

## **Real-name Registration for Subscriber Identification Module (“SIM”) Cards**

Dear Valued Customer,

The Telecommunications (Registration of SIM Cards) Regulation (the "Regulation") has come into effect on 1 September 2021. The Regulation requires that users should complete real-name registration for their SIM cards with their telecommunications service providers from 1 March 2022.

- All newly effective SIM service plans ("SSP") and new pre-paid SIM ("PPS") cards will require real-name registration before activation.
- Existing PPS card users are required to complete real-name registration with respective telecommunications service providers on or before 23 February 2023. Thereafter, unregistered PPS cards will be deactivated.
- Existing SSP users are not required to re-register with their telecommunications service providers unless they change to another service provider or subscribe to a new phone number.

As unregistered PPS cards will be deactivated after 23 February 2023, if your PPS card for your contact phone number in the Bank's record is not registered by then, you may not be able to:

- (i) conduct certain e-banking services (including but not limited to activation of i-Token, securities trading, cardless cash withdrawal and high-risk transactions) that required to receive short message service ("SMS") one-time password ("OTP") for authentication;
- (ii) receive SMS notifications from the Bank;
- (iii) receive phone calls from the Bank for transactions which may require your confirmation if your contact phone number is not up-to-date, and such transactions will be delayed or in worst-case scenario, not executed.

For credit cards, the impacts on invalid phone number include, without limitation, failure to receive important messages from the Bank including OTP for conducting certain transactions (such as card-not-present ("CNP") transactions). The use of your credit cards may also be affected since your credit card account may be blocked if the Bank is unable to contact you via your contact phone number registered with the Bank.

The above list is not exhaustive. Please note that other banking services may also be affected if your contact phone number with the Bank is not up-to-date.

You are hereby reminded to promptly complete the real-name registration for your PPS cards with your telecommunications service provider, and update your contact phone number(s) with the Bank, if necessary, via Cyberbanking (with i-Token activated) or visiting any of the branches of the Bank.

Please disregard this email if you have already registered for your PPS card.

If you have any queries on real-name registration for SIM cards, please visit the website of the Office of the Communications Authority. For any queries on our banking services, please call our Customer Service Hotline at (852) 2211 1333.

For any enquiries from private banking customers, please contact your Relationship Manager.

Yours faithfully,  
The Bank of East Asia, Limited

Note: Should there be any discrepancy between the English and Chinese versions, the English version shall apply and prevail.