BEA 東亞銀行

Notice of Amendments to Terms and Conditions for Corporate Cyberbanking Service

effective from 5th December 2022 (the "**Effective Date**")

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

Clause	**Amendments**
1	1. The definitions contained in Clause 1 have been re-arranged based on alphabetical order. 2. The definitions of "i-Token Service", "System" and "Third Party Account" shall be added. 3. The definitions of "Digital Certificate", "Digital Signature" and "Corporate Cyberbanking" shall be removed. 4. The definitions of "Administrator", "Associated Account", "Authorisation Matrix", "Authorised Person", "Customer", "Related Account", "Instruction", "Normal User", "PIN" and "Signer" shall be amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services (being the i-Token Service, Biometric Authentication, Open Application Programming Interface Service and Third Party Service Provider Consent Management Service).
2	1. Clauses 2.2 and 2.3 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services. 2. Clause 2.4 is added regarding the Bank's responsibility to comply with anti-money laundering and other regulations.
3	Clauses 3.1, 3.3, 3.6 and 3.7 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services.
4	1. Clauses 4.1, 4.2, 4.6, 4.7, 4.9, 4.10, 4.13, 4.14, 4.16, 4.17 and 4.18 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services. 2. Clause 4.9 is amended to further specify the customer's and the Bank's respective responsibilities in relation to instructions given to the Bank via the System. 3. Clause 4.19 is added regarding a one-time password for verifying transactions through the System.
5	Clauses 5.1-5.4 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services.
6	1. Clauses 6.2 and 6.4 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services. 2. Clause 6.7 is added to specify warranties by the customer regarding use of the BEA Corporate Online in a lawful manner and in good faith.
7	1. Clause 7.1 is amended to specify that **the Bank may terminate the service of the Corporate Cyberbanking by giving prior notice to the customer and replace it with the BEA Corporate Online**, and the responsibilities of the customer upon such termination. 2. Clauses 7.2-7.7 and Clause 7.10 are amended to reflect changes in relation to the introduction of the BEA Corporate Online and the Services. 3. Clause 7.15 is amended to specify that consent of any third person is not required for termination or amendment of these Terms and Conditions.
8	Clauses 8.2 and 8.3 are added to specify that each of the Services referred to therein is subject to the Terms and Conditions as added in Schedules II and III respectively.

Schedule II	A new Schedule II - Terms and Conditions for i-Token Service and Biometric Authentication shall be added. A summary of this schedule's key features is as follows: 1. Registration – clauses regarding the registration of i-Token Service and Biometric Authentication. 2. Definitions and Interpretations – additional definitions applicable to i-Token Service and Biometric Authentication. 3. i-Token Service – general clauses regarding i-Token Service. 4. Biometric Authentication – general clauses regarding Biometric Authentication. 5. Mobile Devices – specific clauses about the installation, download and access of mobile devices for i-Token Service and Biometric Authentication. 6. Liability and Indemnity – specific clauses about the Customer's responsibilities and liabilities in using i-Token Service and Biometric Authentication, and the Bank's responsibilities in providing such services. Specifically, there are also clauses stating the losses, damages and/or expenses which the Bank is not liable for. 7. Suspension and Termination – specific clauses about the suspension and termination of i-Token Service and Biometric Authentication.
Schedule III	A new Schedule III - Terms and Conditions for Open Application Programming Interface Service and Third Party Service Provider Consent Management Service ("API Services") shall be added. A summary of this schedule's key features is as follows: 1. Open Application Programming Interface Service – general clauses about Open Application Programming Interface Service. 2. Third Party Service Provider Consent Management Service – general clauses about Third Party Service Provider Consent Management Service. 3. Grant Consent – specific clauses about consent given by the Customer to the Bank to transfer account information to third party service providers in relation to the API Services. 4. Renew Consent – specific clauses about expiry of consent and ways to renew it. 5. Revoke Consent – specific clauses about how Customer can revoke consent through third party service provider or through the Bank. 6. Liabilities and Indemnities - specific clauses about the Customer's responsibilities and liabilities in using the API Services, and the Bank's responsibilities in providing such services. Specifically, there are also clauses stating the losses, damages and/or expenses which the Bank is not liable for. 7. Suspension and Termination – specific clauses about the suspension and termination of API Services.

If you do not accept the above amendments, you must notify the Bank of your objection in writing before the Effective Date so that the Bank can discontinue the System and the Services or the relevant account for you; otherwise, you will be deemed to have consented to and agreed to be bound by this Notice of Amendments in relation to the System and the Services provided by the Bank.

You can obtain a copy of the amended Terms and Conditions by https://www.hkbea.com/pdf/en/cdc_tnc_en.pdf or 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
October 2022