

## **Notice of Amendments to Terms and Conditions in relation to the new release of mobile banking services**

all effective from 12<sup>th</sup> October, 2023 (the “**Effective Date**”)

Due to the new release of mobile banking services, the following terms in relation of Cyberbanking services will be changed as below:

<b>New Names (also known as Original Name)</b>	<b>Original Names</b>
“BEA Online”	“Cyberbanking”
“BEA Mobile”	“BEA App or BEA Mobile Banking”
“BEA Online Services” or “BEA Online username/ login No.”	“Cyberbanking Account”

The following Terms and Conditions will be amended with effect from the Effective Date, and a summary of the amendments’ is provided as below:

- 1. Cyberbanking Terms and Conditions**
- 2. FPS Addressing Service Terms and Conditions**
- 3. Terms and Conditions for Bank Services relating to Faster Payment System**
- 4. Customer Terms and Conditions for Electronic Bill Presentment and Payment Service**
- 5. e-Direct Debit Authorisation Service Terms and Conditions**
- 6. E-statement/E-advice Service Terms and Conditions**
- 7. Terms and Conditions for i-Token Service and Biometric Authentication for BEA App**
- 8. Terms and Conditions for JETCO Cardless Withdrawal Services**
- 9. Terms and Conditions for UnionPay Quick Response Code (“QRC”) Withdrawal Service**
- 10. BEA Mall Terms and Conditions**
- 11. Cyberbanking Account Aggregation Service Terms and Conditions**

Apart from the above-mentioned Terms and Conditions, the new names will also be applicable to other Terms and Conditions of the Bank of East Asia, Limited (“the Bank”).

**BEA Online Terms and Conditions**  
**(also known as Cyberbanking Terms and Conditions)**

Clause	Amendments
Title & Introduction	“Cyberbanking Terms and Conditions” is amended as “BEA Online Terms and Conditions”. “In consideration of The Bank of East Asia, Limited agreeing to <u>open</u> and continue to maintain <u>Cyberbanking account(s) and/or provide its services...</u> ” is amended to “In consideration of The Bank of East Asia, Limited agreeing to <u>provide</u> and continue to maintain <u>BEA Online (also known as Cyberbanking) services...</u> ”.
<b>General Terms and Conditions</b>	
2.11, 2.14, 2.19, 2.22, 2.23, 4.7, 4.8, 7.1, 7.3, 8(e), 9.2	“Cyberbanking” is amended as “BEA Online”.
1	“various <u>banking services</u> including <u>BEA Mobile Banking</u> (collectively called “Cyberbanking”)” is amended as “various <u>electronic banking services</u> including <u>BEA Mobile (also known as BEA App, collectively called BEA Online)</u> ”.
2.1	““Account” means any <u>Cyberbanking account</u> , accounts with Cyberbanking service, credit card account, Mandatory Provident Fund (“MPF”) account and/or any other account the Customer opens with BEA;” is amended to ““Account” means <u>BEA Online Services, any account with BEA Online services, including but not limited to</u> credit card account, Mandatory Provident Fund (“MPF”) account and/or any other account the Customer opens with BEA; and “BEA Online Services” is defined as “the username or login number for <u>accessing BEA Online services</u> ”.”.
2.10	“in Cyberbanking” is amended as “through BEA Online”.
2.14, 2.19	“BEA Mobile Banking” is amended as “BEA Mobile”.
2.14	“or spot gold margin” is amended as “, spot gold or margin trading”.
8(c)	“Cyberbanking services” is amended as “BEA Online”. “The <u>Cyberbanking Account</u> shall be closed by the survivor(s)...” is amended as “The <u>BEA Online Services of the Customer</u> shall be closed by the survivor(s)...”.
8(f)	“if the <u>Cyberbanking Account</u> shall consist of more than one person” is amended as “if the <u>Customer under the Account</u> consists of more than one person”.
8(f), 16.1	“Cyberbanking Account” is amended as “BEA Online Services”.
<b>Schedule I</b>	
Title	“Terms and Conditions for Cyberbanking Account” is amended as “Terms and Conditions for BEA Online Services”.
1, 2, 4, 5, 8, 10(a), 11, 13, 14, 15, 16, 17, 18, 19, 22, 23, 24, 25, 26, 27, 28, 29	“Cyberbanking” is amended as “BEA Online”.
2	“electronic delivery channels” is amended as “BEA Online” to align with Chinese version.
3, 10, 12, 14	“Cyberbanking Account Number” is amended as “BEA Online username/ login no.”.
3	Remove “The Cyberbanking Account Number is the same as the account number of the Account.”.
8	“BEA Mobile Banking” is amended as “BEA Mobile”.
9	“Important Notes for Security in relation to Cyberbanking” is amended as “Important Notes for Security in relation to BEA Online and BEA Mobile”.
21	“...transactions involving any transfer of funds between any Account, Related Account, the account of Registered Payee or Designated Service Account, or payment Instructions on any day may at BEA's sole discretion...” is amended as “...transactions involving any transfer of funds between any Account, Related Account, the account of Registered Payee or Designated Service Account, or payment Instructions on any day <u>through BEA Online</u> may at BEA's sole discretion...” to align with Chinese version.
22	“The amounts that the Customer shall be permitted to transfer through <u>Cyberbanking</u> shall be limited to the individual and the <u>aggregate</u> daily limits including but not limited to the withdrawal and deposit transaction limits...” is amended to “The amounts that the Customer shall be permitted to transfer through <u>BEA Online</u> ”.

	shall be limited to the individual and the <u>combined</u> daily limits including but not limited to the withdrawal and deposit transaction limits.....".
23	Referring clause number "23" is amended as "19" to reflect the change of clause number that was omitted in previous terms and conditions' revision.
32(d)	"Cyberbanking, BEA Mobile Banking" is amended as "BEA Online".
<b>Schedule III</b>	
1	"Cyberbanking Terms and Conditions" is amended as "BEA Online Terms and Conditions".

**BEA Online FPS Addressing Service Terms and Conditions**  
**(also known as FPS Addressing Service Terms and Conditions)**

Clause	Amendments
Title	"FPS Addressing Service Terms and Conditions" is amended as "BEA Online FPS Addressing Service Terms and Conditions" to specify this terms and conditions is for BEA Online service.
Introduction	"both personal and corporate Cyberbanking services (together referred to as "Cyberbanking")" is amended as "BEA Online (also known as Cyberbanking) services". "Cyberbanking" is amended as "BEA Online". "internet, mobile, and ATM networks" is amended as "internet and mobile <u>devices</u> " to align with the Chinese version.
Introduction, 5(b), 5(c)(i)	"terms and conditions of BEA's Cyberbanking" is amended as "BEA Online Terms and Conditions".
1(b)	The meanings of "'QR Code Services" means the QR code and the associated payment and funds transfer services provided by BEA to customers from time to time." is added to align with Chinese version.

**BEA Online Terms and Conditions for Bank Services relating to Faster Payment System**  
**(also known as Terms and Conditions for Bank Services relating to Faster Payment System)**

Clause	Amendments
Title	"Terms and Conditions for Bank Services relating to Faster Payment System" is amended as "BEA Online Terms and Conditions for Bank Services relating to Faster Payment System" to specify this terms and conditions is for BEA Online service.
1(a)	"Cyberbanking Terms and Conditions" is amended as "BEA Online Terms and Conditions" to reflect the latest name of this terms and conditions. "Terms and Conditions for Corporate Cyberbanking Service" and "CorporatePlus Account Terms and Conditions" are removed in this terms and conditions. "SupremeGold Account/Supreme Account/i-Account Terms and Conditions" is amended as "SupremeGold Account/Supreme Account/ <u>BEA GOAL</u> /i-Account Terms and Conditions" to reflect the latest name of this terms and conditions.

**BEA Online Customer Terms and Conditions for Electronic Bill Presentment and Payment Service**  
**(also known as Customer Terms and Conditions for Electronic Bill Presentment and Payment Service)**

Clause	Amendments
Title	"Customer Terms and Conditions for Electronic Bill Presentment and Payment Service" is amended as "BEA Online Customer Terms and Conditions for Electronic Bill Presentment and Payment Service" to specify this terms and conditions is for BEA Online service.
6.3(e)	"unthorized" is amended as "authorized", and "paymentpayments" is amended as "payments" to correct the typo error.

**BEA Online e-Direct Debit Authorisation Service Terms and Conditions**  
**(also known as e-Direct Debit Authorisation Service Terms and Conditions)**

Clause	Amendments
Title	"e-Direct Debit Authorisation Service Terms and Conditions" is amended as "BEA Online e-Direct Debit Authorisation Service Terms and Conditions" to specify this terms and conditions is for BEA Online services.
Introduction	"These terms and conditions apply to both personal and corporate Cyberbanking services (together referred to as "Cyberbanking")" is amended as "These terms and conditions apply to BEA Online (also known as Cyberbanking) services" to specify this terms and conditions is for BEA Online services. "Cyberbanking" is amended as "BEA Online".
Introduction, 5(b), 5(c)(i)	"terms and conditions of BEA's Cyberbanking" is amended as "BEA Online Terms and Conditions" to reflect the latest name of this terms and conditions.

**BEA Online E-statement/E-advice Service Terms and Conditions**  
**(also known as E-statement/E-advice Service Terms and Conditions)**

Clause	Amendments
Title	"E-statement/E-advice Service Terms and Conditions" is amended as "BEA Online E-statement/E-advice Service Terms and Conditions" to specify this terms and conditions is for BEA Online service.
Introduction	"both personal and corporate Cyberbanking services (together referred to as "Cyberbanking")" is amended as "BEA Online (also known as Cyberbanking) services".
1, 3, 4, 6(iii), 6(iv), 12, 14, 15	"Cyberbanking" is amended as "BEA Online".
2	Remove "For the avoidance of doubt, I/we understand that e-statements will be available for credit card/revolving loan accounts even if I/we have only registered to receive paper statements for such credit card/revolving loan accounts."
5	Remove "(Not applicable to credit card/revolving loan and Private Banking accounts which the customers have registered to receive paper statements)".
6 (iv)	Remove "(which does not apply to credit card/revolving loan accounts)".
11	Remove "(not applicable to credit card/revolving loan accounts)".

**BEA Online Terms and Conditions for i-Token Service and Biometric Authentication**  
**(also known as Terms and Conditions for i-Token Service and Biometric Authentication for BEA App)**

Clause	Amendments
Title	"Terms and Conditions for i-Token Service and Biometric Authentication for BEA App" is amended as "BEA Online Terms and Conditions for i-Token Service and Biometric Authentication".
Introduction	"the "Bank"" is amended as ""the Bank"".
2.1	Definitions of "BEA App" and "BEA Mobile Banking" are merged as "BEA Mobile (also known as "BEA App")". The definition of "BEA Mobile" is "the software made available by the Bank and designates to run on smartphones and other mobile devices as BEA may designate from time to time to provide the banking services offered by the Bank in accordance with the BEA Online Terms and Conditions." "Cyberbanking" is amended as ""BEA Online" (also known as "Cyberbanking")", "such services" is amended as "various electronic banking services including BEA Mobile (also known as "BEA App", collectively called "BEA Online")". "Cyberbanking Terms and Conditions of BEA" is amended as "BEA Online Terms and Conditions" to reflect the latest name of this terms and conditions. "Cyberbanking, BEA App" is amended as "BEA Online". The definition of "Customer" is amended as "any individual who (i) is the holder of an account opened and maintained with the Bank; and (ii) applies for i-Token Service or i-Token Service with Biometric

	Authentication;”.
3.1, 5.1, 5.2, 5.3, 5.4, 5.6, 6.1, 6.2, 6.2(e), 6.3, 6.4, 6.9, 7.1, 7.2, 7.2(a), 7.3	“BEA App” and “BEA Mobile Banking” is merged as “BEA Mobile”.
2.1, 3.3, 3.4, 3.8, 4.5, 4.6, 4.11, 5.3, 5.4, 6.5, 7.4	“BEA App” is amended as “BEA Mobile”.
2.1, 3.1, 3.4, 4.1, 4.3, 4.9, 5.1, 5.2, 5.3, 6.1, 6.2, 6.2(e), 6.3, 6.4, 6.5, 6.9, 7.1, 7.2, 7.2(a), 7.3	“Cyberbanking” is amended as “BEA Online”.
2.1, 3.1, 4.1, 4.3, 4.9	“BEA Mobile Banking” is amended as “BEA Mobile”.
4.6	“To use Biometric Authentication, the Customer shall ensure that <u>BEA App</u> has been installed on his/her mobile device <u>and be a valid user of BEA Mobile Banking.</u> ” is amended as “To use Biometric Authentication, the Customer shall ensure that <u>BEA Mobile</u> has been installed on his/her mobile device.”.
4.9	“to cease and/or re-enable the use of <u>BEA Mobile Banking</u> , <u>Cyberbanking</u> and/or Biometric Authentication” is amended as “to cease and/or re-enable the use of <u>BEA Mobile</u> , <u>BEA Online</u> and Biometric Authentication”.

### **Terms and Conditions for JETCO Cardless Withdrawal Services**

Clause	Amendments
Introduction	“terms and conditions of BEA’s Cyberbanking (“Cyberbanking”)” is amended as “BEA Online Terms and Conditions” to reflect the latest name of this terms and conditions. “Mobile Banking (with download BEA App)” is amended as “BEA Mobile (also known as BEA App)”.
1	“Cyberbanking and Mobile Banking (with downloaded BEA App) account holder” is amended as “BEA Online (also known as Cyberbanking) user”. “Cyberbanking” is amended as “BEA Online”.
1, 5, 6	“BEA App” is amended as “BEA Mobile”.
4	“...subject to the <u>aggregate</u> daily withdrawal limit of the Service <u>for each Cyberbanking account</u> as prescribed by BEA from time to time without prior notice.” is amended as “...subject to the daily withdrawal limit of the Service as prescribed by BEA from time to time without prior notice.”. “The <u>aggregate</u> daily withdrawal limit” is amended as “The daily withdrawal limit”.
5	“Cyberbanking account” is amended as “BEA Online username/ login no. of the Customer”.

### **Terms and Conditions for UnionPay Quick Response Code (“QRC”) Withdrawal Service**

Clause	Amendments
Introduction	“terms and conditions of BEA’s Cyberbanking” is amended as “BEA Online Terms and Conditions” to reflect the latest name of this terms and conditions. “Mobile Banking (with download BEA App)” is amended as “BEA Mobile (also known as BEA App)”.
1	“Cyberbanking and Mobile Banking (with downloaded BEA App) account holder” is amended as “BEA Online (also known as Cyberbanking) user”. “Cyberbanking” is amended as “BEA Online”.
1, 5, 6	“BEA App” is amended as “BEA Mobile”.
5	“each Cyberbanking account” is amended as “each BEA Online username/ login no. of the Customer”.

### **BEA Mall Terms and Conditions**

Clause	Amendments
1	"Cyberbanking Terms and Conditions" is amended as "BEA Online Terms and Conditions" to reflect the latest name of this terms and conditions.
4	"Cyberbanking Account Number" is amended as "BEA Online (also known as Cyberbanking) username/ login no".
5	"Cyberbanking Account Number" is amended as "BEA Online username/ login no".
20	"a Cyberbanking account" is amended as "BEA Online Services".

### **BEA Online Account Aggregation Service Terms and Conditions** **(also known as Cyberbanking Account Aggregation Service Terms and Conditions)**

Clause	Amendments
Title	"Cyberbanking Account Aggregation Service Terms and Conditions" is amended as "BEA Online Account Aggregation Service Terms and Conditions".
Content	"current terms and conditions of Cyberbanking of the Bank" is amended as "BEA Online Terms and Conditions" to reflect the latest name of this terms and conditions. "BEA's Cyberbanking" is amended as "BEA Online (also known as Cyberbanking)". "BEA's Cyberbanking" is amended as "BEA Online". "BEA's Cyberbanking account" is amended as "BEA Online 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 so that the Bank can discontinue BEA Online (also known as Cyberbanking) / BEA Mobile (also known BEA App or BEA Mobile Banking) ("the Service") or the relevant account for you. Otherwise, you will be deemed to have consented to and agreed to be bound by this Notice of Amendments in relation to the Service provided by the Bank.

You can obtain a copy of the amended Terms and Conditions by visiting BEA's website 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 or any of our branches until 26<sup>th</sup> October 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

August 2023