**

We understand that you wish to select e-statement/e-advice delivery, please make sure that you have read and agreed to be bound by the followings and then click "Agree" to proceed.

**5**

**Prior Consent for "MPF e-Statement"**

I (the "recipient") hereby consent to Bank of East Asia Limited (the "sponsor") and Bank of East Asia (Trustees) Limited (the "sender") giving all notices and documents in relation to the BEA (MPF) Master Trust Scheme / BEA (MPF) Value Scheme / BEA (MPF) Industry Scheme ("BEA MPF Schemes") to me as a member of the BEA MPF Schemes by the following electronic means:

This consent applies to all notices and documents, including:

- Benefit Statements
- Other notices and documents as notified from time to time on the sponsors website

I agree to receive all notices and documents in relation to the BEA MPF Schemes by the following means :

by making the notices and documents available to the recipient on the sponsors website [www.hkbea.com](http://www.hkbea.com) → Login to Cyberbanking → Accounts → Statement / Advice

by notifying the recipient via email registered in the Cyberbanking of the availability of the notice and document to the recipient (compulsory)

in relation to:

This MPF account held under the BEA MPF Schemes:

Scheme No.:

- 00000000XXX-000 (MPF)
- 00000000XXX-000 (MPF)

I (the "recipient") have also read, understood & agreed that :

Duration of the consent :

**6** Please [click here](#) to print.

**7**

8. Confirm your instruction for statement delivery.

**BEA 東亞銀行** Welcome to

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Settings - E-statement / e-advice - Delivery Instructions

**Statement / Advice - Delivery Instructions**

Please verify your instruction(s) for statement deliver below and then click "Confirm":

Account(s)	E-statement	Paper Statement
All accounts added into this Cyberbanking in future	√	
00000000XXX-000	√	×
00000000XXX-000	√	×

**e-statement reminder email address:** chantaiman@hotmail.com

I/We hereby request and authorise the Bank to engage in all future communications according to the preferences indicated above, and understand **and confirm** that this instruction will **supersede** any previous statement delivery instructions **given to the Bank** in relation to the abovementioned account(s).  
I hereby confirm that I have read and understood the Personal Information Collection Statement for MPF e-Statement (please click [here](#)) in relation to collection of my email address and agree to be bound by it.

Cancel Confirm



**BEA 東亞銀行** Welcome to

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Settings - E-statement / e-advice - Delivery Instructions

**Statement / Advice - Delivery Instructions**

**Instruction accepted.**

14 Dec 2018 10:31:44 HKG

Transaction Reference No.:IBK-01551495024076-6

OK

Instruction for Statement Delivery

Account(s)	E-statement	Paper Statement
All accounts added into this Cyberbanking in future	√	
00000000XXX-000	√	×
00000000XXX-000	√	×

**e-statement reminder email address:** chantaiman@hotmail.com

## View e-Statements

1. There are two ways to view your e-statements after logging in to your Cyberbanking account:

1. Select "Accounts > Statement / Advice"
2. Click "View e-statement / e-advice"

The screenshot shows the BEA Cyberbanking interface. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. A red breadcrumb trail reads 'You are here - Accounts - Accounts - Statement / Advice'. On the left sidebar, 'Statement / Advice' is highlighted with a red circle and labeled 'a1'. In the main content area, 'View e-statement / e-advice' is highlighted with a red circle and labeled 'a2'.

1. Select "MPF/ORSO > Account Balance > Account Balance By Plan"
2. Click the relevant link

The screenshot shows the 'Account Balance By Plan' page. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO', with 'MPF/ORSO' highlighted and labeled 'b1'. A red breadcrumb trail reads 'You are here - MPF/ORSO - Account Balance'. On the left sidebar, 'Account Balance' is highlighted with a red circle and labeled 'b1'. The main content area shows the 'Account Balance By Plan' page with the following details:

Scheme No: 00000000XXX-000  
Member No:  
Member Name:  
Plan Type: Special Voluntary Contribution

As at 4 JAN 2017 08:55:55 HKG

Fund Name	Accumulated Balance#			Equivalent Amount*#		
	Employer Unit(s)	Employee Unit(s)	Total Unit(s)	Employer HK\$	Employee HK\$	Total HK\$
BEA (MPF) Stable Fund	0.000	20.588	20.588	0.00	320.29	320.29
BEA (MPF) Conservative Fund	0.000	21.875	21.875	0.00	315.48	315.48
Total						635.77

\*Unit Price of BEA (MPF) Stable Fund as at 16 DEC 2016 is HK\$15.5569  
Unit Price of BEA (MPF) Conservative Fund as at 16 DEC 2016 is HK\$14.4221

#The Account Balance excludes the Fund Balance related to unsettled Contributions/Transfer-in Benefits or incomplete Fund Switching Instruction.  
Figures may not add up to the total due to rounding.

b2 Please click [here](#) to view your e-statement

[Consolidated Balance](#)

2. Select to view the e-statements.

- For MPF accounts, ABS and QBS e-statements will be available.
- Click “here” to obtain the MPF Fund Fact Sheet

The screenshot shows the BEA Cyberbanking interface. The top navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The main content area is titled 'E-Statement / e-advice' and has two tabs: 'E-statement' (selected) and 'E-advice'. Below the tabs, there are instructions: 'To view e-statements, please click the relevant account number.' and 'To view an unread e-statement, please click the accompanying icon.' A table lists MPF accounts with columns for 'Account Type', 'Account Number', and 'Unread e-statement'. Two MPF accounts are shown, both with account number '00000000XXX-000'. The first account has links for 'Annual Benefit Statement' and 'Quarterly Benefit Statement', which are circled in red. The second account also has links for 'Annual Benefit Statement' and 'Quarterly Benefit Statement'. Below the table, there is a note: 'Please click [here](#) for MPF Fund Fact Sheet', which is also circled in red. At the bottom, there is a general note about digital certificates.

- For The University of Hong Kong Staff Provident Fund (“HKU SPF”) accounts; Member Benefit Statement, Contribution Summary, Benefit Withdrawal Summary, and Fund Switching Summary will be available.

The screenshot shows the BEA Cyberbanking interface for an HKU SPF account. The top navigation bar is the same as in the previous screenshot. The main content area is titled 'E-Statement / e-advice' and has two tabs: 'E-statement' (selected) and 'E-advice'. Below the tabs, there are instructions: 'To view e-statements, please click the relevant account number.' and 'To view an unread e-statement, please click the accompanying icon.' A table lists accounts with columns for 'Account Type', 'Account Number', and 'Unread e-statement'. Two accounts are shown: 'Private Banking Account' with account number '015-XXX-XX-XXX-X' and 'HKU SPF' with account number '00000000XXX-000'. The HKU SPF account has four links: 'Member Benefit Statement', 'Contribution Summary', 'Benefit Withdrawal Summary', and 'Fund Switching Summary', all of which are circled in red. The dates for these statements are '31 DEC 2015'. At the bottom, there is a note about digital certificates.

3. Select the e-statement period.

The screenshot shows the BEA Cyberbanking interface. The user is in the 'Accounts' section, viewing an 'E-Statement / e-advice'. A red circle highlights the date '31/03/2016' in a dropdown menu, with a red '3' next to it. The interface includes a navigation menu on the left, a top navigation bar with 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The main content area displays the 'E-Statement' title and a message: 'You need to install Adobe Reader version 6.0 or above to view the e-Statement. If you encounter any problem, please click here to view FAQ.' Below this is a PDF viewer showing the 'Annual Benefit Statement (as at 31 March 2016)' for the 'Special Voluntary Contribution Account'. The PDF content includes account details, a summary of account movements for the year ended 31 March 2016, and a table of financial data.

**Annual Benefit Statement (as at 31 March 2016)**  
 周年權益報告 (截至2016年03月31日)  
 Bank of East Asia (Trustees) Limited  
 東亞銀行 (信託) 有限公司  
 BEA (MPF) Master Trust Scheme  
 東亞 (強積金) 集成信託計劃

**Part 1 - Summary Information**  
 第1部 - 資料摘要  
 Account Name: Special Voluntary Contribution Account  
 帳戶名稱: 特別自願性供款帳戶

Scheme No. [REDACTED]  
 計劃編號: [REDACTED]  
 Member No. [REDACTED]  
 成員編號: [REDACTED]  
 Scheme Currency: HKD  
 計劃貨幣: 港元  
 Issue Date: 01/06/2016  
 編印日期: 01/06/2016  
 This Statement Start Date: 01/04/2015  
 本報表開始日: 01/04/2015  
 This Statement End Date: 31/03/2016  
 本報表結日: 31/03/2016

**Part 1A - Summary of Account Movements for the Year Ended 31 March 2016**  
 第1A部 - 帳戶資產增減摘要 (於2016年03月31日結賬的年度)

Opening Balance (as at 01/04/2015) (Refer to Part 1C) 期初結存 (截至01/04/2015) (請參閱第1C部)	(a)	\$14,657.81
Total Contribution Invested (Refer to Part 1D) 已投資供款總額 (請參閱第1D部)	(b)	\$6,000.00
Total Amount Transferred Into Scheme (Refer to Part 1E) 轉入計劃總額 (請參閱第1E部)	(c)	\$0.00
Total Amount Transferred Out of or Withdrawn From Scheme (after fees) (Refer to Part 1E) 轉出計劃或從計劃提取的總額 (收費後) (請參閱第1E部)	(d)	\$16,857.82
Amount (Credit) Available for Withdrawal (as at 31/03/2016) Note 1 可提取款項 (截至2016年03月31日) 附註1	(a) - (b) + (c) - (d)	(\$1,200.01)

## Notes

1. A notification email will be sent to the email address registered for your Cyberbanking account. If your email address is not provided previously, please provide the email address before you register for the e-Statement service.

**BEA 東亞銀行** Welcome to

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Settings - E-statement / e-advice - Delivery Instructions

**Statement / Advice - Delivery Instructions**

To help protect our environment, you may select to receive e-statements and/or e-advice by placing a tick in the appropriate e-statement or e-advice box below. To deselect paper statements or paper advice, please remove the tick from the appropriate paper statement or paper advice box. Your selections will become effective on the next working day. Please click [here](#) to read the E-statement/E-advice Service Terms and Conditions.

Account(s)	E-statement	Paper Statement
Select all	<input type="checkbox"/>	<input type="checkbox"/>
All accounts added into this Cyberbanking in future	<input type="checkbox"/>	
00000000XXX-000 (MPF)	<input type="checkbox"/>	<input checked="" type="checkbox"/>
00000000XXX-000 (MPF)	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>

**An e-statement reminder will be sent to the following email address:**  
chantaiman@hg1mail.com Edit

(To ensure that your e-statement is sent to the right email account, please check the email address shown above. If this email address is incorrect, or if you would like to use a different email address, please press "Edit" and update your details.)

2. In order to update your email address, you need to have activated Two-factor Authentication. Please go to "Settings > Two-factor Authentication" for further details.