

**Corporate Cyberbanking Service Hours**

All hours expressed below are in Hong Kong time (HKT). The same applies to all expressions of time in all screens, such as account balance details.

Account/Service	Service Hours
<b>Account Enquiry<sup>1</sup> /Time Deposit Account (Deposit Enquiry)</b>	24 hours
<b>Rate Enquiry</b> - Exchange Rate Enquiry - Deposit Rate Enquiry - Gold Price Enquiry - Prime Rate Enquiry - Interbank Offer Rate Enquiry	24 hours
<b>Change of PIN</b>	24 hours
<b>Local Fund Transfer between BEA Accounts (Same currency)<sup>2</sup></b>	24 hours
<b>Local Fund Transfer with foreign currency exchange between BEA Accounts (Except CNY)</b>	Mon – Fri*: 09:00 - 20:30 Sat*: 09:00 - 13:00
<b>Local Fund Transfer with CNY exchange between BEA Accounts</b>	Mon – Fri*: 09:00 - 17:00 Sat*: 09:00 - 13:00
<b>Fund Transfer to BEA Account in China<sup>3</sup></b>	Mon – Fri*: 09:00 - 16:30
<b>Bill Payments<sup>4</sup></b>	24 hours
<b>E-bill Payments<sup>5</sup></b>	24 hours
<b>Time Deposit</b> - Deposit Enquiry <sup>1</sup> - HKD Placement and Uplift - FCY Placement and Uplift - Add or Edit Maturity Instruction	24 hours Mon – Sat*: 09:00 - 19:00 Mon – Fri*: 09:00 - 19:00 Mon – Sat*: 09:00 - 19:00
<b>Telegraphic Transfer (HKD and Foreign Currencies)</b>	Mon – Fri*: 09:00 - 17:00
<b>Telegraphic Transfer (CNY)</b>	Mon – Fri*: 09:00 - 16:00
<b>Transfer to other banks in Hong Kong (by FPS)<sup>2, 6</sup></b>	24 hours
<b>Transfer to other banks in Hong Kong (by CHATS)</b>	Mon – Fri*: 09:00 - 16:30
<b>Trade Services</b> - Letters of Credit - Bills Position Enquiry - Credit Limit Enquiry	24 hours Mon – Fri: 09:00 - 18:00 Sat: 09:00 - 15:00

<b>MPF</b> -Remittance Statement	24 hours
<b>Payroll and Auto-pay</b> - HKD - CNY  <b>Collection</b> - HKD - CNY	Mon – Sat: 09:00 - 19:00 Mon – Fri: 09:00 - 19:00  Mon – Sat: 09:00 - 18:00 Mon – Fri: 09:00 - 18:00
<b>Statement Request</b> - HKD Current - USD Current - RMB Current - Multi-currency Statement Savings	24 hours
<b>Cheque Status Enquiry</b>	Mon – Sat: 09:00 - 23:00
<b>Cheque Book Request</b> - HKD Current	24 hours
<b>Cheque Book Request</b> - USD Current - RMB Current	Mon – Fri: 09:00 - 19:00 Sat: 09:00 - 13:00
<b>Stop Cheque Request</b>	Mon – Fri: 09:00 - 19:00 Sat: 09:00 -13:00
<b>Merchant Services</b> - Account Transaction Download	24 hours
<b>Linked Deposits</b> Linked Deposits Account Enquiry <sup>1</sup>  Rate Enquiry - Currency Linked Deposits - Equity Linked Deposits - Basket Equity Linked Deposits - with Callable and Optional Kick-in Features - Single Equity Linked Deposits - with Callable and Optional Kick-in Features  Order Placement - Currency Linked Deposits - Equity Linked Deposits - Basket Equity Linked Deposits - with Callable and Optional Kick-in Features - Single Equity Linked Deposits - with Callable and Optional Kick-in Features	24 hours           Mon – Fri*: 09:15 - 19:00 Mon – Fri*: 09:30 - 12:00 & 13:00 - 15:45 Mon – Fri*: 10:00 - 15:45   Mon – Fri*: 10:00 - 15:45      Mon – Fri*: 09:15 - 17:30 Mon – Fri*: 09:30 - 12:00 & 13:00 - 15:45 Mon – Fri*: 10:00 - 15:45   Mon – Fri*: 10:00 - 15:45

Service hours may vary, subject to routine maintenance or other events. The Bank reserves the right to change the schedule without prior notice. For investment related enquiries during office hours, please call 2211 1311. For Corporate Cyberbanking enquiries during office hours, please call 2211 1321.

Note:

1. For newly added related accounts, the updated balance enquiry will be effective on the next day.
2. Above service hours are applicable only for Pay Now Transaction, scheduled instructions are available on working days only.
3. The Fund Transfer service to BEA accounts in China is only available on dates that are working days in both Chinese Mainland and Hong Kong.
4. Bill payments will be processed:
  - i. on the next working day if the transaction is completed after 16:00 between Monday and Friday and on Saturday / Sunday / Public holiday; or
  - ii. on the next working day when Typhoon Signal No.8 or higher or a Black Rainstorm warning is in effect.

There is no clearing/settlement on a Saturday/Sunday/public holiday or any other day which is not a working day.
5. E-bill payments will be processed:
  - i. on the next working day if the transaction is completed on Monday to Thursday;
  - ii. on the first working day of the next week if the transaction is completed on a Friday or Saturday; or
  - iii. on the day after the next working day if the transaction is completed on a Sunday/public holiday.

There is no clearing/settlement on a Saturday/Sunday/public holiday or any other day which is not a working day.
6. For Fund Transfers to other banks in Hong Kong (by FPS), if the amount exceeds HK\$5,000,000 or CNY1,000,000, the Bank will process the transaction through CHATS. However, if such a transaction is made after CHATS service hours, it will be set as a scheduled instruction and processed on the next working day.

\* Except on a Hong Kong public holiday.