

**Notice of Amendments to
E-statement/E-advice Service Terms and Conditions**

Effective from 20th September, 2021 (the “**Effective Date**”)

The E-statement/E-advice Service Terms and Conditions will be amended with effect from Effective Date and a summary of the amendments’ key feature is provided below:

Clause	Details of amendment
2	I/We agree and understand that the Bank will send a notification by e-mail to my/our designated e-mail address (which If I/we have provided an e-mail address for receiving notification in Cyberbanking) and/or notify me/us by other means as the Bank may deem appropriate (the “Notice”) when my/our statement (“e-statement”) or advice (“e-advice”) of the registered account(s) or credit card/revolving loan account(s) in electronic form is available for viewing online. For the avoidance of doubt, I/we understand that e-statements will be available for credit card/revolving loan accounts even if I/we have only registered to receive paper statements for such credit card/revolving loan accounts.
4	I/We agree that the Bank will retain the e-statements of my/our registered account(s) and credit card/revolving loan account(s) at Cyberbanking for a period of <u>at least</u> one year (or such other period as prescribed by the Bank from time to time); and I/we shall examine each e-statement upon receiving the Notice from the Bank and if necessary, print and/or download <u>retain</u> the e-statement for future reference.
5	(Not applicable to credit card/revolving loan accounts which the customers have registered to receive paper statements) I/We authorize <u>authorise</u> the Bank to stop printing and sending physical statement/advice of the registered account(s) to me/us. (Not applicable to credit card/revolving loan and Private Banking accounts which the customers have registered to receive paper statements)
6	I/We understand and accept the risks / <u>arrangements</u> associated with e-statement/e-advice service including but not limited to: (i) Internet, and e-mail <u>and SMS</u> services may be subject to certain IT risks and disruption; (ii) I/we may incur additional costs for using the e-statement/e-advice service; (iii) If I/we have provided an e-mail address for receiving notification in Cyberbanking, I/we shall receive the notice <u>Notice</u> by e-mail that e-statement or e-advice has been posted on the Bank’s website Cyberbanking, and I/we shall check my/our designated e-mail address regularly for such notice; (iv) revocation of consent to the provision of e-statement (which does not apply to credit card/revolving loan accounts)/e-advice by access through website Cyberbanking will be subject to the giving of advance notice by me/us <u>through Cyberbanking, Branch or Private Banking Department</u> according to the specific requirements given prescribed by the Bank from time to time. <u>Such revocation will normally become effective on the next working day if the notice was received through Cyberbanking and upon 3 working days if the notice was received through Private Banking Department. For Branch, revocation will normally become effective within 5 working days;</u>
12	I/We agree that the Bank will retain the e-advice of my/our registered account(s) at Cyberbanking for a period of <u>at least three</u> two months (or such other period as prescribed by the Bank from time to time); and I/we shall examine each e-advice upon receiving e-mail notice <u>the Notice</u> from the Bank and if necessary, print and/or download <u>retain</u> the e-advice for future reference.

Clause	Details of amendment
13	I/We agree that I/we shall acquire appropriate computer equipment <u>hardware</u> and software; internet access; and a designated e-mail address or <u>and</u> registered mobile phone number (for receiving notification) for using e-statement/e-advice service.
14	I/We agree that the Bank is entitled to levy fee and charges against me/us to cover the cost and expenses for my/our requisition of <u>(i) obtaining a hard copy of e-statement/e-advice that is no longer available for access and downloading through Cyberbanking or (ii) providing statement/ advice to me/us by means other than through Cyberbanking.</u>
17	No person other than I/ We <u>we</u> or the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of the these terms and conditions.
18	These Terms <u>terms</u> and Conditions <u>conditions</u> are governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region of the People's Republic of China and the courts of such place shall have exclusive jurisdiction to settle any dispute which may arise out of or in relation to these Terms <u>terms</u> and Conditions <u>conditions</u> .
19	In case of <u>any</u> inconsistency between the English and Chinese versions <u>of these terms and conditions</u> , the English version shall prevail.

Remarks: The newly added and removed parts displayed in underline and strikethrough respectively.

If you do not accept the above amendments, you are required to notify the Bank of your objection in writing before the Effective Date so that the Bank can discontinue the Service or the relevant account for you. If we do not hear from you by that date, you will be deemed to have consented to and agreed to be bound by this Notice of Amendments in relation to the Service provided by the Bank.

You can obtain a copy of the amended Terms and Conditions by visiting BEA's website at [https://www.hkbea.com/pdf/en/cyberbanking/e-statement_\(Eng\).pdf](https://www.hkbea.com/pdf/en/cyberbanking/e-statement_(Eng).pdf) or any of our branches. 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

August 2021