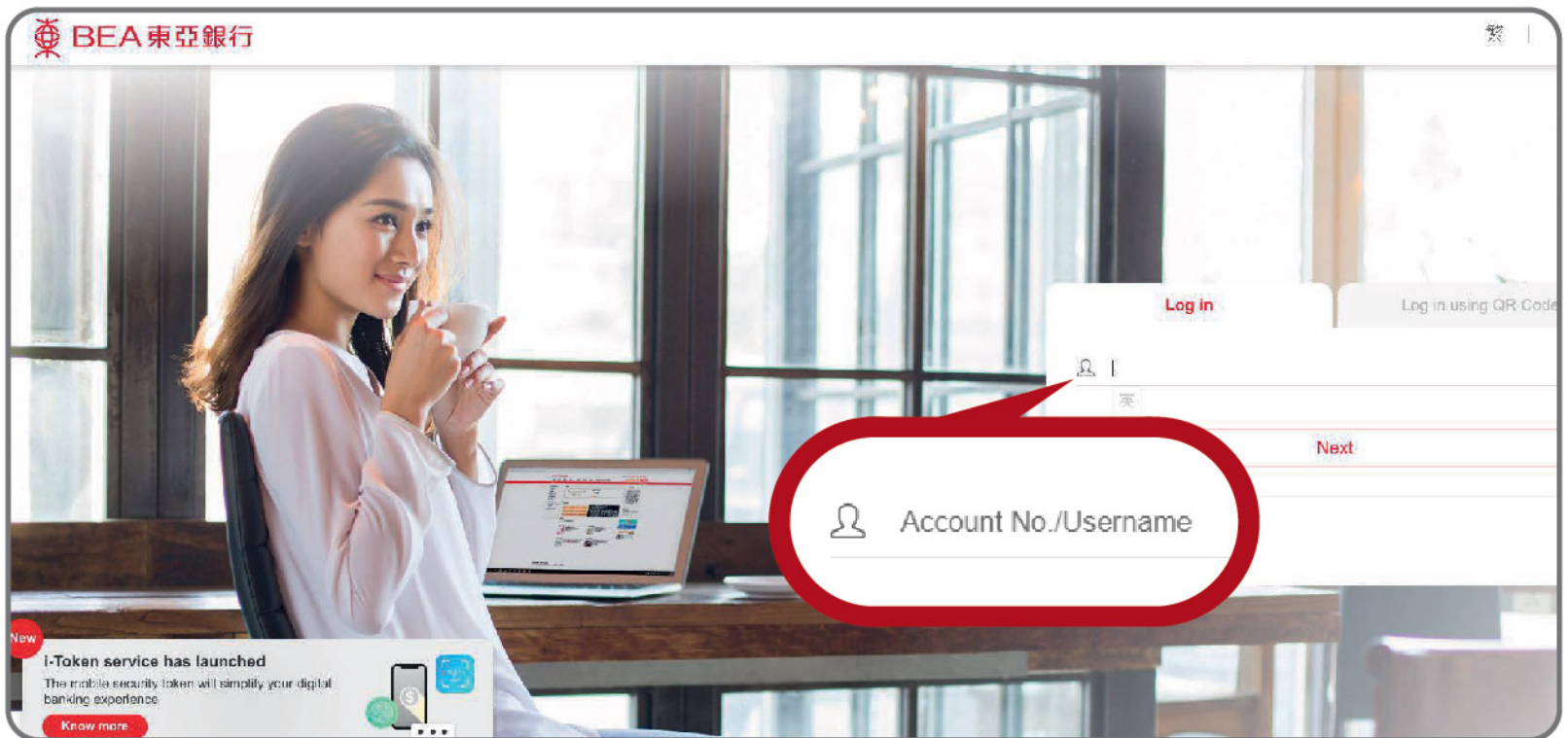


# Apply online for the “Cash in Hand” programme

## Step 1 Start application

Log in to Cyberbanking.

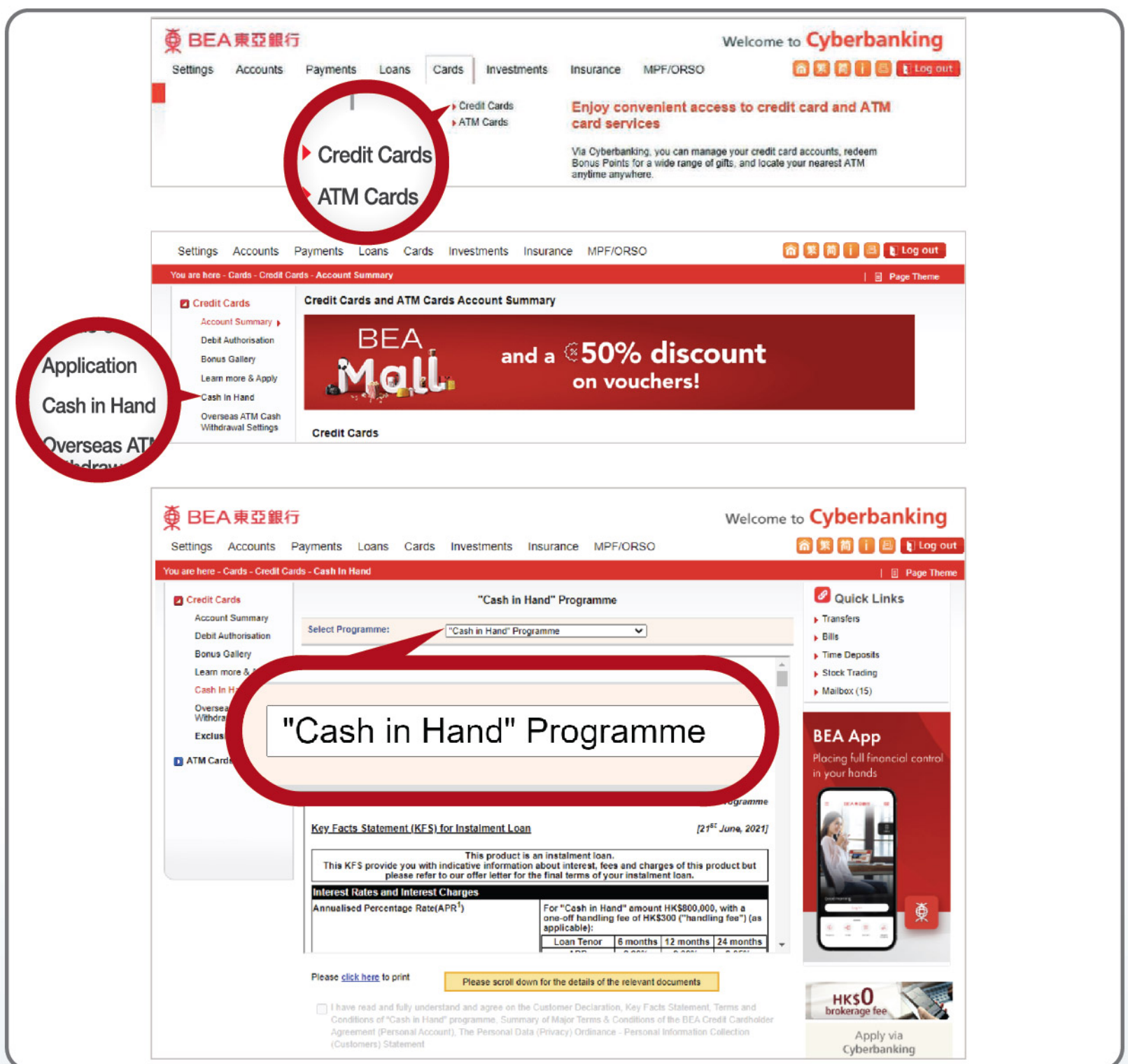


To borrow or not to borrow? Borrow only if you can repay!

# Apply online for the "Cash in Hand" programme

## Step 2 Select "Cash in Hand" Programme

Go to "Cards" > "Credit Cards", then select "Cash in Hand" from the left-hand column. Confirm the relevant terms & conditions and the Key Facts Statement and agree to be bound by the declarations.



The screenshots illustrate the following steps:

- From the main Cyberbanking page, click on "Cards" in the top navigation bar, then "Credit Cards" in the left-hand column.
- On the "Credit Cards and ATM Cards Account Summary" page, click on "Cash in Hand" in the left-hand column.
- On the "Cash in Hand" programme page, click on "Cash in Hand" Programme in the dropdown menu.

The final screenshot shows the "Cash in Hand" programme details, including a Key Facts Statement (KFS) for an instalment loan. The KFS table is as follows:

Interest Rates and Interest Charges				
Annualised Percentage Rate (APR) <sup>1</sup>	For "Cash in Hand" amount HK\$800,000, with a one-off handling fee of HK\$300 ("handling fee") (as applicable):			
	Loan Tenor	6 months	12 months	24 months
		3.00%	3.00%	3.00%

Below the table, there is a checkbox for agreement:  I have read and fully understand and agree on the Customer Declaration, Key Facts Statement, Terms and Conditions of "Cash in Hand" programme, Summary of Major Terms & Conditions of the BEA Credit Cardholder Agreement (Personal Account), The Personal Data (Privacy) Ordinance - Personal Information Collection (Customers) Statement.

To borrow or not to borrow? Borrow only if you can repay!

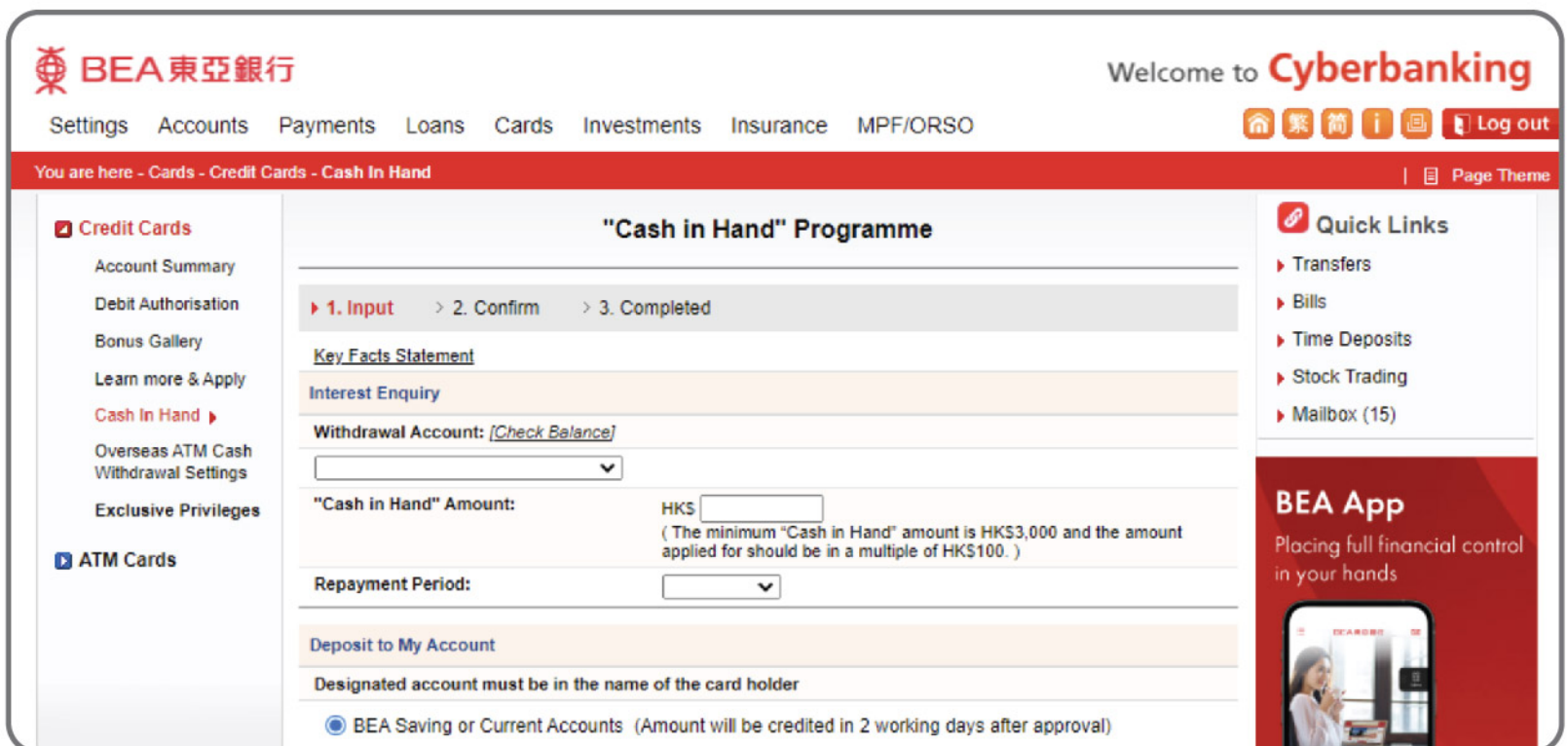


# Apply online for the "Cash in Hand" programme

## Step 3

## Fill in "Cash in Hand" application details and deposit account details

Fill in your withdrawal account no., desired "Cash in Hand" amount, and re-payment period, then select a BEA or other bank account to receive your "Cash in Hand" amount and fill in the details.



The screenshot shows the BEA online banking interface for the "Cash in Hand" programme. The page is titled "Cash in Hand" Programme and is in the "1. Input" step. The main content area includes a "Withdrawal Account" dropdown menu, a "Cash in Hand" Amount field (with a note that the minimum is HK\$3,000 and must be a multiple of HK\$100), and a "Repayment Period" dropdown menu. Below these fields is a "Deposit to My Account" section with a note that the designated account must be in the name of the card holder. A radio button is selected for "BEA Saving or Current Accounts (Amount will be credited in 2 working days after approval)". The left sidebar contains navigation links for Credit Cards and ATM Cards. The right sidebar contains Quick Links and a BEA App advertisement.

To borrow or not to borrow? Borrow only if you can repay!

# Apply online for the "Cash in Hand" programme

## Step 4 Confirm application

An SMS containing a one-time password ("OTP") will be sent to your mobile phone number. After verifying the "Cash in Hand" programme details, please enter the OTP. To complete your application, confirm you have read and fully understand and agree to the details, and acknowledge the friendly reminder.

**Credit Cards**

- Account Summary
- Debit Authorisation
- Bonus Gallery
- Learn more & Apply
- Cash In Hand**
- Overseas ATM Cash Withdrawal Settings
- Exclusive Privileges

**ATM Cards**

### "Cash in Hand" Programme

> 1. Input   **2. Confirm**   > 3. Completed

Withdrawal Account:	XXXX-XXXX-XXXX-XXXX
"Cash in Hand" Amount:	HK\$ 3,000.00
Repayment Period:	24 Months
Monthly Flat Rate:	1.05%
Annualised Percentage Rate ("APR") <sup>1</sup> :	25.07%
Monthly Interest Amount <sup>2</sup> :	HK\$ 31.50
1st Month Instalment Amount <sup>2</sup> :	HK\$ 125.00
Monthly Instalment Amount <sup>2</sup> :	HK\$ 125.00
Deposit Credit Card Bank Name:	BANK OF EAST ASIA LTD
Deposit Credit Card Number:	XXXXXXXXXXXXXXXX
Deposit Credit Card Holder Name:	Xxx Xxx Xxx

To execute this transaction, you must enter a One-time Password (OTP) to complete the transaction.

As SMS containing the OTP will be sent to your registered mobile phone number, please ensure your mobile phone or PDA is on to receive the SMS.

Please ensure that the transaction details, including the transaction type (e.g. transfer, telegraphic transfer, bill payment, and template), authentication message (if any), transaction amount, and the last five digits of the deposit account/bill number shown in the SMS are the same as the ones that appear in the above instruction before entering the OTP.

Country code/Mobile phone number <sup>#</sup>	: (852)
BEA Authentication Message	:
One-time Password ("OTP")	: <input type="text"/>

I declare that all information provided by me is correct and accurate and the Bank will not assume any liability or obligation for any error, delay, failure and any consequences arising from such

You should clearly understand his/her financial condition, daily expenditure records and actual loan needs

You should assess his/her personal repayment ability to avoid excessive borrowing

You should remember to repay the outstanding balance of retail purchase and/or cash advances on time to avoid overdue repayment charges and interest charges imposed by the Bank on overdue repayments

4. To borrow or not to borrow? Borrow only if you can repay!

I have read and fully understand and agree with the information of the above "Cash in Hand" programme application and friendly reminder.

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**Declaration:**

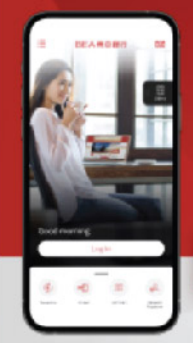
I have read and fully understand and agree the below information and confirm that I am not referred by a third party in relation to this application. I understand that the Bank will not accept and proceed this application if it is referred by third party.

**Quick Links**

- Transfers
- Bills
- Time Deposits
- Stock Trading
- Mailbox (15)

**BEA App**

Placing full financial control in your hands



for buying local securities

**30% Premium Discount**

One-time Password ("OTP")

To borrow or not to borrow? Borrow only if you can repay!

Issued by The Bank of East Asia, Limited 東亞銀行有限公司

12/2021