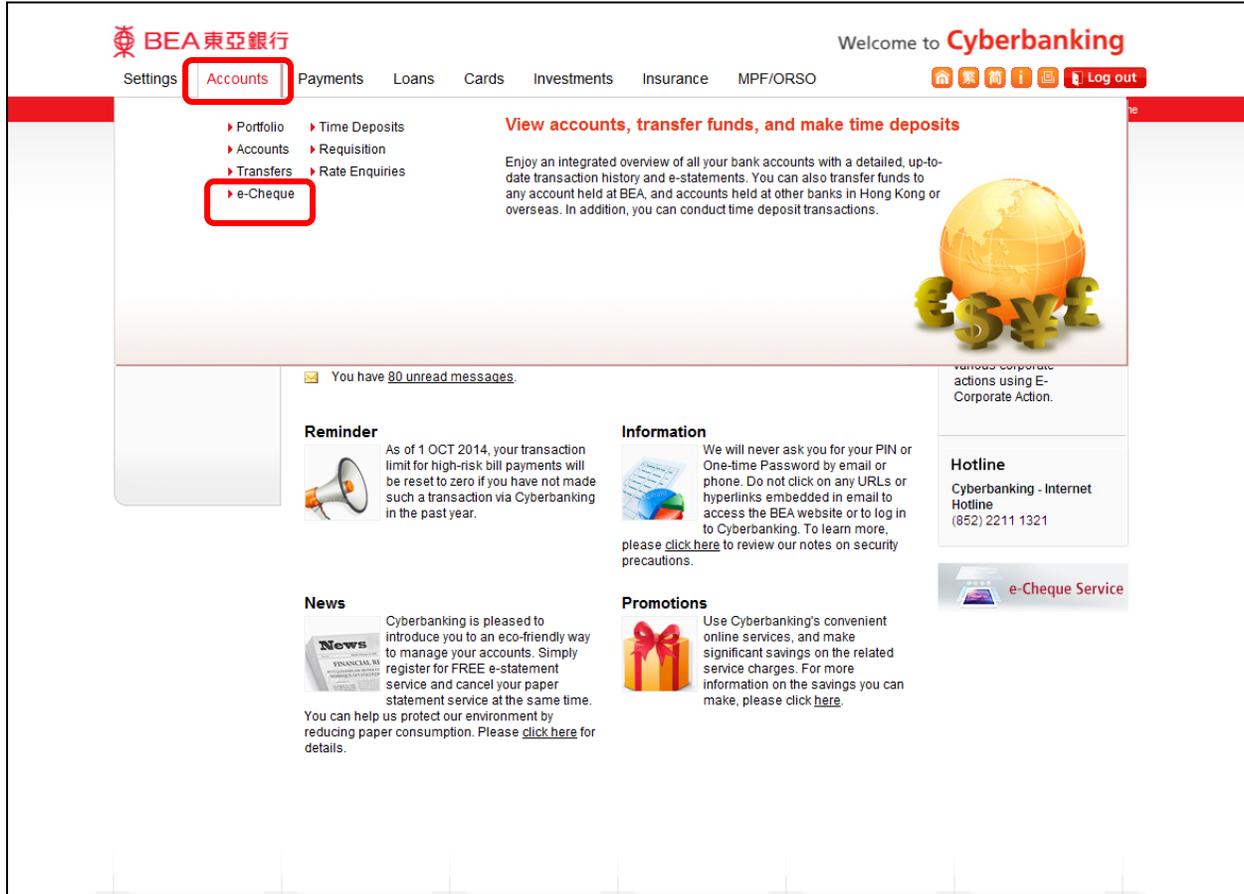


e-Cheque Service Demonstration

e-Cheque Presentment

1. Select "Accounts" and "e-Cheque".



The screenshot displays the BEA Cyberbanking website interface. At the top left is the BEA logo and the text "BEA 東亞銀行". To the right, it says "Welcome to Cyberbanking". A navigation bar includes "Settings", "Accounts", "Payments", "Loans", "Cards", "Investments", "Insurance", and "MPF/ORSO". The "Accounts" menu is highlighted with a red box, and its sub-menu items are: "Portfolio", "Accounts", "Transfers", "e-Cheque", "Time Deposits", "Requisition", and "Rate Enquiries". The "e-Cheque" item is also highlighted with a red box. Below the navigation bar, there is a main content area with the heading "View accounts, transfer funds, and make time deposits" and a sub-heading "Enjoy an integrated overview of all your bank accounts with a detailed, up-to-date transaction history and e-statements. You can also transfer funds to any account held at BEA, and accounts held at other banks in Hong Kong or overseas. In addition, you can conduct time deposit transactions." To the right of this text is a graphic of a globe with currency symbols (USD, EUR, JPY, HKD). Below the main content area, there are several informational boxes: "Reminder" (dated 1 OCT 2014), "Information" (security precautions), "News" (eco-friendly e-statements), and "Promotions" (online services). On the right side, there is a "Hotline" section with the number (852) 2211 1321 and an "e-Cheque Service" button.

2. Select “Presentment” from the sub-menu.
3. Select the deposit account and then click “Browse”.

 **BEA 東亞銀行** Welcome to **Cyberbanking**

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e-Cheque Presentment

1. Input > 2. Confirm > 3. Complete

Deposit Account Number: 015- -33- -9 (Supreme Account)

Upload File(*.pdf)

DECLARATION

Rules and Regulations for e-Cheques Services of The Bank of East Asia, Limited (the "Bank")

1. Applicability and definitions

(a) These Rules and Regulations apply to the Bank's services relating to e-Cheques. They supplement and form part of the existing agreement between the Bank and you. The provisions of the existing agreement between the Bank and you which apply to paper cheques or generally to the Bank's services continue to apply to e-Cheques and the Bank's e-Cheques Services to the extent that they are relevant and not inconsistent with the provisions in these Rules and Regulations. These Rules...

Please click [here](#) to print

I have read the Rules and Regulations for e-Cheques Services of The Bank of East Asia, Limited and agree on to be bound by them.

Notes (Applicable to e-Cheque Presentment):

1. The information above is for reference only and should not be regarded as actual cheque presentation confirmation or advice.
2. Please make sure the deposit account number is selected correctly.
3. Your e-Cheque presentment transaction will be processed on the next working day if the transaction is completed:
 - (i) after 6:00 p.m. from Monday to Friday; or
 - (ii) on Saturday/Sunday/Public Holiday; or
 - (iii) when Typhoon No. 8 Signal or Black Rainstorm warning is hoisted.

Quick Links

- Transfers
- Bills
- Time Deposits
- Stock Trading
- Mailbox (80)

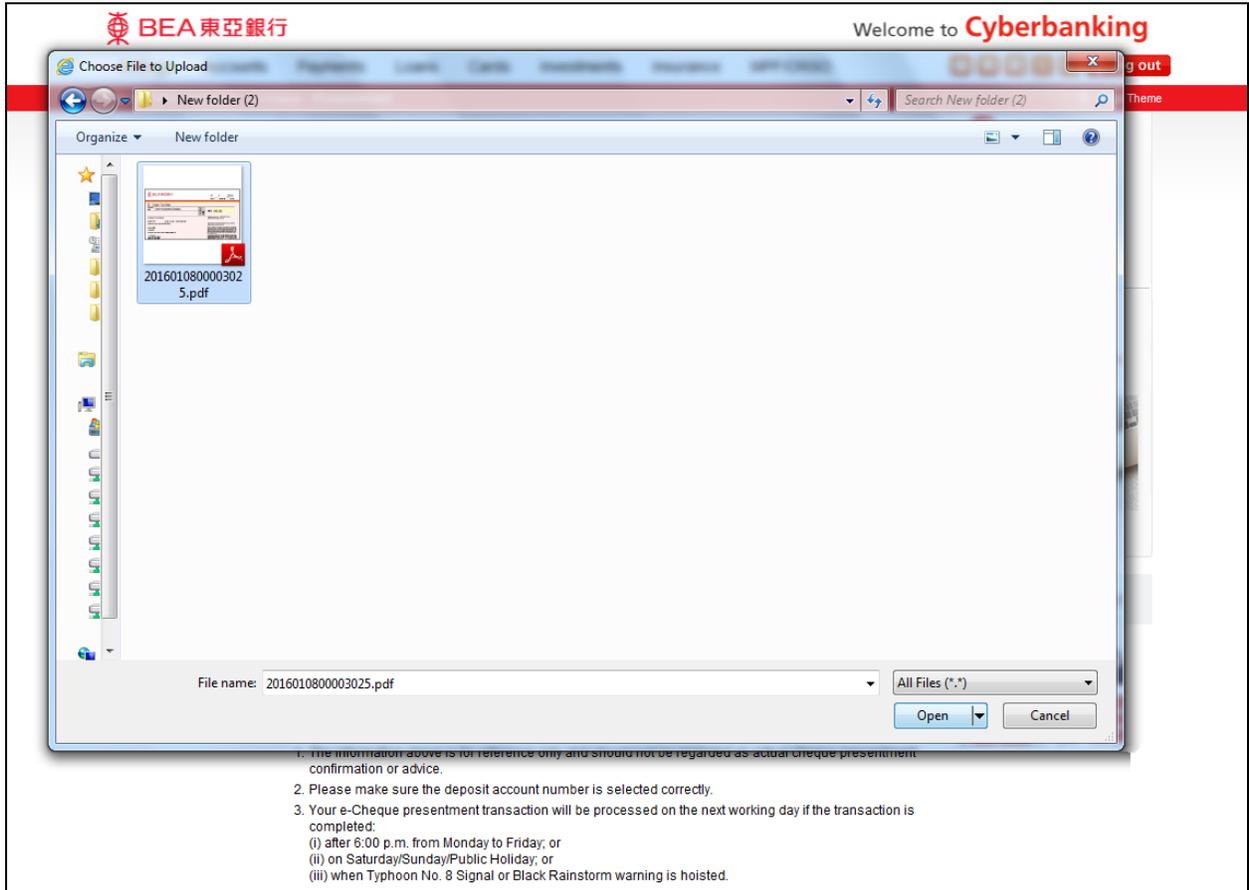
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4. Select the e-Cheque PDF file from your computer.



The screenshot displays the BEA Cyberbanking interface. At the top, the BEA logo and name are on the left, and 'Welcome to Cyberbanking' is on the right. A 'Choose File to Upload' dialog box is open, showing a file named '2016010800003025.pdf' selected. The dialog box has a search bar and 'Open' and 'Cancel' buttons. Below the dialog box, there are three numbered instructions:

1. The information above is for reference only and should not be regarded as actual cheque presentation confirmation or advice.
2. Please make sure the deposit account number is selected correctly.
3. Your e-Cheque presentation transaction will be processed on the next working day if the transaction is completed:
 - (i) after 6:00 p.m. from Monday to Friday; or
 - (ii) on Saturday/Sunday/Public Holiday; or
 - (iii) when Typhoon No. 8 Signal or Black Rainstorm warning is hoisted.

5. Tick the checkbox to confirm you have read and agreed to be bound by the Rules and Regulations, then click "Proceed".


BEA 東亞銀行

Welcome to **Cyberbanking**

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e-Cheque Presentment

▶ 1. Input > 2. Confirm > 3. Complete

Deposit Account Number
015- -33- -9 (Supreme Account) ▼

Upload File(*.pdf)
D:\Users\... \Desktop Browse...

DECLARATION

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Please click [here](#) to print

I have read the Rules and Regulations for e-Cheques Services of The Bank of East Asia, Limited and agree on to be bound by them.

Clear Cancel Proceed

Notes (Applicable to e-Cheque Presentment):

1. The information above is for reference only and should not be regarded as actual cheque presentment confirmation or advice.
2. Please make sure the deposit account number is selected correctly.
3. Your e-Cheque presentment transaction will be processed on the next working day if the transaction is completed:
 - (i) after 6:00 p.m. from Monday to Friday; or
 - (ii) on Saturday/Sunday/Public Holiday; or
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Quick Links

- ▶ Transfers
- ▶ Bills
- ▶ Time Deposits
- ▶ Stock Trading
- ▶ Mailbox (80)

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6. Verify the details on this page and click “Confirm” to complete the transaction.


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Welcome to **Cyberbanking**

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- ▶ Rate Enquiries

e-Cheque Presentment

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

Transfer from

Payer account: 015- -33- -9 (Supreme Account - HKD Current)

Payer name: CHAN TAI MAN

Transfer to

Deposit account: 015- -33- -9 (Supreme Account)

Deposit account name: Chan Tai Man

Transfer details

Total amount: HKD 100.00

Presentment date: **Today**

Cancel
Confirm

Quick Links

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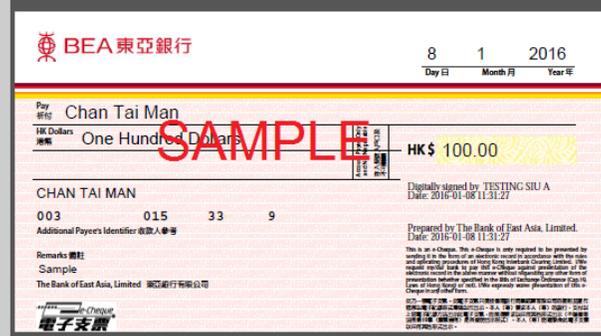


Act now!

Comment
76.1%

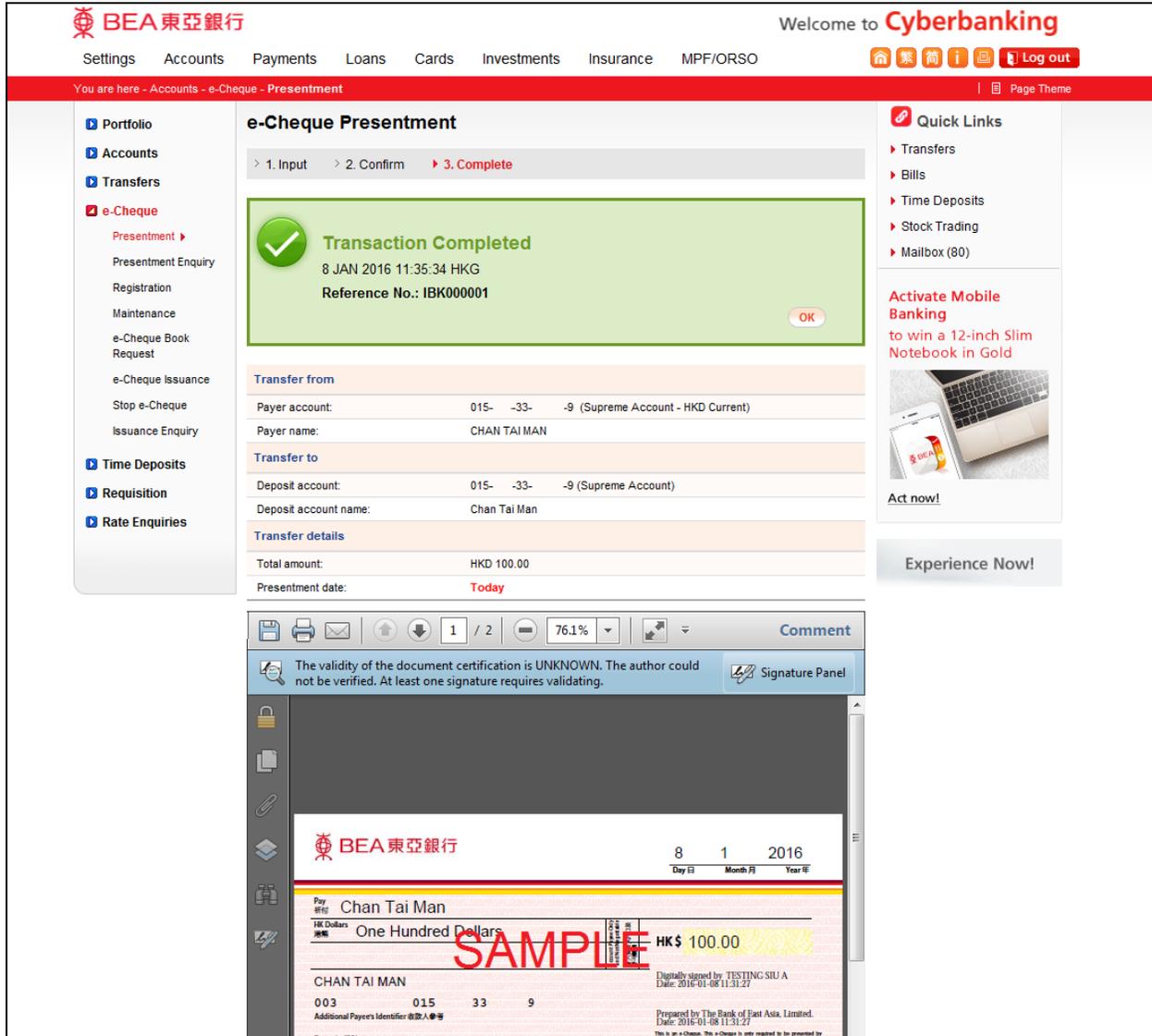
The validity of the document certification is UNKNOWN. The author could not be verified. At least one signature requires validating.

Signature Panel



Experience Now!

7. Transaction is completed.



The screenshot displays the BEA Cyberbanking interface. At the top, the navigation bar includes 'Settings', 'Accounts', 'Payments', 'Loans', 'Cards', 'Investments', 'Insurance', and 'MPF/ORSO'. The main content area is titled 'e-Cheque Presentation' and shows a progress bar with three steps: '1. Input', '2. Confirm', and '3. Complete'. A green success message reads 'Transaction Completed' with a timestamp of '8 JAN 2016 11:35:34 HKG' and a reference number 'IBK000001'. Below this, the transfer details are listed:

Transfer from	
Payer account:	015- -33- -9 (Supreme Account - HKD Current)
Payer name:	CHAN TAI MAN
Transfer to	
Deposit account:	015- -33- -9 (Supreme Account)
Deposit account name:	Chan Tai Man
Transfer details	
Total amount:	HKD 100.00
Presentation date:	Today

Below the transfer details is a digital document viewer showing a sample e-Cheque. The document includes the BEA logo, the date '8 1 2016', the payee 'Chan Tai Man', and the amount 'One Hundred Dollars' and 'HK \$ 100.00'. A large red 'SAMPLE' watermark is overlaid on the document. The document also features a digital signature and date: 'Digitally signed by TESTING SIU A Date: 2016-01-08 11:31:27'. A warning message at the top of the viewer states: 'The validity of the document certification is UNKNOWN. The author could not be verified. At least one signature requires validating.'

8. Click "Presentment Enquiry" from the sub-menu to track the presented e-Cheque.
9. You can track the presented e-Cheque on this page.


BEA 東亞銀行

Welcome to **Cyberbanking**

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Presentment Enquiry

Account Number:

e-Cheque Presentation Date: To

Period: Show

Transaction No.	Presentation Date	Payee Name	Amount	Cheque Number	Status
20160	6 8 JAN 2016	Chan Tai Man	HKD 100.00	00 7	Accepted
20151	2 11 DEC 2015	MR.	HKD 1,500,000.00	00 1	Accepted
20151	9 11 DEC 2015	MR.	HKD 1,500,000.00	00 1	Accepted
20151	8 11 DEC 2015	MR.	HKD 1,500,000.00	00 1	Accepted
20151	9 7 DEC 2015	MR.	HKD 50,000.00	00 8	Rejected

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Notes (Applicable to e-Cheque Presentation):

1. The information above is for reference only and should not be regarded as actual cheque presentation confirmation or advice.
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3. Your e-Cheque presentation transaction will be processed on the next working day if the transaction is completed.
 - (i) after 6:00 p.m. from Monday to Friday; or
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