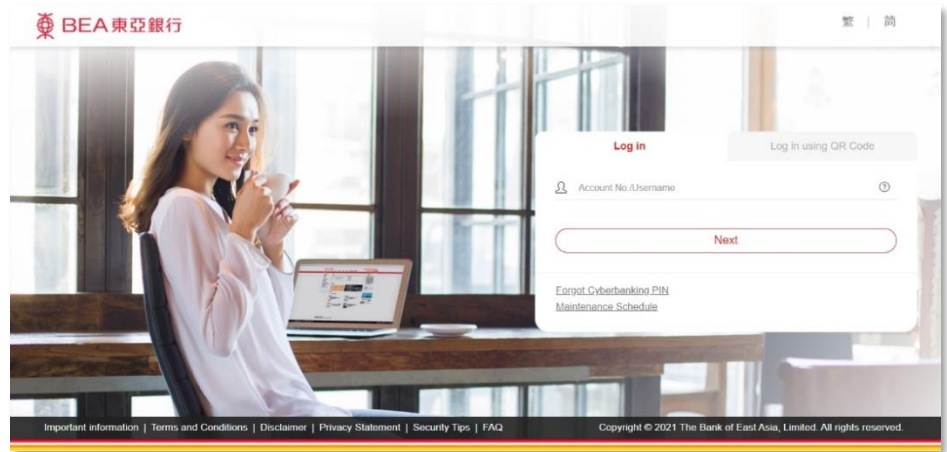


Cardless ATM Withdrawal Service Demonstration

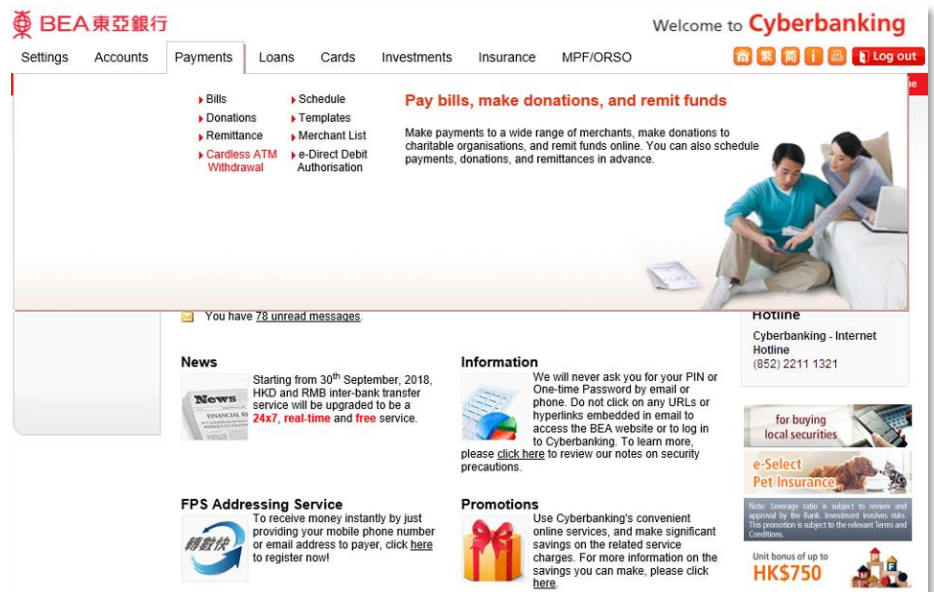
How to set a withdrawal instruction through Cyberbanking or the BEA App:

Cyberbanking

1. Log in to Cyberbanking

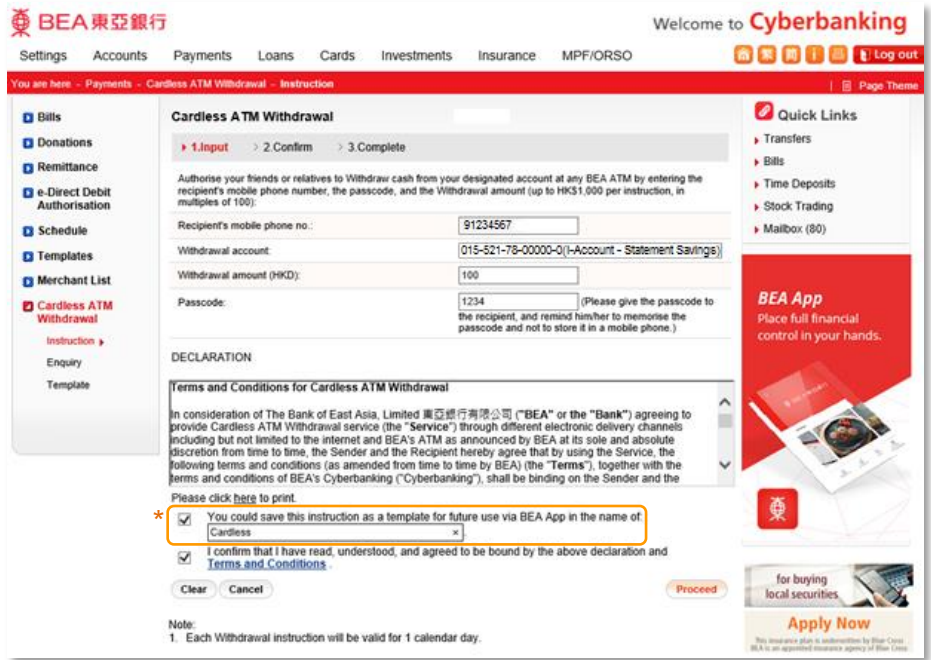


2. Select "Payments > Cardless ATM Withdrawal"



- Enter the recipient's HK mobile phone no., select a withdrawal account, enter the withdrawal amount (HKD), and set a passcode

* Save the instruction as a template for future use in the BEA App



BEA 東亞銀行 Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Payments - Cardless ATM Withdrawal - Instruction

Cardless ATM Withdrawal

1. Input > 2. Confirm > 3. Complete

Authorise your friends or relatives to Withdraw cash from your designated account at any BEA ATM by entering the recipient's mobile phone number, the passcode, and the Withdrawal amount (up to HK\$1,000 per instruction, in multiples of 100):

Recipient's mobile phone no.: 91234567

Withdrawal account: 015-521-78-00000-0 (i-Account - Statement Savings)

Withdrawal amount (HKD): 100

Passcode: 1234 (Please give the passcode to the recipient, and remind him/her to memorise the passcode and not to store it in a mobile phone.)

DECLARATION

Terms and Conditions for Cardless ATM Withdrawal

In consideration of The Bank of East Asia, Limited 東亞銀行有限公司 ("BEA" or the "Bank") agreeing to provide Cardless ATM Withdrawal service (the "Service") through different electronic delivery channels including but not limited to the internet and BEA's ATM as announced by BEA at its sole and absolute discretion from time to time, the Sender and the Recipient hereby agree that by using the Service, the following terms and conditions (as amended from time to time by BEA) (the "Terms"), together with the terms and conditions of BEA's Cyberbanking ("Cyberbanking"), shall be binding on the Sender and the Recipient.

Please click [here](#) to print.

* You could save this instruction as a template for future use via BEA App in the name of Cardless


I confirm that I have read, understood, and agreed to be bound by the above declaration and [Terms and Conditions](#).

Clear Cancel Proceed

Note:

- Each Withdrawal instruction will be valid for 1 calendar day.

- Enter a one-time password > confirm the instruction details



BEA 東亞銀行 Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO

You are here - Payments - Cardless ATM Withdrawal - Instruction

Cardless ATM Withdrawal

> 1. Input > 2. Confirm > 3. Complete

Please verify the instruction details and confirm:

Recipient's mobile phone no.: 91234567

Withdrawal account: 015-521-78-00000-0 (i-Account-Statement Savings)

Withdrawal amount (HKD): 100.00

Passcode: 1234 (Please give the passcode to the recipient, and remind him/her to memorise the passcode and not to store it in a mobile phone.)

DECLARATION

Terms and Conditions for Cardless ATM Withdrawal

In consideration of The Bank of East Asia, Limited 東亞銀行有限公司 ("BEA" or the "Bank") agreeing to provide Cardless ATM Withdrawal service (the "Service") through different electronic delivery channels including but not limited to the internet and BEA's ATM as announced by BEA at its sole and absolute discretion from time to time, the Sender and the Recipient hereby agree that by using the Service, the following terms and conditions (as amended from time to time by BEA) (the "Terms"), together with the terms and conditions of BEA's Cyberbanking ("Cyberbanking"), shall be binding on the Sender and the Recipient.

Please click [here](#) to print.

You could save this instruction as a template for future use via BEA App in the name of Cardless

I confirm that I have read, understood, and agreed to be bound by the above declaration and [Terms and Conditions](#).

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

An SMS containing your OTP and an additional SMS notification will be sent to your activated mobile phone number. Please ensure you have registered the correct mobile phone number and your mobile phone or PDA is on in order to receive these messages.

Please ensure that the transaction details, including authentication message, withdrawal amount, and the last five digits of the withdrawal account shown in the SMS are the same as the ones that appear in the above instruction before entering the OTP.

Mobile phone number*: (852)96****80

BEA authentication message: Cardless

OTP:

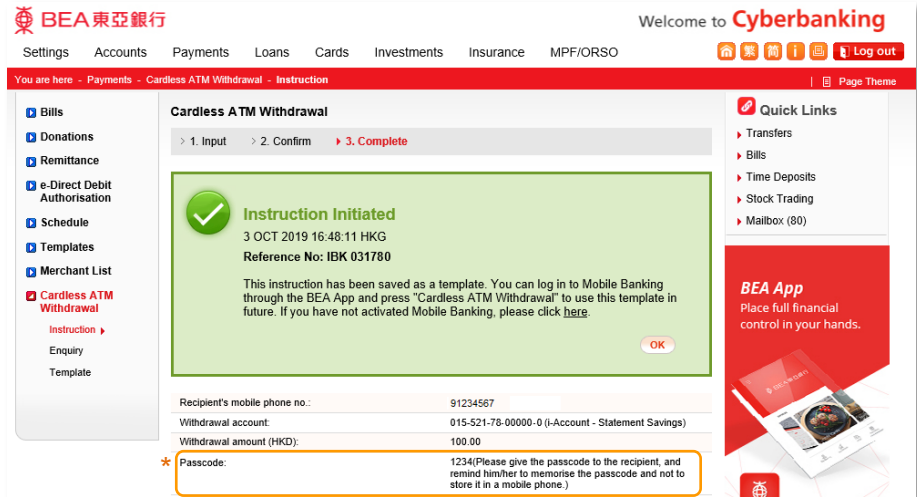
Cancel Confirm

Note:

- Each withdrawal instruction will be valid for 1 calendar day.
- "SMS messages for "One-time Password" cannot be forwarded to any other phone number, even if you have enabled the "SMS Forwarding" service provided by mobile phone service providers in Hong Kong.

5. Withdrawal instruction is initiated. Each withdrawal instruction will be valid for 1 calendar day

*Share the passcode with the recipient personally

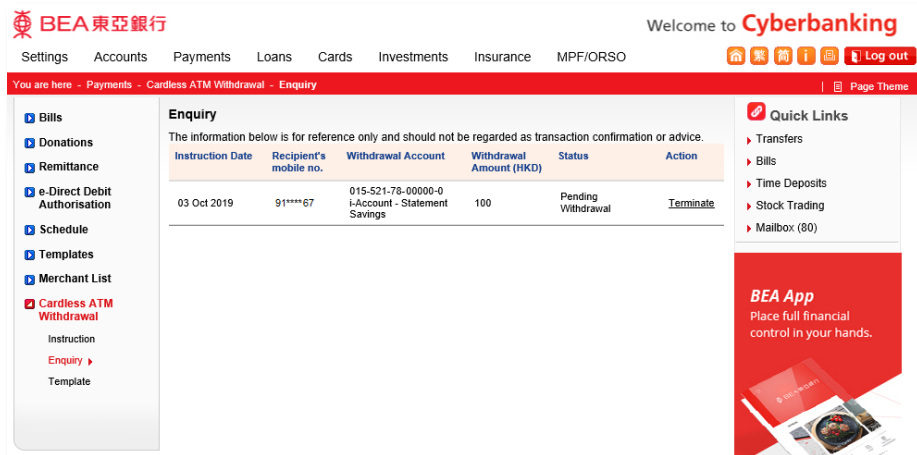


6. BEA will send an SMS containing the withdrawal code to the recipient's mobile phone. Ask the recipient to keep this SMS in order to withdraw the cash from a BEA ATM

The Bank of East Asia, Limited: 91****67 authorise you to withdraw HK\$100 (withdrawal code: 615385) under Cardless ATM Withdrawal service (the Service).(1/2)

T&Cs of the Service shall be binding on you if you input this withdrawal code & passcode at BEA ATM, which constitutes your acceptance of the T&Cs.(2/2)

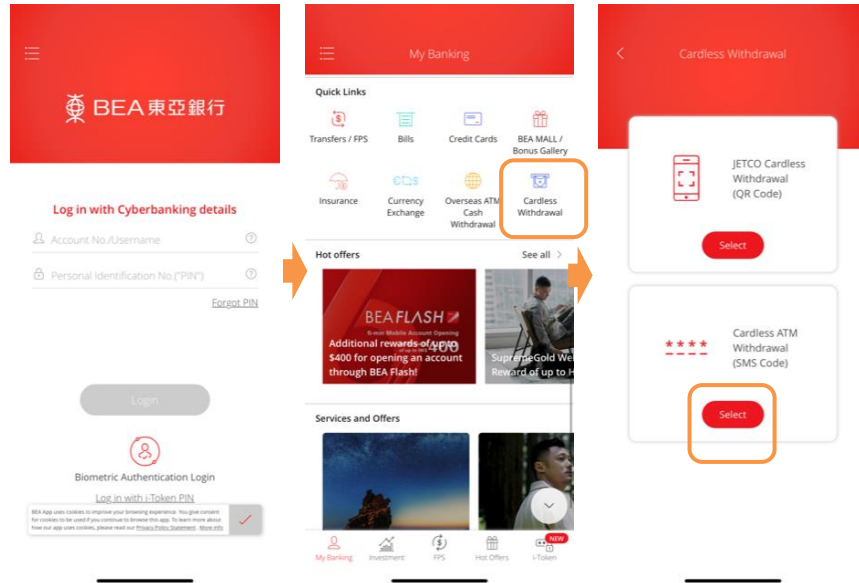
7. Select "Payments > Cardless ATM Withdrawal > Enquiry" to check the instruction's status



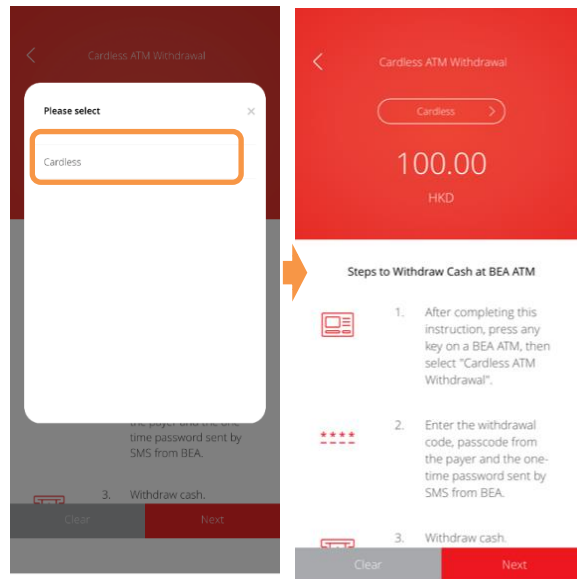
BEA App

To initiate a withdrawal instruction through the BEA App, you first need to have pre-set a template in Cyberbanking.

1. Log in to the BEA App > tap “Cardless Withdrawal” > select “Cardless ATM Withdrawal (SMS Code)”



2. Select the template pre-set in Cyberbanking





3. Verify instruction details and confirm

< Cardless ATM Withdrawal

Please verify

Template Name	Cardless
Amount	HKD 100.00
Recipients Mobile Phone No.	91****67
Withdraw from	015-521-78-***00-0 I-Account - Statement Savings

Notes

1. Each withdrawal instruction will be valid for 1 calendar day.
2. Please inform recipient of the passcode you have previously set in Cyberbanking. Kindly remind them to memorise the passcode and not to store it in a mobile phone.

Cancel Confirm Go to My Banking

☰ Cardless ATM Withdrawal

Instruction Submitted! ✓

Transaction Date	Reference No.
04 Oct 2019 11:15:49 HKG	WBK495170

▶ Template Name Cardless
Amount HKD 100.00

Recipients Mobile Phone No. 91****67

Withdraw from 015-521-78-***00-0
I-Account - Statement Savings

Go to My Banking

Recipient withdraws cash at a BEA ATM:

1. As the recipient, press any key on the keyboard of a BEA ATM to start a cardless transaction



2. Select “Cardless ATM Withdrawal”



3. Enter the withdrawal code which has been sent to your mobile phone earlier



BEA 東亞銀行

PLEASE ENTER THE WITHDRAWAL CODE AND PRESS 'ENTER'

BEA sent an SMS containing the withdrawal code to the recipient's mobile phone.

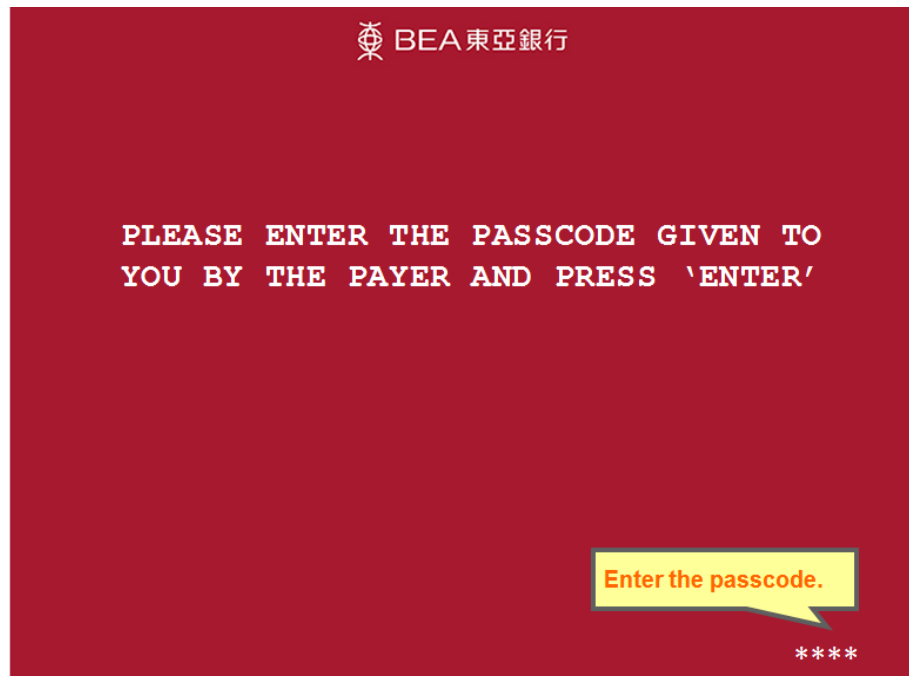
The Bank of East Asia, Limited: 91***67 authorise you to withdraw HK\$100 (withdrawal code: 615385) under Cardless ATM Withdrawal service (the Service).(1/2)

T&Cs of the Service shall be binding on you if you input this withdrawal code & passcode at BEA ATM, which constitutes your acceptance of the T&Cs.(2/2)

Enter the withdrawal code.

615385

4. Then enter the passcode shared by the payer

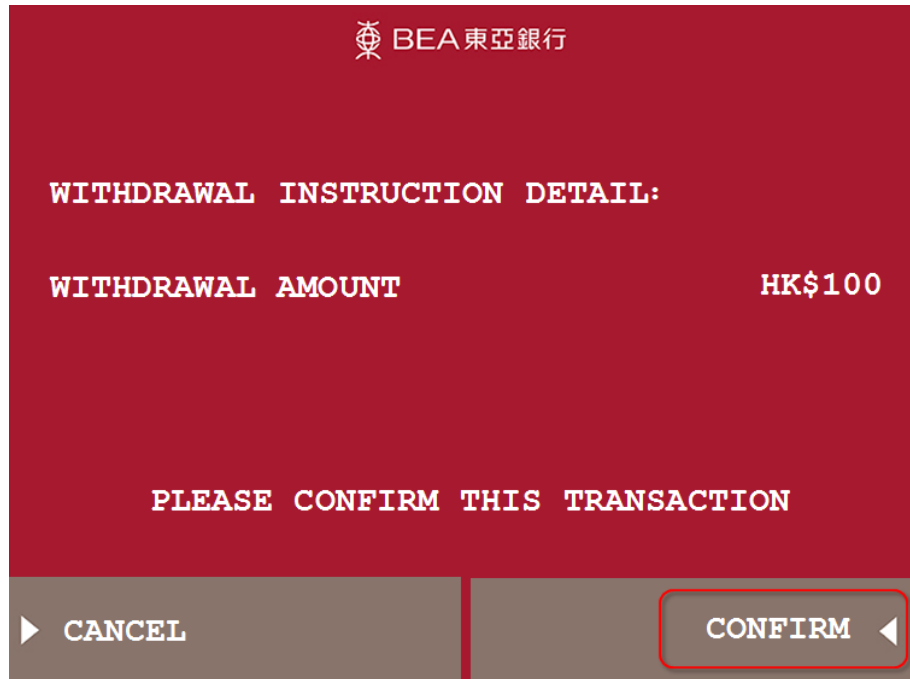


BEA 東亞銀行

PLEASE ENTER THE PASSCODE GIVEN TO YOU BY THE PAYER AND PRESS 'ENTER'

Enter the passcode.

5. Confirm the transaction



BEA 東亞銀行

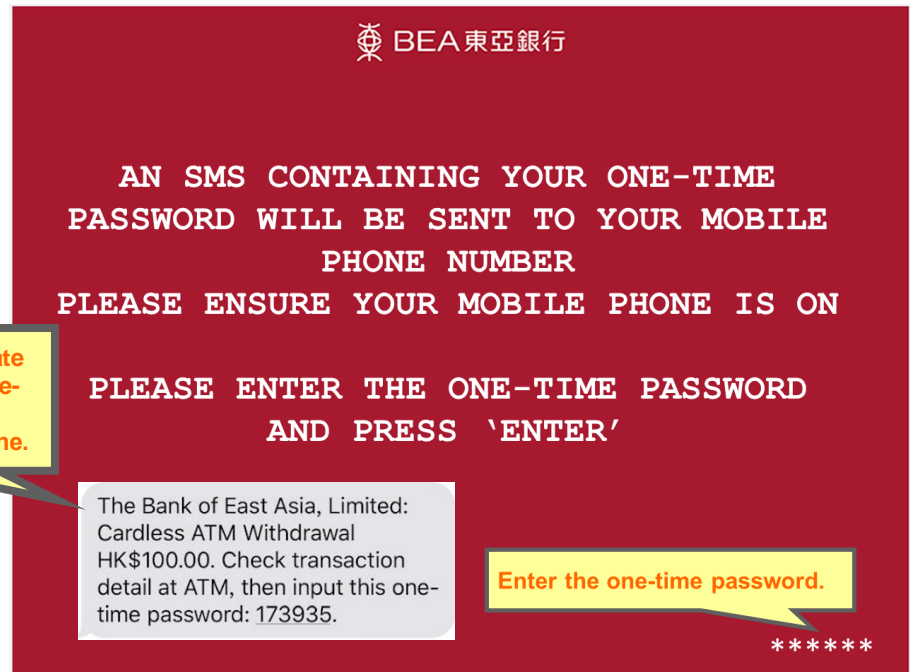
WITHDRAWAL INSTRUCTION DETAIL:

WITHDRAWAL AMOUNT HK\$100

PLEASE CONFIRM THIS TRANSACTION

▶ CANCEL CONFIRM ◀

6. BEA will send a separate SMS containing the one-time password to your mobile phone. Enter the one-time password



BEA 東亞銀行

AN SMS CONTAINING YOUR ONE-TIME PASSWORD WILL BE SENT TO YOUR MOBILE PHONE NUMBER
PLEASE ENSURE YOUR MOBILE PHONE IS ON

PLEASE ENTER THE ONE-TIME PASSWORD AND PRESS 'ENTER'

BEA will send a separate SMS containing the one-time password to the recipient's mobile phone.

The Bank of East Asia, Limited:
Cardless ATM Withdrawal
HK\$100.00. Check transaction detail at ATM, then input this one-time password: 173935.

Enter the one-time password.

- 7. Choose "YES" to print a customer advice slip if necessary



- 8. Take the customer advice slip



9. Withdraw the designated amount

