

## Notice of Amendments to Terms and Conditions for Corporate Cyberbanking and BEA Corporate Online Service

effective from 30<sup>th</sup> August 2024 (the “**Effective Date**”)

The Terms and Conditions for Corporate Cyberbanking and BEA Corporate Online Services provided by the Bank will be amended with effect from the Effective Date:

Schedule I Terms and Conditions for Bank Services relating to Faster Payment System	
Clause	Amendments
Section 5	<p>The following shall be inserted as a new Clause 5(h) of Schedule I:</p> <p>Other obligations regarding payments and funds transfers</p> <p>5(h) (i) In giving instructions to make payments or effect transactions, you agree to take reasonably practicable steps to safeguard your own interest, money and assets from fraud or other illegal activities. You are responsible to check whether the payment recipient and the transaction are real and trustworthy in each case and exercise sound judgement. To help you stay vigilant against frauds, scams and deceptions, we will send risk alerts based on the risk warnings, messages and indicators received by BEA from the Faster Payment System or Hong Kong Police Force from time to time.</p> <p>(ii) Any instruction given by you in relation to the Bank Services will be handled by us in accordance with these Terms and Conditions and the applicable provisions in the Existing Terms. You have to comply with the other obligations with respect to payments, funds transfers and direct debit authorisations, including without limitation, maintaining sufficient funds in the relevant accounts for settling payment and funds transfer instructions from time to time.</p>
Section 6	<p>Clause 6(b)(ii)(2) of Schedule I shall be amended as follows:</p> <p>6(b)(ii)(2) any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force; and</p>

If you do not accept the above amendments, you must notify the Bank of your objection in writing before the Effective Date and the Bank will discontinue the relevant account service for you, otherwise you will be deemed to have consented to and agreed to be bound by this Notice of Amendments.

You can obtain a copy of the amended Terms and Conditions by visiting BEA's website at [https://www.hkbea.com/pdf/en/cdc\\_tnc\\_en\(202408\).pdf](https://www.hkbea.com/pdf/en/cdc_tnc_en(202408).pdf) or using the QR code. For enquiries, please call our customer service hotline on (852) 2211 1321.



Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.

The Bank of East Asia, Limited  
July 2024

**Notice of Amendments to Terms and Conditions for  
Bank Services relating to Faster Payment System  
effective from 30<sup>th</sup> August 2024 (the “Effective Date”)**

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