

Notice of Amendments to
(1) BEA Online Terms and Conditions; and
(2) BEA Online Terms and Conditions for Bank Services relating to Faster Payment System

all effective from 26th November, 2023 (the “**Effective Date**”)

Due to the enhancement of Faster Payment System, the “BEA Online Terms and Conditions” and “BEA Online Terms and Conditions for Bank Services relating to Faster Payment System” will be amended with effect from the Effective Date and a summary of which is set out below:

BEA Online Terms and Conditions

Schedule III

| Clause | Amendments |
|---------------------|--|
| Title | “Terms and Conditions for Bank Services relating to Faster Payment System” is renamed to “BEA Online Terms and Conditions for Bank Services relating to Faster Payment System”. |
| 1(a) | Delete “other” from “... if there is any inconsistency between them and the other provisions of the Existing Terms with respect to the Bank Services”. |
| 1(c) | “The definition of “Bank Services” is amended to include QR Code Services. Definition of “QR Code Services” is added. |
| 5(d)(ii) | This Clause is deleted. |
| 5(h)(i) | A new paragraph “In giving instructions to make payments or effect transactions... from time to time.” is added. |
| 6(b)(i) 6(c)(ii) | “negligence” is amended to “gross negligence”. |
| 6(b)(ii)(2) | “any delay, unavailability, disruption, failure, error of or caused by HKICL FPS, or arising from any circumstances beyond our reasonable control” is amended as “any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force” |
| 8 | A new clause 8 has been added in relation to the use of the QR Code Services. |

BEA Online Terms and Conditions for Bank Services relating to Faster Payment System

| Clause | Amendments |
|---------------------|---|
| 1(c) | The definition of “Bank Services” is amended to include QR Code Services. Definition of “QR Code Services” is added. |
| 5(h)(i) | A new paragraph “In giving instructions to make payments or effect transactions... from time to time.” is added. |
| 6(b)(i) 6(c)(ii) | “negligence” is amended as “gross negligence”. |
| 6(b)(ii)(2) | “any delay, unavailability, disruption, failure, error of or caused by HKICL FPS, or arising from any circumstances beyond our reasonable control” is amended as “any delay, unavailability, disruption, failure, error of or caused by HKICL FPS or any functionality of |

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| | the Faster Payment System, or arising from any circumstances beyond our reasonable control, including any delay or error relating to the risk warnings, messages and indicators about suspected frauds, scams or deceptions received by us from the Faster Payment System or Hong Kong Police Force” |
| 8 | A new clause 8 has been added in relation to the use of the QR Code Services. |

If you do not accept the above amendments, you are required to notify the Bank of your objection in writing before the Effective Date and the Bank will discontinue BEA Online (also known as Cyberbanking) (“the Service”) or your relevant account, otherwise you will be deemed to have consented to and agreed to be bound by this Notice of Amendments.

You can obtain a copy of the amended Terms and Conditions by visiting BEA’s websites at <https://www.hkbea.com/html/en/bea-cyberbanking-terms-conditions.html> or any of our branches. Copy of the existing Terms and Conditions is available from the above website and any of our branches until 10th December 2023. You may not be able to access or download the existing Terms and Conditions after the relevant date.

For enquiries, please call our customer service hotline on (852) 2211 1321.

Should there be any discrepancy between the English and Chinese versions of this document, the English version shall apply and prevail.

The Bank of East Asia, Limited

October 2023