

Factsheet for BEA Corporate OnlineDate: 13/01/2025Account Name: ABC CO LTDCertificate of Incorporation No.: 12345678

Business Registration Certificate No.: _____

Thank you for choosing BEA Corporate Online.

BEA Corporate Online is a new online banking platform offering better, easier and more personalized experience when you are managing your company's finances. Enhancements to our service offerings on the platform are continuously made to meet your business needs.

Target Customers

New Corporate Customers with

- CorporatePlus account or Current/ Saving account
- Business needs that are fulfilled by the service offerings listed in the "Service Offerings" section.

Features and Benefits

1. Incoming Payment Journey
We understand your needs of getting hold of your company's cash flows. The enhanced incoming payment journey provides you with proactive notifications and advice upon receiving the incoming payment.
2. Foreign Exchange Service
"FX Watchlist" is a customizable watchlist for you to monitor the exchange rate trend of a foreign currency.
"FX Rate Alert" is a proactive notification for user to receive alert via your preferred channel once your target exchange rate is reached.
3. e-Statement and e-Advice
Registering for e-Statement and e-Advices services through BEA Corporate Online will allow you to retrieve up to 7 years' and 2 years' records of statements and advices respectively.
4. Open API Service
Allow you to grant consent to Third Party Service Provider(s) ("TSP(s)") so that you can access your BEA account information through the designated TSP's website or mobile apps.
5. Daily Transaction Limit Setting
You can increase or decrease the daily transaction limits of your company from anywhere and anytime. Furthermore, your company's newly opened savings, current and time deposit accounts will be linked to your BEA Corporate Online automatically, saving the costs and time of visiting a branch.
6. Manage Beneficiaries
You can add and remove the fund transfer beneficiaries online. The new beneficiary will be effective on the next day.
7. User Account and Access Control
You can assign users with rights to access different accounts and functions according to your business needs. You can request different levels of approval for different transaction types according to your business needs.

System Requirements

- Operating System: Windows 8.1 or above, MacOS 10 or above
- Browser: Microsoft Edge (Version: 98.0.1108.23) or above, Google Chrome (Version: 96.0. 4664.111) or above, and Safari (Version 15.0) or above
- JavaScript and TLS 1.2 or above must be enabled

Service Offerings

Service Available

Financial Transactions (for Approver and Maker User Roles)		
Accounts	Current and Savings	Overview
		View Transaction History
	Cheque Service	Cheque Book Request
		Stop Cheque
		Cheque Status Inquiry
	Time Deposits	Time Deposit Overview
		Time Deposit Placement
		Time Deposits Inquiry
		Time Deposits Transaction History ^
Transfer	To Pre-Designated & Own Accounts	
	To Non-Designated Accounts	
	Inquiries	Inward Remittance Overview ^
		Payment Tracking Services ^
		Scheduled Payment Instruction Inquiries ^
	Favorites ^	
	e-Direct Debit Authorisation ("eDDA")	Set Up a New eDDA
		eDDA Summary
MPF	MPF Contribution Enquiry	Contribution Enquiry
		Default Contribution Enquiry
	MPF Information	
Bill Payments	Bill Payments	
	Bill Payment History	
	Favorites ^	
e-Statement / e-Advice	View e-Statements	
	View e-Advice	
	Request for Ad-hoc Statement	
Foreign Exchange		
Account Settings	My Preference ^	
	Session Summary ^	
Mailbox	Notifications ^	

Autopay, Payroll and Collection	Autopay	
	Payroll	
	Collection	
	Favorites ^	
	Autopay, Payroll and Collection Inquiry ^	
	File Upload	
	Uploaded Files Inquiry ^	

^ new functions in BEA Corporate Online

Administrative Transactions (for Authorised Person and System Administrator User Roles)		
Getting Started	Company Settings	Account Profile
		Account and Services
	User Settings	User Management
		User Accounts and Services Access
		Alert Subscription ^
Limits	Daily Transaction Limit Maintenance	Increase Limit ^
		Decrease Limit
File Upload	User File Identifier Mapping ^	
e-Statement/e-Advice	Account Preference Settings	
	User Registration Overview ^	
Transfers	Set Up	Manage Beneficiaries ^
Others	Open API	Open API Service – Set Up ^
		Third Party Service Provider Consent Management ^
	FPS Addressing Service	
Audit Log		
Mailbox	Notifications ^	
Session Summary ^		
My Preference ^		
Security Settings ^		

^ new functions in BEA Corporate Online

Daily Transaction Limit Setting

The table shows the maximum daily transfer limit that the Bank allows on BEA Corporate Online. You are advised to set up specific transaction limits for each type of transaction based on your company's needs during application.

Transfer to	Maximum Amount Per Day Allowed (HKD Equivalent)
Own Account (Related and Associated Account)	Unlimited
Pre-designated Third Party Account and Bill Payments	\$10,000,000
Non-designated Third Party Account	\$1,000,000
Autopay, Payroll	\$3,000,000

Signing Arrangement

The table shows the maximum level of approval that the Bank allows on BEA Corporate Online. You are advised to set up specific signing arrangements for each type of transaction based on your company's structure during application.

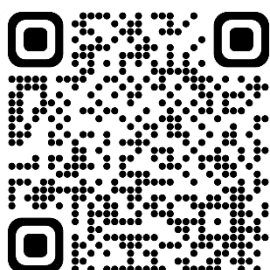
Transaction Types*	Maximum Level of Approval
Administrative Transaction (High Risk)	Up to 3 levels of approval by Authorised Person(s)
Administrative Transaction (Low Risk)	Up to 2 levels of approval by Authorised Person(s) or System Administrator
Transaction for Related Account(s) or Associated Account(s)	Up to 3 levels of approval with maximum of 3 signing groups.
Transaction Related to Third Party Account(s)	
Transaction Related to Autopay, Payroll and Collection	

*please refer to paragraph 7 of Important Notice for classification of transaction types

Service Charge

BEA Corporate Online is free of charge aside from transaction fees for designated services (including transfers).

Service fee may be levied on various transactions conducted, for details, please refer to our Bank Charges by scanning below QR code.



Important Notice

1. The use of the service is subject to this Factsheet, "CorporatePlus Account Terms and Conditions" or the "Savings Accounts/Current Accounts/Time Deposits Terms and Conditions" and the "Terms and Conditions for Corporate Cyberbanking and BEA Corporate Online Services".
2. When you apply for a CorporatePlus Account, you can choose either (i) BEA Corporate Online or (ii) Corporate Cyberbanking. Once you have chosen either one of the said services, another service will be unavailable for that particular CorporatePlus Account.
3. The Bank may make available a wide range of functions and capabilities from time to time under BEA Corporate Online to facilitate the access and use of its products and services and/or to provide information about the Bank's products and services.
4. At the time of your application, the BEA Corporate Online service offerings are limited to the functions that are tabulated in the "Service Offerings" section above. The Bank may in its absolute discretion determine and vary from time to time the scope and type of services to be made available including, without limitation:
 - a. Expanding, modifying or reducing services offered on BEA Corporate Online at any time.
 - b. Imposing and varying any restrictions on the use of the BEA Corporate Online services such as minimum and maximum daily transaction limits of any transactions or dealings or any type of transactions or dealing which Customer or the Customer Delegates may conduct by using BEA Corporate Online services;

In particular, new service offerings may be made available via BEA Corporate Online from time to time. Prior notifications will be sent to customers by the Bank in such manner as it deems fit.

The following services will be available in future stage:

- Batch Transfer
 - Liquidity Management
 - Trade Services
 - Investments Services
 - Mobile Banking / i-Token
5. If there are any subsequent needs from you to apply for additional services that are not registered at the time of applying the BEA Corporate Online, please contact your Relationship Manager or visit any of our business centers for assistance.
 6. In case you experience any service interruptions, please logout and re-login to the service. Always refer to the "Audit Log" function to check your last activity and the "View Transaction History" or "Scheduled Payment Instruction Inquiries" to see if your previous instructions have been placed successfully. Please report to the Bank via the customer support if the service interruption persists or if any assistance is required.

7. The classification of transaction types (*) are :

Transaction Types	Transactions
Administrative Transaction (High Risk)	User Management
	User Accounts and Services Access
	Set up Open API Service
	Third Party Service Provider Consent Management
	Manage Beneficiaries (Add)
	E-Statement/E-Advice – Account Preference Setting
	Increase Daily Transaction Limit
	User File Identifier Mapping
Administrative Transaction (Low Risk)	View & Decrease Daily Transaction Limit
	FPS Addressing
	Manage Beneficiaries (Delete)
Transaction for Related Account(s) or Associated Account(s)	Transfer to Own Accounts
	Time Deposit Placement
	Cheque Book Request
	Stop Cheque
	Request Statement
Transaction Related to Third Party Account(s)	Transfer to Pre-Designated Accounts
	Transfer to Non-Designated Accounts
	Bill Payments
	e-Direct Debit Authorisation
Transaction Related to Autopay, Payroll and Collection	Autopay
	Payroll
	Collection

8. Please note that the application of BEA Corporate Online is strictly voluntary. The associated risks and liabilities would be explained by your Relationship Manager as well as described in the above-mentioned “Terms and Conditions” documents.
9. If you would like to terminate the usage of BEA Corporate Online, you may contact your Relationship Manager or any of our branches for the termination arrangement.

Customer Support

For any enquiry, please contact your Relationship Manager or our Customer Service Hotline 2211 1321 during office hours.

By signing this document, I/we confirm that I/we have read and fully understood the contents of the Factsheet and am/are fully aware of the features and limitations of BEA Corporate Online. I/We agree to use BEA Corporate Online and its services subject to this Factsheet, “CorporatePlus Account Terms and Conditions” or the “Savings Accounts/ Current Accounts/ Time Deposits Terms and Conditions” and the “Terms and Conditions for Corporate Cyberbanking and BEA Corporate Online Services”.

Signature

Chan Dai Man



Authorised Signature(s)
(Please use the signature(s) on record at BEA)

Date (DD/MM/YY) 13/01/2025

東亞企業網上銀行概覽

賬戶名稱： _____

日期： _____

公司註冊證書號碼： _____

商業登記證號碼： _____

感謝選用東亞企業網上銀行。

東亞企業網上銀行是一個全新的網上銀行平台，為您在管理公司財務時提供更完善、更輕鬆和更個性化的體驗。我們不斷提升平台上的服務及產品，以滿足您的業務需求。

目標客戶

新企業客戶並符合以下條件

- 持有企業綜合理財戶口，或往來/存款賬戶
- 該業務需求符合在「服務」部份中列出的服務

特點及好處

1. 收款流程
我們優化了整個收款流程，當賬戶成功收到款項時，貴公司的指定用戶將即時收到入賬通知，從而滿足您對掌握公司現金流的需要。
2. 外匯服務
「外幣匯價列表」讓您設定個人化的觀察名單，助您隨時監察外幣匯率走勢。
「外匯到價提示」將按您所預設的指示在達到目標匯率後主動發送通知到您所選擇接收通知的渠道。
3. 電子結單及電子交易通知
透過東亞企業網上銀行登記電子結單及電子交易通知，您可以分別檢索長達 7 年及 2 年的結單及交易通知記錄。
4. 開放 API 服務
讓您授權第三方服務供應商（“TSP”），以便您可以通過指定 TSP 的網頁或流動程式查詢您的東亞銀行賬戶資料。
5. 每日交易限額維護
您可以隨時隨地上調或下調貴公司於東亞企業網上銀行的每日交易限額。此外，貴公司新開立的儲蓄、往來及定期存款賬戶將自動連接至您的東亞企業網上銀行，讓您節省前往分行的成本及時間。
6. 管理收款人
您可以線上建立和即時刪除轉賬收款人資料。建立收款人將於下一天生效。
7. 用戶賬戶及權限管理
您可以根據貴公司的業務需要，為用戶分配不同賬戶和功能的權限。您亦可以根據業務需要對不同的交易類型設置不同簽核組別。

系統要求

- 作業系統: Windows 8.1 或以上， MacOS 10 或以上
- 瀏覽器: Microsoft Edge (Version: 98.0.1108.23) 或以上， Google Chrome (Version: 96.0. 4664.111) 或以上， Safari (Version 15.0) 或以上
- 必須開啟 JavaScript 及 TLS1.2 或以上

服務

提供的服務

財務事項 (適用於批核者及經辦人員身份)		
賬戶	活期和儲蓄	概覽
		查看賬戶記錄
	支票服務	申請支票簿
		停止支票過數
		支票狀態查詢
	定期存款	定期存款概覽
		定期存款開立
		定期存款查詢
		定期存款交易記錄 ^
轉賬	至已登記及我的賬戶	
	至未登記賬戶	
	查詢	匯入匯款概覽 ^
		付款追蹤服務 ^
		預設付款指示查詢 ^
	我的最愛 ^	
	電子直接付款授權	設立新電子直接付款授權
		電子直接付款授權摘要
強積金	強積金供款查詢	供款查詢
		拖欠供款查詢
	強積金資料	
賬單繳費	賬單繳費	
	賬單繳費記錄	
	我的最愛 ^	
電子結單 / 電子交易通知	查看電子結單	
	查看電子交易通知	
	申請臨時結單	
外匯		
賬戶設置	我的偏好選擇 ^	
	登入記錄 ^	
郵箱	通知 ^	
自動轉賬、支薪及收款	自動轉賬	
	支薪	
	收款	
	我的最愛 ^	
	自動轉賬、支薪及收款查詢 ^	
	上傳文件	
	上傳文件查詢 ^	

^ 東亞企業網上銀行全新功能

管理交易 (適用於獲授權人士及系統管理員用戶身份)		
啟動服務	賬戶設定	賬戶資料
		賬戶及服務
	用戶設定	用戶管理
		用戶賬戶及服務管理
		設定提示 ^
限額	每日交易限額維護	提高限額 ^
		減低限額
上傳文件	用戶文件檢驗配對	
電子結單/電子交易通知	賬戶偏好設定	
	用戶註冊查詢 ^	
轉賬	設置	管理收款人 ^
其他	開放 API	開放 API 服務 - 設定 ^
		第三方服務供應商同意管理 ^
	轉數快賬戶綁定服務	
審核日誌		
郵箱	通知 ^	
登入記錄 ^		
我的偏好選擇 ^		
安全設定 ^		

^ 東亞企業網上銀行全新功能

每日交易限額維護

以下表格顯示在東亞企業網上銀行的每日最高轉賬限額。我們建議您根據 貴公司的需要，為每一種交易設置具體的交易限額。

轉賬至	每日最高限額 (港幣等值)
我的賬戶 (指定及關聯賬戶)	無上限
預先登記之第三方賬戶及賬單繳費	\$10,000,000
未登記之第三方賬戶	\$1,000,000
自動轉賬、支薪	\$3,000,000

簽核安排

以下表格顯示在東亞企業網上銀行所支援的最高批核等級。我們建議您根據 貴公司的架構，為每一種交易設置特定的簽核安排。

交易類別*	最高批核級別
管理交易(高風險)	由最多三名獲授權人士批核
管理交易(低風險)	由最多兩名獲授權人士或系統管理員批核
轉賬至指定賬戶或聯繫戶口之交易	由最多三名簽核者批核
轉賬至第三方戶口之交易	
轉賬至自動轉賬、支薪及收款之交易	

*有關交易類別的分類，請參考重要事項的第 7 點。

服務收費

除指定服務（包括轉賬）的交易費用外，東亞企業網上銀行並不收取費用。而各項交易之相關收費，請掃描以下二維碼查看本行之服務收費表。



重要事項

1. 使用此服務須受此概覽、「企業綜合理財戶口條款及細則」或「存款賬戶/往來賬戶/定期存款 條款及細則」及「企業電子網絡銀行服務及東亞企業網上銀行條款及細則」規限。
2. 客戶可於申請企業綜合理財戶口時選擇申請 (i) 東亞企業網上銀行或 (ii) 企業電子網絡銀行服務。當您選擇其中一種服務後，另一服務將不適用於該企業綜合理財戶口。
3. 本行可能不定時於東亞企業網上銀行上提供並修改功能及服務，以便客戶能使用本行的最新產品和服務及/或接收產品和服務的最新資料。
4. 在您提出申請時，東亞企業網上銀行所提供的服務僅限於上文「服務」部分所列的功能。本行擁有最終決定權並不時更改向公眾發佈所提供服務的範圍和類型，包括但不限於：
 - a. 隨時增加、修改或減少東亞企業網上銀行提供的服務。
 - b. 對使用東亞企業網上銀行服務施加和更改任何限制，例如客戶或客戶代表可能使用 東亞企業網上銀行服務進行任何交易類型的最低和最高每日交易限額。

另外，東亞企業網上銀行可能會不時提供新的服務。本行將以其認為合適的方式預先通知客戶。

以下服務將會在未來階段提供：

- 批量轉賬
 - 流動資金管理
 - 押匯服務
 - 投資服務
 - 流動電話銀行服務/ i-Token
5. 如果您在往後需要申請使用在東亞企業網上銀行未有提供的服務，請聯絡閣下的客戶經理或親臨本行任何一間分行尋求協助。
 6. 如果您在使用東亞企業網上銀行時遇到任何服務中斷，請登出並重新登入服務。您可以使用「審核日誌」功能來檢查您的最後一次活動，以及在「查看賬戶記錄」或「預設付款指示查詢」查看您早前的指令是否已成功提交。如果服務持續中斷或需要任何協助，請透過客戶服務熱線向本行報告。

7. 交易類別 (*) 分類為：

交易類別	交易
管理交易(高風險)	用戶管理
	用戶賬戶及服務管理
	開放 API 服務 – 設定
	第三方服務供應商同意管理
	管理收款人 (建立)
	電子結單 / 電子交易通知 – 賬戶偏好設定
	上調每日交易限額
	用戶文件檢驗配對
管理交易(低風險)	查看及下調每日交易限額
	轉數快賬戶綁定
	管理收款人 (刪除)
轉賬至指定賬戶或聯繫戶口之交易	轉賬至我的賬戶
	定期存款開立
	申請支票簿
	停止支付支票
	申請結單
轉賬至第三方戶口之交易	轉賬至已登記賬戶
	轉賬至未登記賬戶
	賬單繳費
	電子直接付款授權
轉賬至自動轉賬、支薪及收款之交易	自動轉賬
	支薪
	收款

8. 請注意，申請東亞企業網上銀行屬自願性質，相關風險和責任將由您的客戶經理根據上述「條款及細則」文件所描述進行解釋。
9. 如閣下欲終止使用東亞企業網上銀行，可聯絡您的客戶經理或親臨本行任何一間分行以作出終止安排。

客戶支援

如有任何查詢，請於辦公時間內聯絡您的客戶經理或致電客戶服務熱線 2211 1321。

通過簽署本文件，我/我們確認我/我們已閱讀並完全理解此概覽的內容，並且我/我們完全了解東亞企業網上銀行的特點和限制。我/我們同意使用東亞企業網上銀行及其服務時須受此概覽、「企業綜合理財戶口條款及細則」或「存款賬戶/往來賬戶/有期存款 條款及細則」及「企業電子網絡銀行服務及東亞企業網上銀行條款及細則」規限。

簽署

授權簽署
(請按本行紀錄簽署)



日期 (DD/MM/YY)：_____