

Notice of Amendments in relation to BEA Revolving Loan Services

With effect from the dates as shown in the respective sections below (each the “Effective Date”), the following changes will be made to BEA Revolving Loan Services:

<p>Section I. Update to Cyberbanking</p> <p>Effective on or before 31st March, 2018</p> <p>The BEA revolving loan account under your name will be automatically registered as a related account under the Cyberbanking account of your banking account (s) ^{##} (if applicable). You will also be able to log in to Cyberbanking using your revolving loan account, with access to the revolving loan account and all principal credit card accounts[^] under your name to enjoy consolidated service. This update also applies to any new revolving loan account opened in your name after the effective date of this Section I.</p> <p>^{##} Joint account is excluded. [^] BEA Corporate Card is excluded.</p>
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<p>Section II. Revolving Loan Terms and Conditions (the “Terms and Conditions”)</p> <p>Effective the same date as the effective date of Section I</p> <p>The following clause of the Revolving Loan Terms and Conditions shall be amended:</p>	
Clause	Details
<p>Revolving Loan Terms and Conditions - clause 8</p>	<p>The existing clause 8 shall be deleted in its entirety and replaced by the following:</p> <p>8. Cyberbanking</p> <p>8.1 The Account will be automatically registered as a related account under the Cyberbanking account of your banking account(s) (excluding joint accounts) (if applicable).</p> <p>8.2 You will be able to log in to Cyberbanking using your Account, with access to the Account and all principal credit card accounts (excluding BEA Corporate Card) under your name to enjoy consolidated service.</p> <p>8.3 The use of Cyberbanking facilities is subject to the terms and conditions of Cyberbanking.</p>

Please note that the above amendments shall be binding on you if you continue to use our Revolving Loan services or maintain your account(s) after the Effective Date. Please also note that the Bank shall not be able to continue providing services to you if you do not accept the above amendments. If you have any queries, please call our Consumer Finance Services Hotline on (852) 2211 1211.

The Schedule of Fees & Charges and the Terms and Conditions of Revolving Loan are available upon request from the Consumer Finance Services Hotline or from the BEA website at www.hkbea.com.