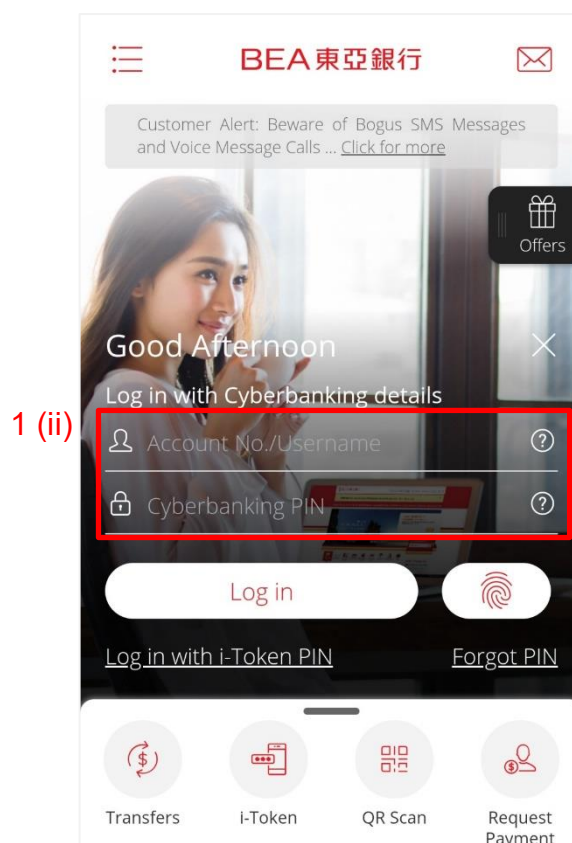
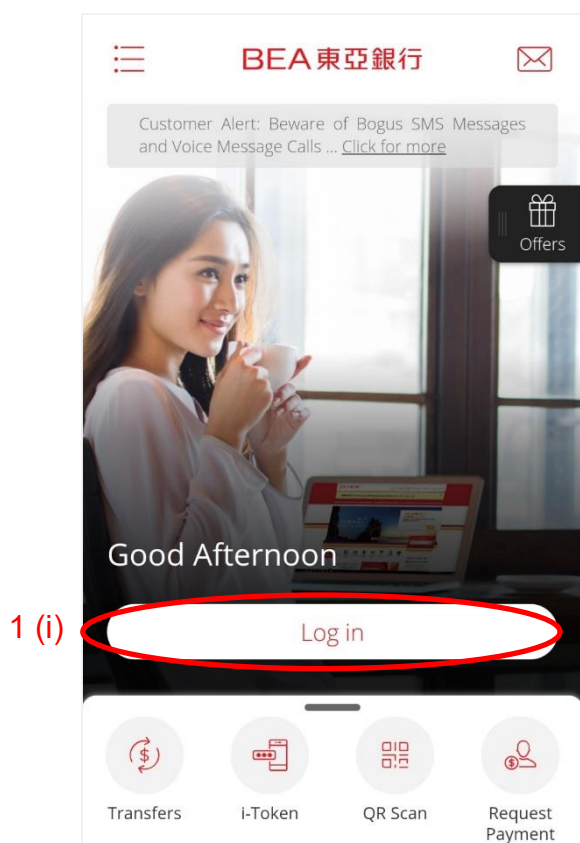


## Mobile Banking (MPF/ORSO) User Guide

### Switching Instruction/Change of Investment Choice

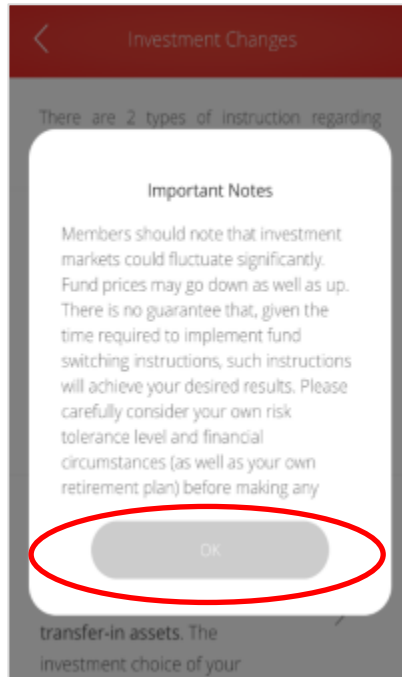
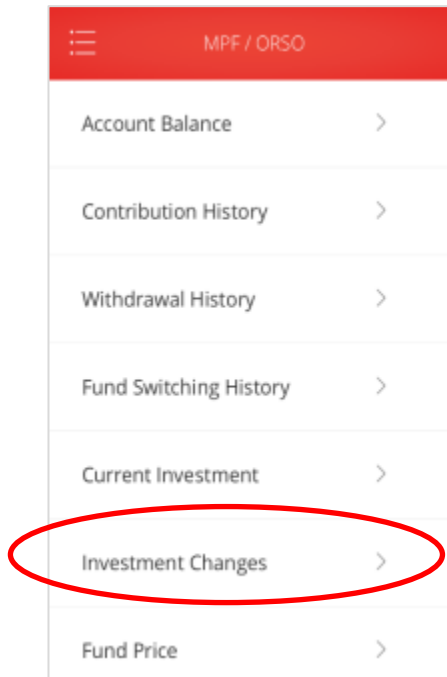
1. Log in to your Mobile Banking account (MPF/ORSO).

- (i) Open the BEA App and select “Log in”
- (ii) Enter your “Account No./Username” and “Cyberbanking PIN” and select “Log in”.



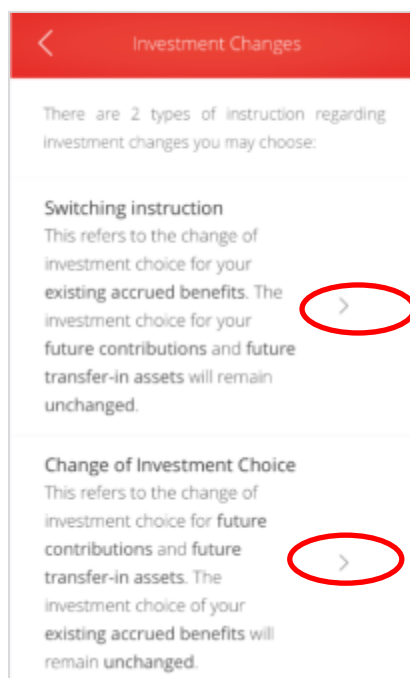
## 2. Investment Changes

- Select “Investment Changes”. Read the “Important Notes” carefully and click “OK” to confirm.

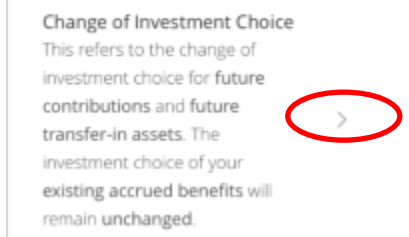


- Select the type of investment change instruction that you wish to make:
  - a) If you would like to transfer existing accrued benefits to other funds, select “Switching Instruction”.
  - b) If you would like to change your investment choice for future contributions, surcharges, and transfer-in assets, select “Change of Investment Choice”.

2a



2b

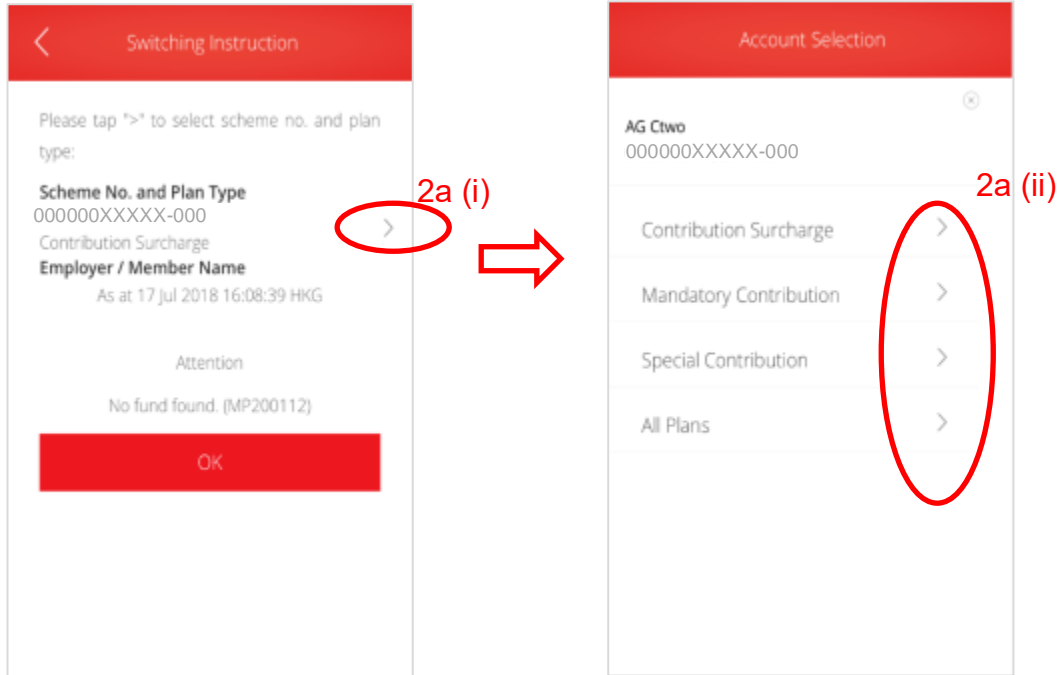


**Notes:**

If you wish to switch out of the Default Investment Strategy (“DIS”), you need to submit both (1) Change of Investment Choice Instruction; and (2) Switching Instruction, to change all DIS to non-DIS funds.

## 2a. Switching Instruction

- (i) Select the “(i) Scheme No. and (ii) Plan Type” for which you would like to switch funds.





## Provide the switch out details:

- (iii) Select the "Fund Name" from which you would like to switch out.
- (iv) Select the "Switch Out Portion" of the selected fund.
- (v) Input the "Switch Out Percentage" for the selected fund.

The image illustrates the steps for switching funds in the BEA mobile app. It consists of three screenshots:

- Top Left Screenshot:** Shows the 'Switching Instruction' screen. The 'Fund Name' field is highlighted with a red circle and labeled '2a (iii)'. The 'Switch Out Portion' dropdown is highlighted with a red circle and labeled '2a (iv)'. The 'Switch Out Percentage' input field is highlighted with a red oval and labeled '2a (v)'. A red arrow points to the right.
- Top Right Screenshot:** Shows the 'Please select constituent fund:' screen. A list of funds is displayed, with 'BEA (Industry Scheme) Growth Fund' selected. This selection is highlighted with a red oval and labeled '2a (iii)'. A red arrow points down.
- Bottom Screenshot:** Shows the 'Please select switch out portion:' screen. A list of options is displayed, with 'Employee' selected. This selection is highlighted with a red oval and labeled '2a (iv)'.

- (vi) Read the disclaimers and tick the adjacent box to certify that you have read the disclaimers.
- (vii) Click “Next” to continue.



2a (vi)  I acknowledge that this instruction applies **ONLY** to the change of investment choice for my existing accrued benefits, and **NOT** the investment choice for my future contributions or future transfer-in assets.

I hereby confirm that I have received, read and understood the MPF Scheme Brochure of the BEA (MPF) Master Trust Scheme and undertake to be bound by the restrictions therein.

Please Note:

*If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.*

1. Under normal circumstances:



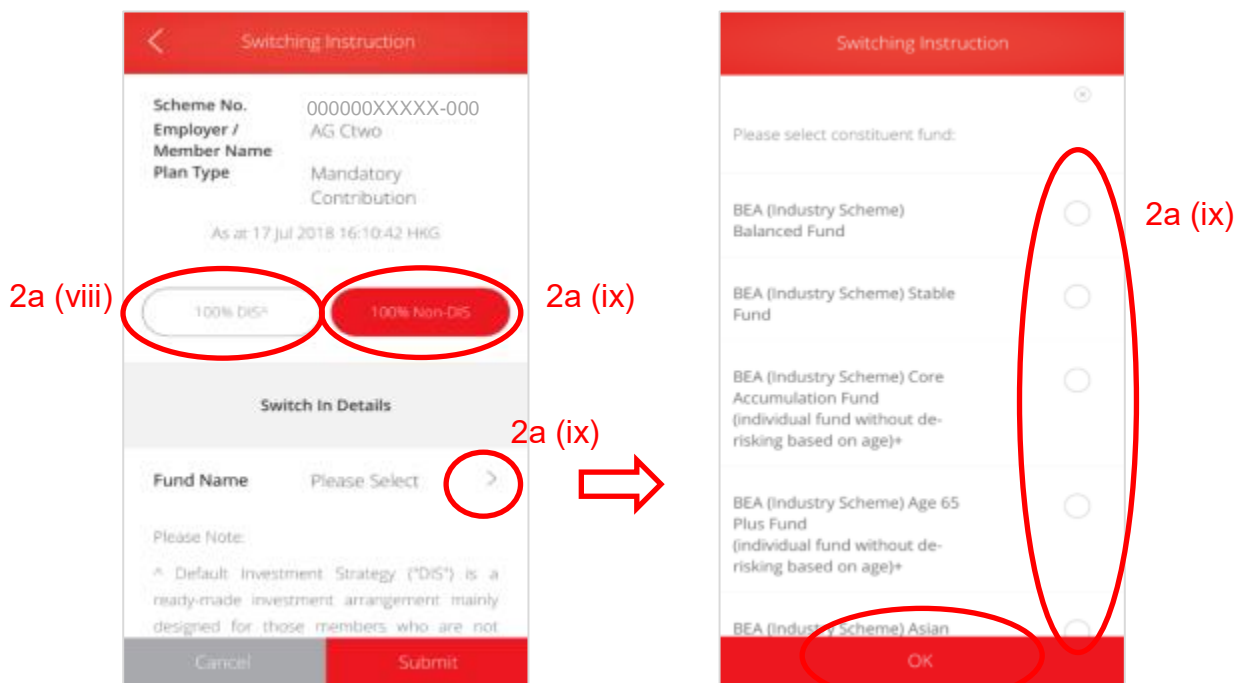
2a (vii)

### **Notes**

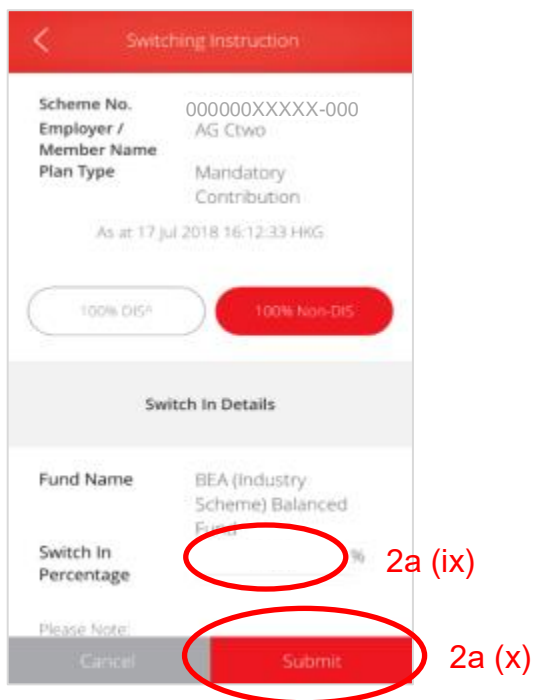
- 1) Under normal circumstances:
  - i. For BEA (MPF) Master Trust Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day and the date of fund price dealing is next business day (except BEA (MPF) Long Term Guaranteed Fund). If the valid fund switching instructions received at or after 4:00 p.m., it will be processed on the next business day and the date of fund price for fund dealing is the following business day after the processing day (except BEA (MPF) Long Term Guaranteed Fund).
  - ii. For BEA (MPF) Value Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day and the date of fund price dealing is next business day. If the valid fund switching instructions received at or after 4:00 p.m., it will be processed on the next business day and the date of fund price for fund dealing is the following business day after the processing day.
  - iii. For BEA (MPF) Industry Scheme, the fund switching instructions that received before 4:00 p.m. on business day will be processed on the same business day by using the fund price of the same business day. If the valid fund switching instructions received at or after 4:00 p.m., it will be processed on the next business day by using the fund price of the next business day.
- 2) Your fund switching instruction may be postponed due to reasons including but not limited to: (i) the instruction involves BEA (MPF) Long Term Guaranteed Fund ; (ii) your MPF account is in the process of transfer-out assets to other scheme(s), annual de-risking between Default Investment Strategy funds, partial claim or withdraw MPF accrued benefits, transfer fund unit(s) from or to other account(s); (iii) multiple change of mandate to invest contribution / fund switching instructions are received within the same day; or (iv) a previous change of mandate to invest contribution / fund switching instruction has not yet been completed (collectively, “the circumstances”). Your change of mandate to invest contribution / fund switching instruction will be processed as soon as possible after the completion or clarification of the above circumstances (if any). However, Bank of East Asia (Trustees) Limited shall not be liable for any delay. For any enquiries, please contact the BEA (MPF) Hotline on 2211 1777 (Operated by Bank of East Asia (Trustees) Limited).
- 3) Please note that if contribution and/or transfer-in assets are in progress on the date that the fund switching instruction is under processing, the involved fund units transaction will not be executed in this fund switching instruction. Bank of East Asia (Trustees) Limited shall not be liable for any loss.

**Provide the switch in details:**

- (viii) If you wish to switch in to DIS, select “100% DIS”.
- (ix) If you wish to switch in to Non-DIS, select “100% NON-DIS”, and select the “Fund Name” that you would like to switch in to, and click “OK”. Then, input the percentage that you would like to switch in to the fund you have selected.
- (x) Click “Submit” to proceed.



2a (ix)

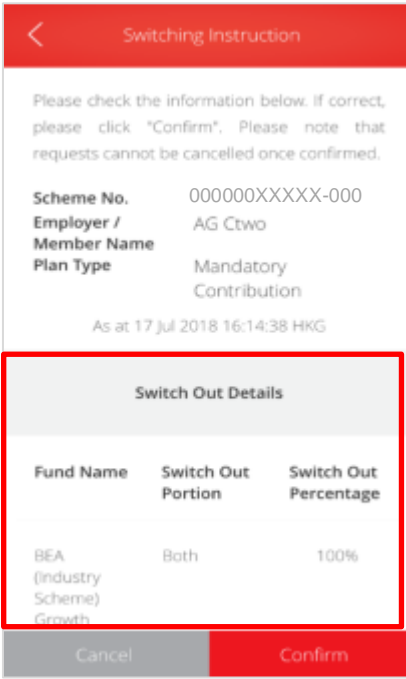


**Notes**

The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%

- (xi) Verify the details of your switch out and switch in instruction.
- (xii) Click “Confirm” to complete your instruction.

2a (xi)

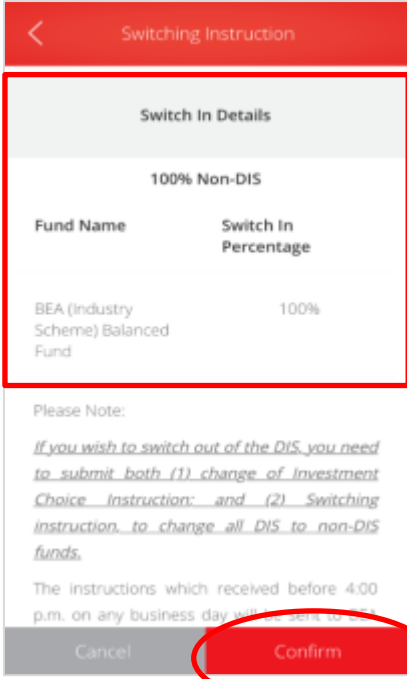


**Switch Out Details**

Fund Name	Switch Out Portion	Switch Out Percentage
BEA (Industry Scheme) Growth	Both	100%

Cancel Confirm

2a (xi)



**Switch In Details**

100% Non-DIS

Fund Name	Switch In Percentage
BEA (Industry Scheme) Balanced Fund	100%

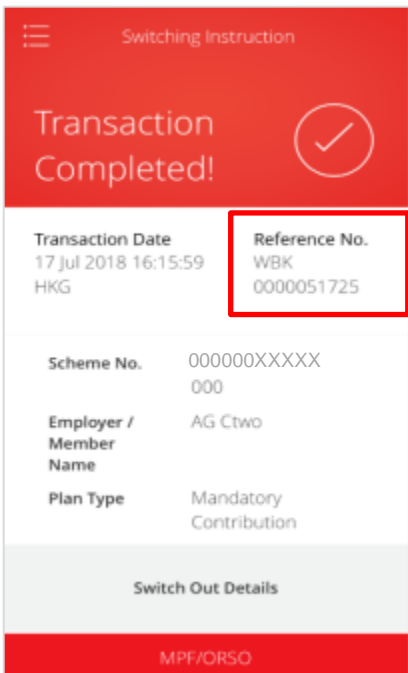
Please Note:  
*If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction and (2) Switching instruction to change all DIS to non-DIS funds.*

The instructions which received before 4:00 p.m. on any business day will be processed.

Cancel **Confirm**

2a (xii)

- (xiii) A confirmation will be displayed with a reference number once the transaction is completed.



Transaction Completed!

Transaction Date 17 Jul 2018 16:15:59 HKG	<b>Reference No.</b> WBK 0000051725
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2a (xiii)

Scheme No. 000000XXXXX  
000

Employer / Member Name AG Ctwo

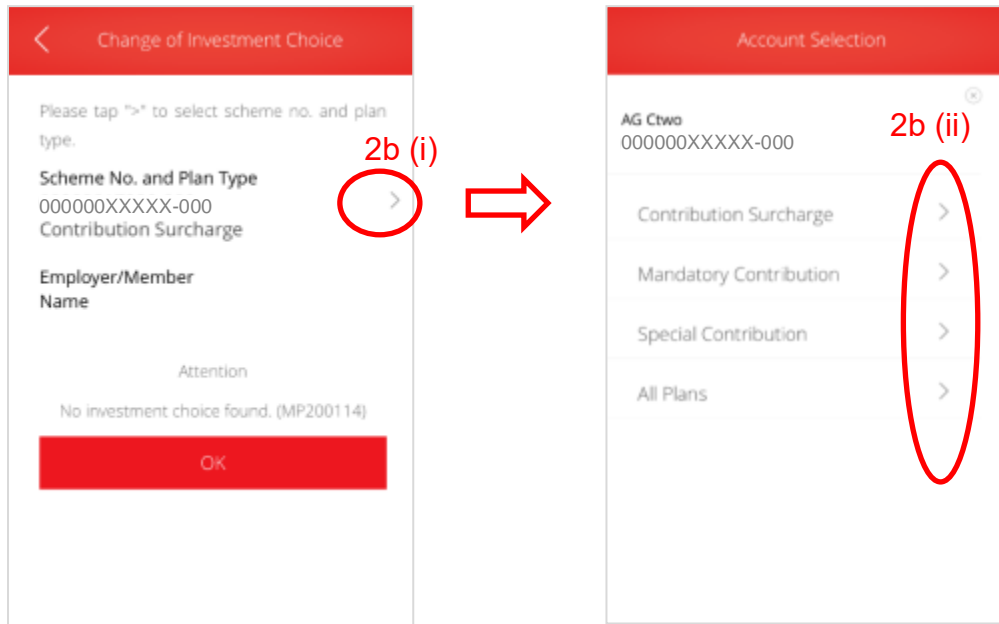
Plan Type Mandatory Contribution

Switch Out Details

MPF/ORSO

## 2b. Change of Investment Choice

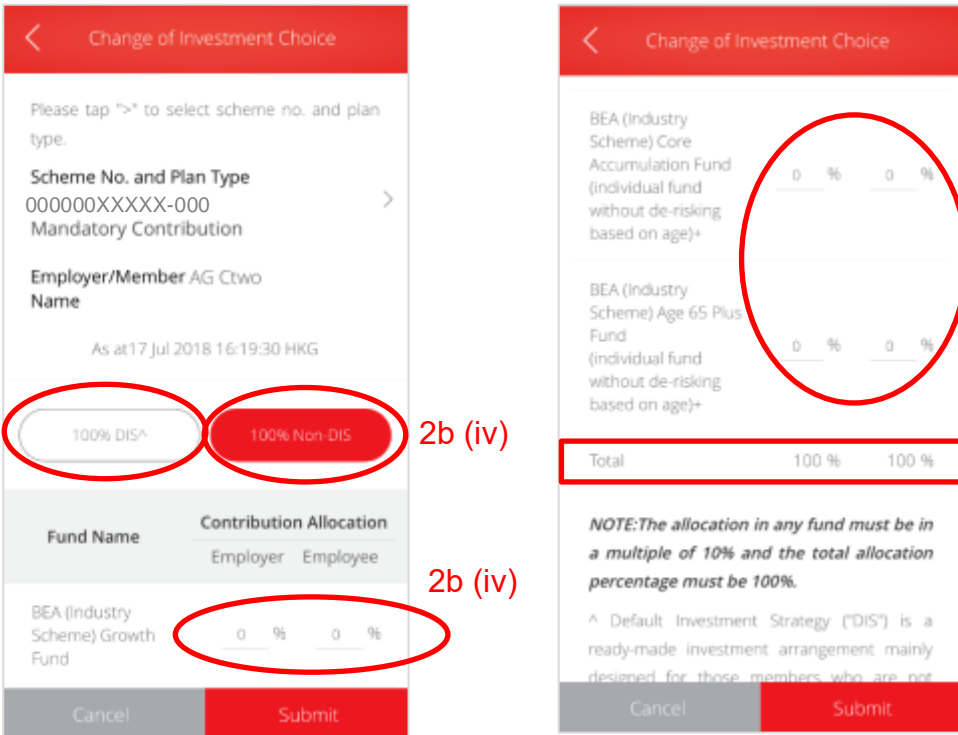
- (i) Select the “(i) Scheme No. and (ii) Plan Type” for which would like to make an investment change.





**Provide the instruction to change your investment choice:**

- (iii) If you wish to change to DIS, select “100% DIS”.
- (iv) If you wish to change to Non-DIS, select “100% Non-DIS”, and input the percentage of contribution allocation of both employer’s and employee’s portions.



**2b (iii)** **100% DIS<sup>^</sup>** **100% Non-DIS** **2b (iv)**

Fund Name	Contribution Allocation	
	Employer	Employee
BEA (Industry Scheme) Growth Fund	0 %	0 %

**2b (iv)**

BEA (Industry Scheme) Core Accumulation Fund (individual fund without de-risking based on age)+	0 %	0 %
BEA (Industry Scheme) Age 65 Plus Fund (individual fund without de-risking based on age)+	0 %	0 %
<b>Total</b>	<b>100 %</b>	<b>100 %</b>

**NOTE:** The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%.

<sup>^</sup> Default Investment Strategy ("DIS") is a ready-made investment arrangement mainly designed for those members who are not

**Notes**

- 1) If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.
- 2) The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%



# BEA 東亞銀行

- (v) Enter the effective date for the instruction.
- (vi) Read the disclaimers and tick the adjacent box to certify that you have read the disclaimers.
- (vii) Click "Submit" to proceed.

< Change of Investment Choice

**Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.**

Effective Date **2b (v)**

DD  MM  YYYY

**2b (vi)**

I acknowledge that this instruction applies **ONLY** to the change of investment choice for my **future contributions** or **future transfer-in assets**, but **NOT** the investment choice for my **existing accrued benefits**.

I hereby confirm that I have received, read and understood the [MPF Scheme Brochure](#) of the BEA (MPF) Master Trust Scheme and undertake to be bound by the restrictions therein.

Cancel

**2b (vii)**



- (viii) Verify your instruction to change your investment choice.
- (ix) Click "Confirm" to complete your instruction.

Change of Investment Choice

Please check the information below. If correct, please click "Confirm". Please note that requests cannot be cancelled once confirmed.

**Scheme No.** 000000XXXXX-000

**Employer/Member Name** AG Ctwo

**Plan Type** Mandatory Contribution

As at 17 Jul 2018 16:22:48 HKG

100% Non-DIS

Fund Name	Contribution Allocation	
	Employer	Employee
BEA (Industry Scheme) Growth	50 %	50 %

Cancel Confirm

2b (viii)

Change of Investment Choice

BEA (Industry Scheme) Balanced Fund	50 %	50 %
BEA (Industry Scheme) Stable Fund	0 %	0 %
BEA (Industry Scheme) Asian Equity Fund	0 %	0 %
BEA (Industry Scheme) Greater China Equity Fund	0 %	0 %
BEA (Industry Scheme) Hong Kong Equity Fund	0 %	0 %
BEA China Tracker Fund	0 %	0 %

Cancel Confirm

2b (viii)

Change of Investment Choice

Total 100 % 100 %

**NOTE: The allocation in any fund must be in a multiple of 10% and the total allocation percentage must be 100%.**

+ De-risking mechanism will not apply where the member chooses these constituent funds as standalone investments (rather than as part of the DIS). However, the funds with same name under DIS and non-DIS have the same unit prices.

If you wish to switch out of the DIS, you need to submit both (1) change of Investment Choice Instruction; and (2) Switching instruction, to change all DIS to non-DIS funds.

**Effective Date** 19-07-2018

Cancel Confirm

2b (ix)



- (x) A confirmation will be displayed with a reference number once the transaction is completed.

Change of Investment Choice

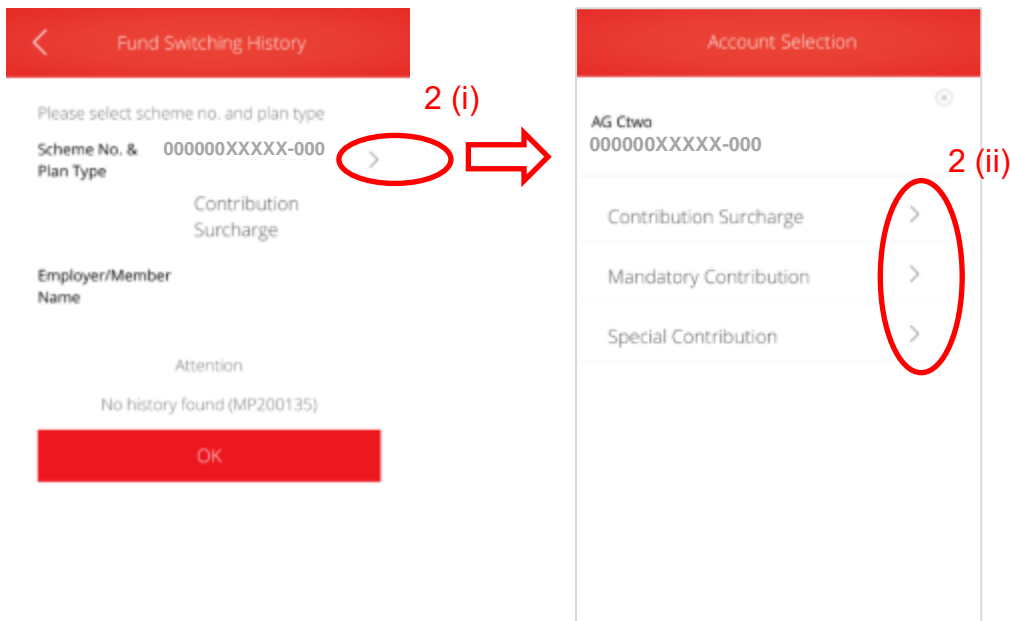
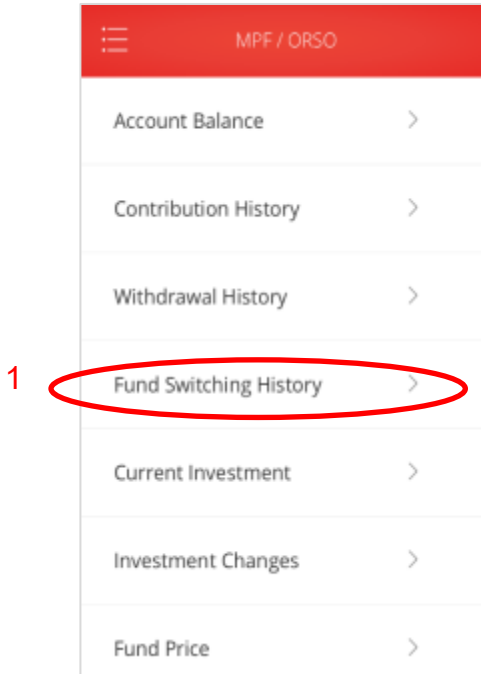
Transaction Completed!

Transaction Date 17 Jul 2018 16:23:25 HKG	Reference No. WBK 0000051733
Scheme No. 000000XXXXX-000	
Employer/Member Name AG Ctwo	
Plan Type Mandatory Contribution	
100% Non-DIS	
Fund Name Contribution Allocation	
MPF/ ORSO	

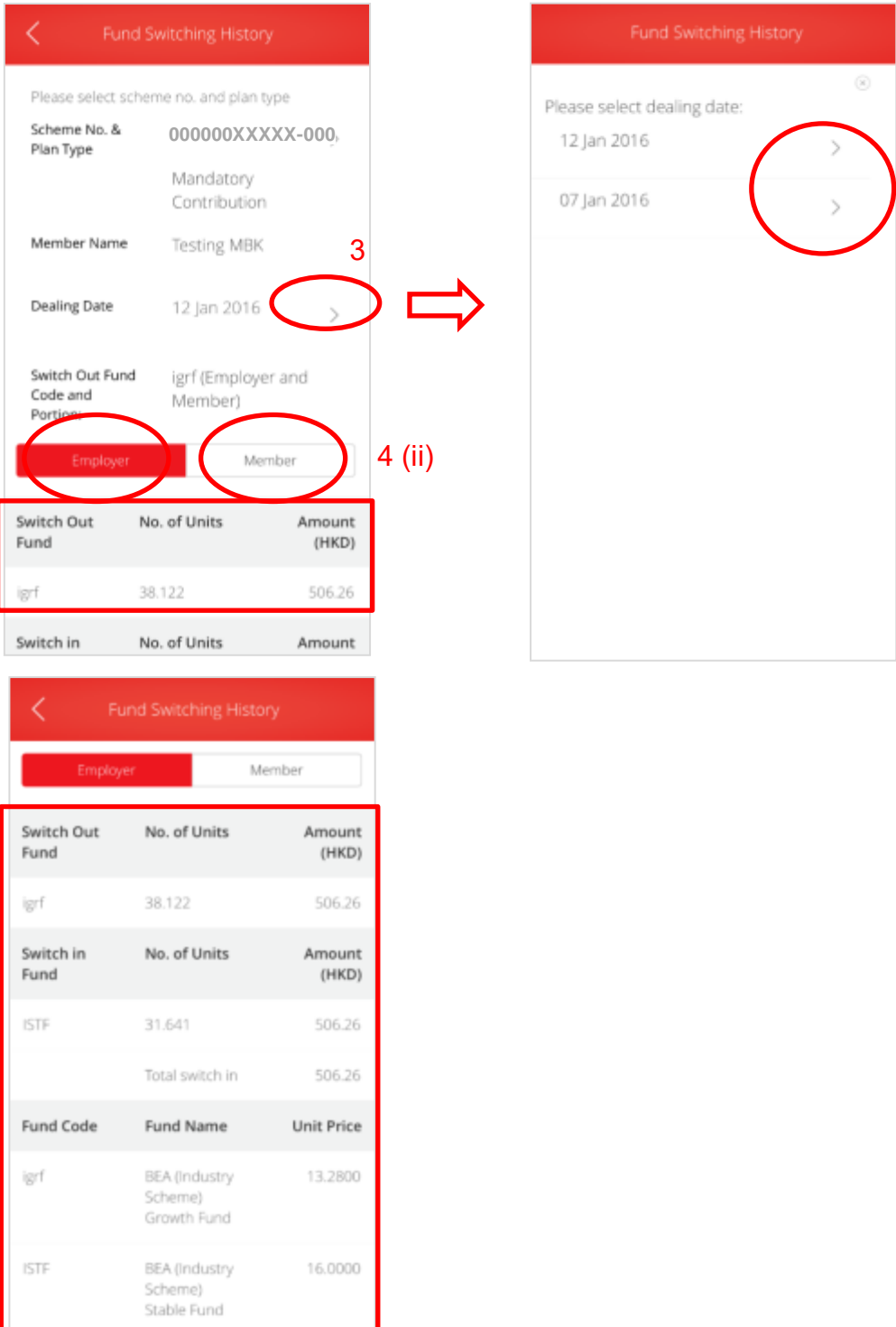
2b (x)

### Fund Switching History

1. Log in to your Mobile Banking account (MPF/ORSO) and select “Fund Switching History”.
2. Select “(i) Scheme No. and (ii) Plan Type” that you would like to review.



3. Select a dealing date for the instruction.
4. Review your fund switching information.
  - (i) If you wish to review the employer's portions, select "Employer".
  - (ii) If you wish to review the member's portions, select "Member".



The image shows a sequence of three screenshots from the 'Fund Switching History' app. The first screenshot shows the 'Please select scheme no. and plan type' screen with details for Scheme No. & Plan Type (000000XXXXX-000, Mandatory Contribution), Member Name (Testing MBK), and Dealing Date (12 Jan 2016). A red circle highlights the right arrow next to the date, with a red '3' next to it. A red arrow points to the second screenshot, which shows the 'Please select dealing date:' screen with two options: 12 Jan 2016 and 07 Jan 2016. Red circles highlight the right arrows next to both dates, with a red '3' next to the top one. A red circle also highlights the 'Employer' button, with a red '4 (i)' next to it. A red circle highlights the 'Member' button, with a red '4 (ii)' next to it. The third screenshot shows the 'Fund Switching History' screen with the 'Employer' button selected. It displays a table of 'Switch Out Fund' and 'Switch In Fund' information, and a table of 'Fund Code', 'Fund Name', and 'Unit Price'.

Switch Out Fund	No. of Units	Amount (HKD)
igrf	38.122	506.26

Switch in	No. of Units	Amount
igrf	38.122	506.26
ISTF	31.641	506.26
Total switch in		506.26

Fund Code	Fund Name	Unit Price
igrf	BEA (Industry Scheme) Growth Fund	13.2800
ISTF	BEA (Industry Scheme) Stable Fund	16.0000

### Notes

- 1) Only fund switching records for the past 3 years will be available.
- 2) Transactions will only be shown in the fund switching record after they have been completed.