

## Notice of Amendments to BEA Online Terms and Conditions for i-Token Service and Biometric Authentication

all effective from 28<sup>th</sup> June, 2024 (the “**Effective Date**”)

Due to the new release of “BEA SmarTrade” mobile application, the “BEA Online Terms and Conditions for i-Token Service and Biometric Authentication” will be amended with effect from the Effective Date, and a summary of the amendments’ is provided as below:

Clause	Amendments
2.1	Definitions of “BEA Mobile” and “BEA Online” are amended.  Definition of “BEA SmarTrade” is added.  Definition of “Biometric Authentication” is amended to include BEA SmarTrade.  Definition of “SmarTrade i-Token” is added.  Definition of “i-Token Service” is amended to include SmarTrade i-Token.  Definition of “SmarTrade i-Token PIN” is added.
3.1, 3.2, 3.3, 3.7, 4.1, 4.3, 4.5, 4.6, 4.8, 4.9, 4.11, 5.1, 5.2, 5.3, 5.4, 5.6, 5.8, 6.1, 6.2, 6.3, 6.4, 6.5, 6.9, 7.1, 7.2, 7.3	“BEA SmarTrade”, “SmarTrade i-Token” and “SmarTrade i-Token PIN” are added in the relevant clauses.
7.4	This clause is amended to specify that the SmarTrade i-Token for BEA SmarTrade may also be terminated upon the termination of i-Token for BEA Mobile.

You can obtain a copy of the amended Terms and Conditions by visiting BEA’s website at <https://www.hkbea.com/html/en/bea-cyberbanking-terms-conditions.html> or any of our branches. Copy of the existing Terms and Conditions is available from the above website or any of our branches until 30<sup>th</sup> July 2024. You may not be able to access or download the existing Terms and Conditions after the relevant date.

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

June 2024