

i-Account - Service Guide Contents

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This service guide is produced by The Bank of East Asia, Limited ("BEA"). It is intended to help customers operate their i-Accounts. BEA reserves the right to revise any information contained in this service guide at any time without prior notice.

1. Account services

i-Account offers all the banking and investment services you need under one account for simple and flexible financial management.

Basic and optional sub-accounts

- i-Account includes 3 basic sub-accounts:

- i-Account - HKD Current Account
- i-Account - Statement Savings Account

Interest is calculated daily and credited at the end of each month. You can make deposits in up to 11 different currencies:

- ▶ Australian dollar ("AUD")
- ▶ Canadian dollar ("CAD")
- ▶ Euro ("EUR")
- ▶ Hong Kong dollar ("HKD")
- ▶ Japanese yen ("JPY")
- ▶ New Zealand dollar ("NZD")
- ▶ Pound sterling ("GBP")
- ▶ Renminbi ("RMB")
- ▶ Singapore dollar ("SGD")
- ▶ Swiss franc ("CHF")
- ▶ United States dollar ("USD")

- i-Account - Time Deposit Account

Time deposits can be placed in up to 12 different currencies, including the currencies available to the i-Account - Statement Savings Account and Thai baht ("THB").

- For added flexibility, you may also choose to open the following optional sub-accounts:

- i-Account - USD Current Account
- i-Account - Securities Account
- i-Account - Linked Deposit Account

Auto-set-up of time deposits

- The time deposit auto-set-up service allows you to transfer a pre-set deposit amount from your i-Account - Statement Savings Account to your i-Account - Time Deposit Account to place a time deposit in the same currency.
- The minimum amount for the auto-set-up of a HKD time deposit is HK\$100,000. For foreign currency deposits, the minimum amount required is the same as the minimum deposit amount for the relevant type of deposit as determined by BEA.

i-Account Card

The i-Account Card gives you 24-hour access to 3 of your HKD accounts, including your i-Account - HKD Current Account (primary account), i-Account - Statement Savings Account (first designated account), plus one of your other accounts with BEA (secondary designated account).

i-Account statements

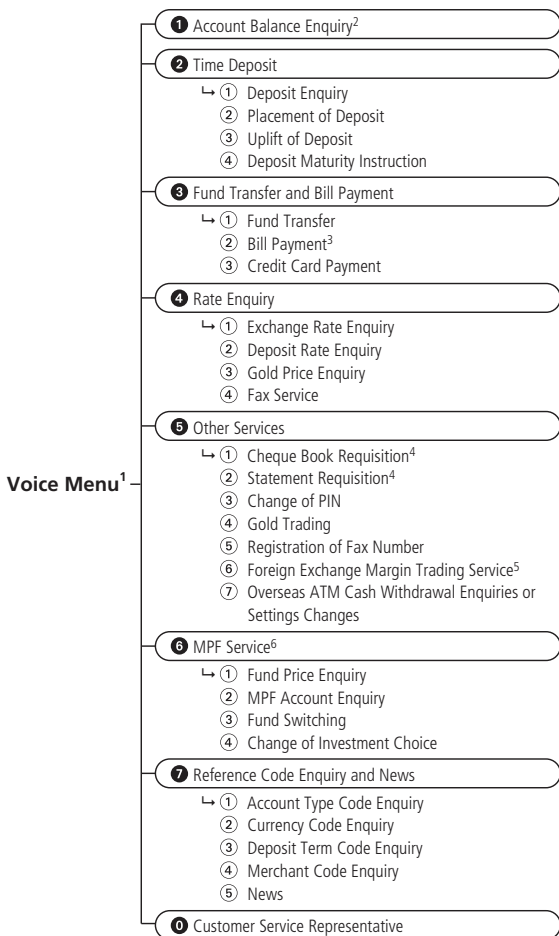
- Each month, you will receive an i-Account statement, which is a consolidated statement giving you a comprehensive overview of your financial situation at a glance. You can also view your statements online using our BEA Online e-statement service.
 - Your i-Account statement includes the following details:
 - Summary of the balances of your i-Account sub-accounts and the net position of your i-Account
 - Details of all banking transactions
 - Summaries of your outstanding time deposits and investments
 - If you hold any of the following BEA accounts/plans, you can opt to have their balances appear on your i-Account statement as well:
 - HKD¹/RMB/USD¹ current account
 - HKD/foreign currency savings account
 - Time deposit account
 - Multi-currency statement savings account¹
 - Linked deposit account
 - Consumer loan
 - Mortgage loan
 - Credit card²
 - Insurance²
 - Gold account
- ¹ Except SupremeGold and Supreme Account sub-accounts.
² Applies to single-name personal i-Account only.
- The statement also displays your Average Daily Relationship Balance - the average daily balance in the preceding month of your i-Account sub-accounts and the accounts/plans that have been selected to be incorporated into the i-Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).

Service hotline for i-Account

The i-Account offers automated and manned phone banking services for your convenience. Call the service hotline on 2211 1888 during service hours.

Service overview and procedure

1. Dial 2211 1888 on a touch-tone phone.
2. Select language: **1** Cantonese **2** Putonghua **3** English
3. Key in your i-Account number and personal identification number ("PIN").



- ¹ Please follow the voice menu and press the appropriate keys to select account type, account number, currency, deposit term, and merchant code.
- ² To make an enquiry or perform a transaction, please select the desired account by choosing the account type and then the account number. Selection of the account number is not required if there is only one account for the selected account type.
- ³ Prior registration is required for all merchants, except those under the following low-risk categories: Government or Statutory Organisation; Utilities; Education: Primary or Secondary School; and Education: Post-secondary or Specialised Institution.
- ⁴ After receiving your request, the cheque book or statement will be sent to you by registered or ordinary mail and the relevant charges will be debited from your account.
- ⁵ For foreign exchange margin trading service, only fund transfers and statement requisition are applicable. For foreign exchange dealing and account enquiries, please select "Foreign Exchange Margin Trading Service" in the "Other Services" menu to connect to the FX Margin Hotline, or dial our hotline directly on 2211 1633.
- ⁶ The BEA (MPF) Hotline is 2211 1777.

Service hours:

Customer Service Representative ("CSR")	
Account and service enquiries	Monday to Friday: 9:00 a.m. - 5:00 p.m. Saturday: 9:00 a.m. - 1:00 p.m. Sunday and public holidays: not available
Phone Banking	
24 hours	

2. Investment services

We understand the importance of effective management. To help you capitalise on market opportunities, we offer a host of investment services including:

Stock trading/Initial Public Offering

To ensure that you are able to make trades anytime, anywhere, we provide a number of different methods for placing stock trading orders. You can:

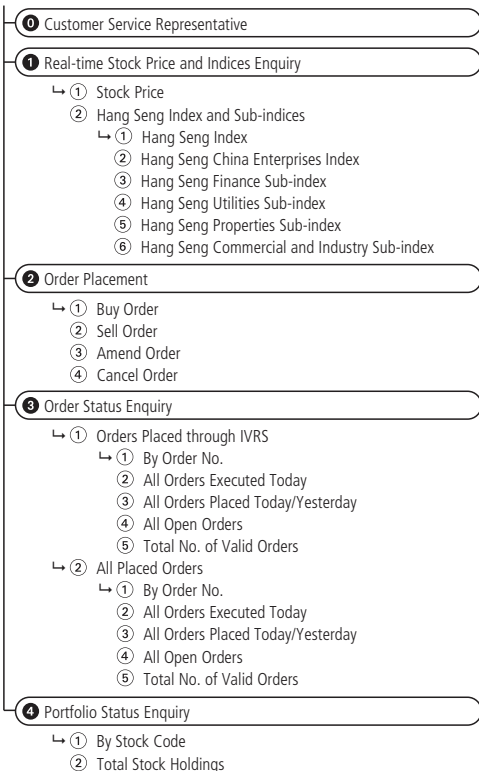
- Call the i-Account Stock Investment Hotline on 2211 1998 and use our automated Interactive Voice Recognition System ("IVRS") or speak directly to a CSR.

Service overview and procedure

1. Dial 2211 1998 on a touch-tone phone, and follow the voice menu to select the service.
2. Select language: ❶ Cantonese ❷ Putonghua ❸ English

Main Menu

|
Account Login
|
Select Service



Service hours:

CSR Monday to Friday: 8:45 a.m. - 5:30 p.m.
Saturday, Sunday and public holidays: not available

- Trade online through BEA Online. To log in, visit www.hkbea.com and select "Hong Kong - BEA Online" from the login menu.
- BEA Securities Services App enables you to place orders and access real-time stock price quotes and portfolio information more efficiently at any time and from anywhere, helping you to capture every investment opportunities and blossom your wealth.
- Buy or sell foreign securities at designated branches.
- We can apply for an Initial Public Offering ("IPO") on your behalf and provide a staggling loan to you for your IPO application.

E-Corporate Action

- Use E-Corporate Action to submit instructions with ease.
- Submit instructions and check your history online, cutting out the need for paper correspondence.

Funds

- Access a diverse range of funds managed by the world's leading fund houses.
- Invest with a lump sum or through a Monthly Investment Plan.
- Subscribe for, switch, and redeem funds through the BEA Online service, or in person at any BEA branch.

Retail bonds/notes and corporate bonds

You can subscribe to retail bonds/notes and corporate bonds through the BEA Online service or in person at any BEA branch.

Linked deposits

- Set up linked deposits from a choice of available underlying instruments, including currencies, equities, and others, based on your investment objectives and market views.

- Depending on the product structure, deposit tenors commonly range from 1 week to 6 months. You may also request a tailor-made tenor to suit your investment strategy.
- You can place linked deposit orders at any BEA branch. Some linked deposit products can be subscribed to through the BEA Online service.

To help you develop an effective investment strategy, you can obtain an assessment of your risk tolerance level and expected investment returns by performing an online risk assessment through the BEA Online service or by visiting any BEA branch.

Important notes

- Investment involves risk. Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this document. If investors are in doubt, independent professional advice should be sought.
- Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you having regard to your financial situation, investment experience, and investment objectives.
- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
- The risk of loss in leveraged gold trading/foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds.
- The information provided in this document is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.

This document is issued by BEA and has not been reviewed by the Securities and Futures Commission in Hong Kong.

3. BEA Online

With BEA Online, you can manage your accounts and enjoy a wide range of banking services anytime, anywhere. A wide variety of electronic channels is open to you, including BEA Online, the BEA Mobile, and Phone Banking, as well as ATM banking. As an i-Account customer, you can access BEA Online using your i-Account number or a pre-set username.

You can manage up to 12 related accounts including your 3 basic i-Account sub-accounts plus up to 9 other related accounts/plans including:

- HKD/RMB/USD current account
- HKD/foreign currency savings account
- Multi-currency statement savings account
- Time deposit account
- Gold account
- Credit card

BEA Online

To manage your finances 24 hours a day, simply visit www.hkbea.com and use your i-Account number/username and PIN to log in.

BEA Mobile

Enjoy quick, reliable, and secure access to banking services and fantastic offers through the BEA Mobile. Our innovative BEA Mobile combines a comprehensive range of banking and financial services, allowing you to manage your finances from the palm of your hand. To access BEA Online wherever you are, all you need is a mobile device. Banking has never been easier.

Phone Banking

Simply dial 2211 1888 on a touch-tone phone, and follow the voice menu to select the service you require.

ATM

With your i-Account Card, you can enjoy 24-hour instant cash withdrawal at ATMs worldwide through the JETCO and UnionPay ATM networks. What's more, you can settle bills at ATMs displaying the JET PAYMENT symbol in Hong Kong.

Daily transaction limits (shared by all electronic channels)

There is no transaction limit for fund transfers between i-Account sub-accounts in the same currency. For other transaction limits, please visit www.hkbea.com and click: Personal Banking/BEA Online/FAQs/Introduction of BEA Online. You can set your own limits for some transactions when you open your account, and can reduce them through the BEA Online internet service or increase them at any BEA branch afterwards.

Service details

- To learn more about BEA Online, please visit our website at www.hkbea.com and click: Personal Banking/BEA Online.
- For details of ATM services, please click: Personal Banking/Branch, ATM and i-Teller Network/ATM Services.

Service hours:

You can access BEA Online and perform most transactions 24 hours a day, 7 days a week. For service hours of individual accounts and services, please log in to BEA Online and click the **i** button below the BEA Online logo and then "Service Hours".

4. Important notes on BEA Online security

Please visit www.hkbea.com and click: Personal Banking/BEA Online/FAQs/Security Precautions to learn more about the latest security precautions.

5. Renminbi currency risk disclosure statement

RMB currency risk: The value of the RMB is subject to the fluctuation of its exchange rate. Customers may suffer exchange rate loss due to such fluctuation if they convert RMB

into other currencies (including Hong Kong Dollars).

The RMB is currently not completely freely convertible. Personal customers may be offered to conduct conversion of RMB using offshore rates and may occasionally not be able to do so fully or immediately, as this is subject to the RMB's position and market conditions at that time. Customers should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China and there may be significant bid and offer spreads.

6. Risk disclosure relating to Renminbi securities trading

Customers who intend to trade RMB securities should note that the prices of RMB securities fluctuate, sometimes dramatically, as with any other securities. RMB securities prices may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities. Before making any investment decision, customers should consider carefully and seek professional advice where necessary. Before making any investment, investors should refer to all relevant offering documents for detailed information including the risk factors. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

7. Contact information

Customer Service Hotline	2211 1333
i-Account Stock Investment Hotline	2211 1998
Lost i-Account Card Reporting Hotline	
• Office hours	2211 1818
• Non-office hours	2211 1862
BEA Online	
• Phone Banking	2211 1888
• BEA Online services hotline	2211 1321
• Lost PIN Reporting Hotline	
- Office hours	2211 1345
- Non-office hours	2211 1862
Website	www.hkbea.com

**Applicable to all lending businesses (e.g. consumer loan, mortgage loan, etc.) and credit card business:
Reminder: To borrow or not to borrow? Borrow only if you can repay!**