

Scope of Services

Cyberbanking offers a wide variety of banking functions:

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
1. Settings				
■ Portfolio				
▪ Deposits	Y			
▪ Investments	Y			
▪ Stocks	Y			
▪ Properties	Y			
▪ Insurance	Y			
▪ Loans	Y			
▪ Credit Cards	Y			
■ E-statement/e-advice				
▪ Email address	Y			
▪ Delivery instructions	Y			
■ Mobile Banking				
▪ Settings of mobile phone/PDA and/or CyberAlerts	Y			
▪ Change of details	Y			
▪ Mobile phone/PDA maintenance	Y			
▪ CyberAlerts - ATM cash withdrawal	Y			
▪ Templates	Y			
▪ Mobile phone/PDA activity	Y			
▪ Transactions made within the last month				Y
▪ Activation for East Asia Securities Cybertrading Service – Mobile Phone (Available to Cybertrading customers only)	Y			
▪ i-P2P Activation / Settings	Y			Y
■ Transaction limits	Y			
■ Fund transfer restriction	Y			
■ Payment suspension	Y			
■ Two-factor authentication - One-time password and digital certificate	Y			

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
■ Username	Y			
■ Change PIN	Y	Y	Y	
■ Contact information	Y			
■ Overseas ATM cash withdrawals	Y	Y	Y	Y
2. Accounts				
■ Portfolio				
▪ Overview	Y			
■ Account enquiry ¹				
▪ Summary	Y	Y	Y	Y
▪ Activities for up to 12 months	Y			
▪ Statement/Advice	Y			
▪ Stop payments	Y			
■ Transfers				
▪ Fund transfers between BEA Accounts in HK	Y	Y ²	Y	Y ³
▪ Direct remittance to BEA China Accounts (HKD/USD)	Y			
▪ Direct remittance to BEA UK Branch Accounts (HKD/USD/EUR/GBP)	Y			
▪ Transfer to other banks (HK) - Standard - Electronic Clearing (Free)	Y		Y ⁴	Y ³
▪ Transfer to other banks (HK) - Express - CHATS (Charged)	Y			
▪ Remittance to other banks in China & overseas	Y			
▪ Renminbi standing instructions	Y			
▪ Schedule instructions	Y			
▪ Templates	Y			
■ E-cheque				
▪ Presentment	Y			
▪ Presentment Enquiry	Y			
▪ Registration of e-Cheque Issuance	Y			
▪ Maintenance of e-Cheque Issuance	Y			
▪ e-Cheque Book Request	Y			

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
▪ e-Cheque Issuance	Y			
▪ Stop e-Cheque	Y			
▪ Issuance Enquiry	Y			
■ Time deposits				
▪ Summary - Set up maturity instruction	Y	Y		
▪ Placement	Y	Y		
▪ Uplift	Y	Y		
■ Requisition				
▪ Statements	Y	Y	Y	
▪ Cheque book	Y	Y	Y	
▪ Demand draft application	Y			
▪ Cashier's order application	Y			
▪ CyberAlerts	Y			
■ Rate enquiries				
▪ Hong Kong dollar savings & deposit interest rates	Y	Y		
▪ Foreign currency savings & deposit interest rates	Y	Y		
▪ Foreign currency T/T exchange rates	Y	Y		Y ¹⁰
▪ Foreign currency notes exchange rates	Y			Y ¹⁰
▪ Gold price enquiry	Y	Y		Y ¹⁰
▪ Chinese Yuan non-deliverable forward	Y			
3. Payments				
■ Bills	Y	Y ⁵	Y ⁵	Y ⁶
■ Donations	Y	Y ⁵	Y ⁵	Y ⁶
■ Remittance	Y			
■ Schedule	Y			
■ Templates	Y			
■ Merchant list	Y			
■ Cardless ATM Withdrawal	Y		Y	Y ⁷
4. Loans				
■ Property				

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
▪ Account enquiry	Y			
▪ Requisition for documents	Y			
▪ Repayment instruction	Y			
▪ Mortgage Plan	Y			Y ¹⁰
▪ Residential Property Valuation	Y			
▪ Online Mortgage Application	Y			Y ¹⁰
▪ Mortgage calculators	Y			Y ¹⁰
▪ BEA 's Prime Rates	Y			Y ¹⁰
▪ Hong Kong Interbank Offered Rate	Y			
■ Consumer loans				
▪ Account enquiries	Y			
▪ Partial/early repayment instructions	Y			
▪ Other information	Y			Y ¹⁰
5. Cards				
■ Credit cards				
▪ Account enquiry	Y	Y	Y	Y
▪ Payment	Y	Y ⁵	Y	Y
▪ Cash advance			Y	
▪ Check bonus point balance	Y			Y ¹⁰
▪ Request statement	Y			
▪ Direct debit authorisation	Y			
▪ Bonus gallery and online redemption of gifts	Y			Y ¹⁰
▪ Online payment security	Y			
▪ "Cash In Hand" application	Y			Y ¹⁰
▪ Overseas ATM cash withdrawal settings	Y	Y	Y	Y
▪ Free Travel Insurance	Y ⁸			Y ⁸
■ ATM cards				
▪ Card enquiry	Y			
▪ Report lost card	Y			
▪ Annual fee payment	Y			

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
▪ ATM location enquiry	Y			Y ¹⁰
▪ Overseas ATM cash withdrawal settings	Y	Y	Y	Y
6. Investments				
▪ Risk assessment	Y			
▪ Stock trading	Y	Y ⁹		Y ¹²
▪ eIPOs	Y			
▪ Linked Deposits				
▪ Currency Linked Deposits	Y			
▪ Equity Linked Deposits	Y			
▪ Basket Equity Linked Deposits - with Callable and Optional Kick-in Features	Y			
▪ Single Equity Linked Deposits - with Callable and Optional Kick-in Features	Y			
▪ Barrier Touch Currency Linked Deposits	Y			
▪ Callable Interest Rate Index Linked Deposits	Y			
▪ Cyberfund Centre				
▪ Fund search	Y			Y ¹⁰
▪ Subscription	Y			
▪ Redemption/Switching/Portfolio Details	Y			
▪ Fund comparison	Y			
▪ Trade basket	Y			
▪ Order status	Y			
▪ Market news	Y			Y ¹⁰
▪ Fund knowledge	Y			
▪ FX/Precious Metal Margin				
▪ Online trading	Y			
▪ Account balance	Y			
▪ Position	Y			
▪ Order trail	Y			
▪ Adjusting rate	Y			
▪ Interest rate	Y			

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
▪ Information	Y			Y
■ Gold				
▪ Gold account enquiry	Y	Y		Y
▪ Gold trading	Y	Y		Y
■ E-Corporate Action	Y			
■ Market express				
▪ Market news	Y			
▪ Latest news	Y			Y ¹²
▪ Stock quotes	Y			Y ¹²
▪ Top 10	Y			
▪ Rate enquiries	Y			
▪ FX commentary	Y			Y
▪ Company information	Y			Y ¹²
▪ Code search	Y			Y ¹²
7. Insurance				
■ Insurance Product	Y			Y ¹⁰
■ Instant Quotation and Application	Y			Y ¹¹
■ Download forms	Y			
■ Unit prices	Y			
■ Policy enquiries	Y			
8. MPF/ORSO				
■ Account balance enquiry	Y		Y	Y
■ Contribution history enquiry	Y			Y
■ Withdrawal history enquiry	Y			Y
■ Fund switching history enquiry	Y			Y
■ Current investment enquiry	Y			Y
■ Change of investment choices	Y			Y
■ Fund information	Y			Y
■ Contribution for casual employee	Y		Y	
■ Contribution for self-employed person	Y			

Services/Electronic Channels	Internet	Telephone	ATM	Mobile Phone
■ Download forms	Y			
■ General information	Y			
9. Other features				
■ Digital certification login	Y			
■ Service hours enquiry and frequently asked questions	Y			
■ Cash withdrawal			Y	
■ Cash/cheque deposit			Y	
■ Change of ATM display language			Y	

Remarks: Y=Service is available now.

- 1 Please register particular account(s) for this service. This service is available for the following account types:
Private Banking Account, SupremeGold Account, Supreme Account, i-Account, HKD current account, USD current account, RMB current account, Hong Kong dollar savings account, foreign currency savings account, multi-currency statement savings account, BEA Credit Card account, time deposit account, foreign exchange margin trading account, mortgage and consumer loans account, and MPF account.
- 2 Only applicable to accounts with prior registration.
- 3 To transfer to a non-registered account, please create a template in Cyberbanking - Internet.
- 4 Restricted to JETCO member banks providing this service.
- 5 Only available for selective merchants.
- 6 Only applicable to the templates of Bills and Donations via Cyberbanking - Internet.
- 7 Only applicable to the templates of Cardless ATM Withdrawal via Cyberbanking - Internet.
- 8 Only available to SupremeGold World MasterCard.
- 9 Investment hotlines include:

SupremeGold Stock Trading Express	2211 1515
SupremeGold Stock Investment Hotline	2211 1555
i-Account Stock Investment Hotline	2211 1998
Supreme Account Stock Investment Hotline	2211 1988
CorporatePlus Account Stock Investment Hotline	2211 1933
- 10 Compatible with BEA App.
- 11 Only applicable to travel insurance.
- 12 Through BEA Securities Service Mobile Application.