

Supreme 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 Supreme Accounts. BEA reserves the right to revise any information contained in this service guide at any time without prior notice.

1. Account services

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

Basic and optional sub-accounts

- Supreme Account includes 3 basic sub-accounts:
 - Supreme Account - HKD Current Account
 - Supreme 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")
 - Supreme Account - Time Deposit Account
Time deposits can be placed in up to 12 different currencies, including the currencies available to the Supreme Account - Statement Savings Account and Thai baht ("THB").
- For added flexibility, you may also choose to open the following optional sub-accounts:
 - Supreme Account - USD Current Account
 - Supreme Account - Securities Account
 - Supreme Account - Linked Deposit Account

Flexible no-bounce cheque/auto-pay protection

You can enjoy flexible temporary overdraft protection on cheques and auto-pay for your Supreme Account - HKD Current Account and Supreme Account - USD Current Account for up to 80% of the total available balance of your 3 basic Supreme Account sub-accounts and Supreme Account - USD Current Account (if applicable). You can also secure preferential interest rates on temporary overdraft amounts.

Notes:

- For your security, BEA shall at its discretion obtain confirmation from you if granting protection for an amount exceeding HK\$100,000 or its equivalent in USD.
- BEA reserves the right not to grant protection of any amount.
- A handling charge and temporary overdraft interest will apply for this service.

Auto-transfer service

- Enjoy greater flexibility for your Supreme Account - HKD Current Account by adding an auto-transfer service.
- If your Supreme Account - HKD Current Account is overdrawn or your pre-arranged credit line for this account is exceeded by an amount of HK\$20,000 or less, we will automatically transfer the required amount, if available, from the HKD deposits in your Supreme Account - Statement Savings Account on the next working day in order to reduce your interest costs.

Auto-set-up of time deposits

- The time deposit auto-set-up service allows you to transfer a pre-set deposit amount from your Supreme Account - Statement Savings Account to your Supreme 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.

Supreme Account Card

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

Supreme Account statements

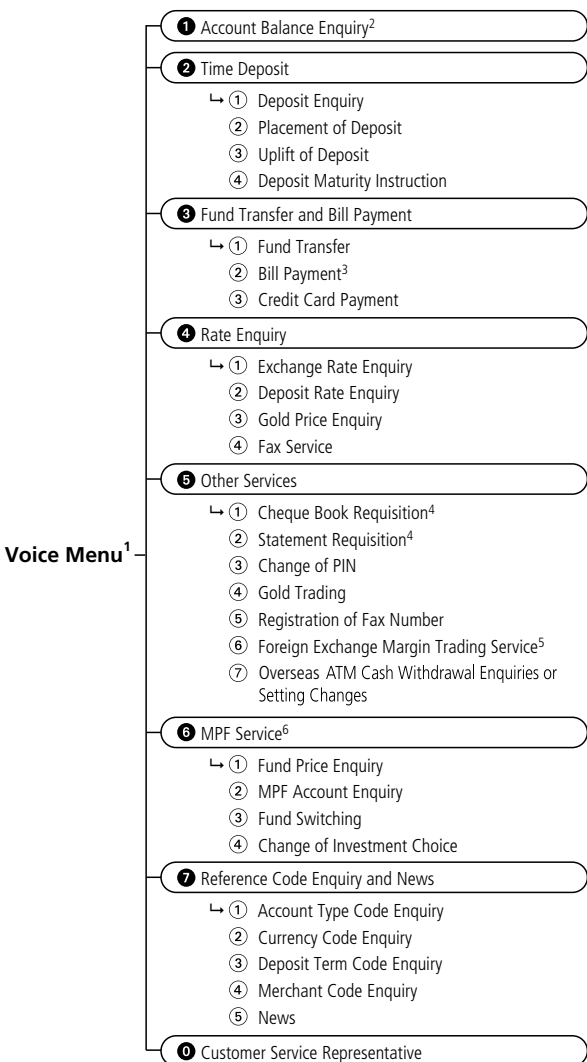
- Each month, you will receive a Supreme Account statement, which is a consolidated statement giving you a comprehensive overview of your financial situation at a glance. You can also view your statements online using our Cyberbanking e-statement service.
 - Your Supreme Account statement includes the following details:
 - Summary of the balances of your Supreme Account sub-accounts and the net position of your Supreme 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 Supreme 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 i-Account sub-accounts.
² Applies to single-name personal Supreme Account only.
- The statement also displays your Average Daily Relationship Balance - the average daily balance in the preceding month of your Supreme Account sub-accounts and the accounts/plans that have been selected to be incorporated into the Supreme Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies).

Service hotline for Supreme Account

The Supreme Account offers automated and manned phone banking service 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: ❶ Cantonese ❷ Putonghua ❸ English
3. Key in your Supreme 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") | |
|--|---|
| Foreign currency fund transfer, cheque book and statement requisition, placement and uplift of HKD time deposits, deposit maturity instruction, and placement and withdrawal of call notice instructions/time deposit auto-set-up instructions | 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 |
| Account balance enquiries, HKD funds transfers, and time deposit 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 |
| Placement and uplift of foreign currency time deposits | Monday to Friday: 9:00 a.m. - 5:00 p.m. Saturday, Sunday and public holidays: not available |
| Cyberbanking - Phone | |
| 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:

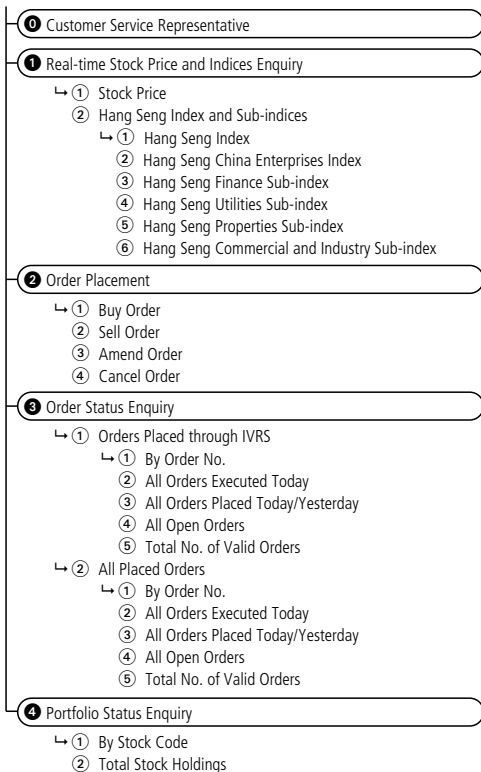
- Call the Supreme Account Stock Investment Hotline on 2211 1988 and use our automated Interactive Voice Recognition System ("IVRS") or speak directly to a CSR.

Service overview and procedure

1. Dial 2211 1988 on a touch-tone phone, and follow the voice menu to select the service.
2. Select language: ① Cantonese ② Putonghua ③ 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 Cyberbanking. To log in, visit www.hkbea.com and select "Hong Kong - Cyberbanking" 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 staggung 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 Cyberbanking internet 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 Cyberbanking internet 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 other, 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 Cyberbanking internet 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 Cyberbanking internet 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. Cyberbanking

With Cyberbanking, 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 internet, mobile phone, the BEA App, and phone, as well as ATM banking. As a Supreme Account customer, you can access Cyberbanking using your Supreme Account number or a pre-set username.

You can manage up to 12 related accounts including your 3 basic Supreme 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

Internet

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

Mobile phone

Enjoy the freedom to conduct your banking while on the road with the Cyberbanking mobile phone service, available in connection with all telecommunications service providers using a handset that supports internet access.

Simply visit www.hkbea.com to access Cyberbanking wherever you are. There's no need to pre-install any software.

BEA App

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

Phone

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

ATM

With your Supreme Account Card, you can enjoy 24-hour instant cash withdrawal service 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 Supreme Account sub-accounts in the same currency. For other transaction limits, please visit www.hkbea.com and click: Personal Banking/Cyberbanking/FAQs/Introduction of Cyberbanking. You can set your own limits for some transactions when you open your account, and can reduce them through the Cyberbanking internet service or increase them at any BEA branch afterwards.

Service details

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

Service hours:

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

4. Special privileges

As a Supreme Account customer, you are entitled to a wide range of special privileges on banking and investment products and services. These include:

| Product/service | Preferential offer |
|---|--|
| Supreme Account Card | Perpetual annual fee waiver |
| Cashier's order and gift cheque | 50% discount on handling fee |
| Commission in lieu of exchange | <ul style="list-style-type: none"> • Free for RMB • No fee up to (per customer per day): |
| <ul style="list-style-type: none"> • Foreign currency notes deposited to/withdrawn from Supreme Account • Foreign cheque deposited to Supreme Account | <ul style="list-style-type: none"> - AUD 500 - CAD 500 - CHF 500 - EUR 500 - GBP 500 - JPY 75,000 - NZD 500 - SGD 500 - USD 2,500 |
| BEA PLATINUM MasterCard | Perpetual annual fee waiver ¹ |
| Stock trading | 900 free, real-time stock price quotes are shared per month through internet and mobile phone channels |
| Funds | Concession on initial subscription fee for lump-sum investment |
| Residential mortgage loan | <ul style="list-style-type: none"> • Preferential mortgage rate • Flexible repayment arrangement • Waiver of the first-year fire insurance premium • Special offer for the first year of household insurance |
| Travel Protection Insurance, Household Protection Insurance, Domestic Helper Protection Insurance, Frequent Traveller Insurance, and Personal Accident Insurance | 12% discount on premium ² |

¹ A perpetual annual fee waiver for credit card will be granted to principal cardholders who maintain a valid Supreme Account in good standing. The annual fee waiver also applies to all relevant supplementary cards.

² Premium discount on general insurance applies to transactions made at branches only.

Note:

Additional terms and conditions may apply to the above products and services.

5. Important notes on Cyberbanking security

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

6. 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.

7. 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.

8. Contact information

| | |
|---|--|
| Customer Service Hotline | 2211 1333 |
| Supreme Account Stock Investment Hotline | 2211 1988 |
| Lost Supreme Account Card Reporting Hotline | |
| • Office hours | 2211 1818 |
| • Non-office hours | 2211 1862 |
| Cyberbanking | |
| • Phone | 2211 1888 |
| • Internet 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!**