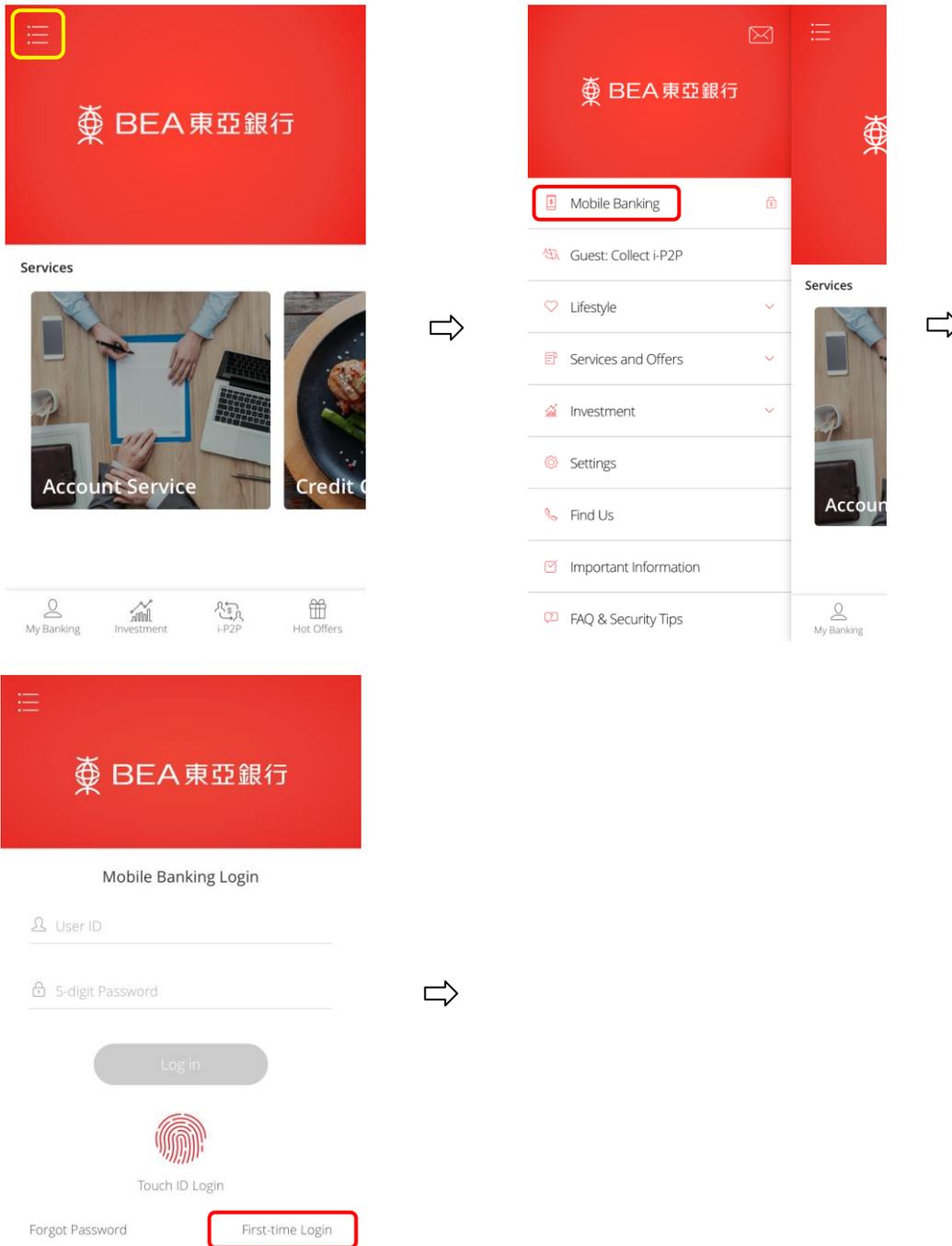


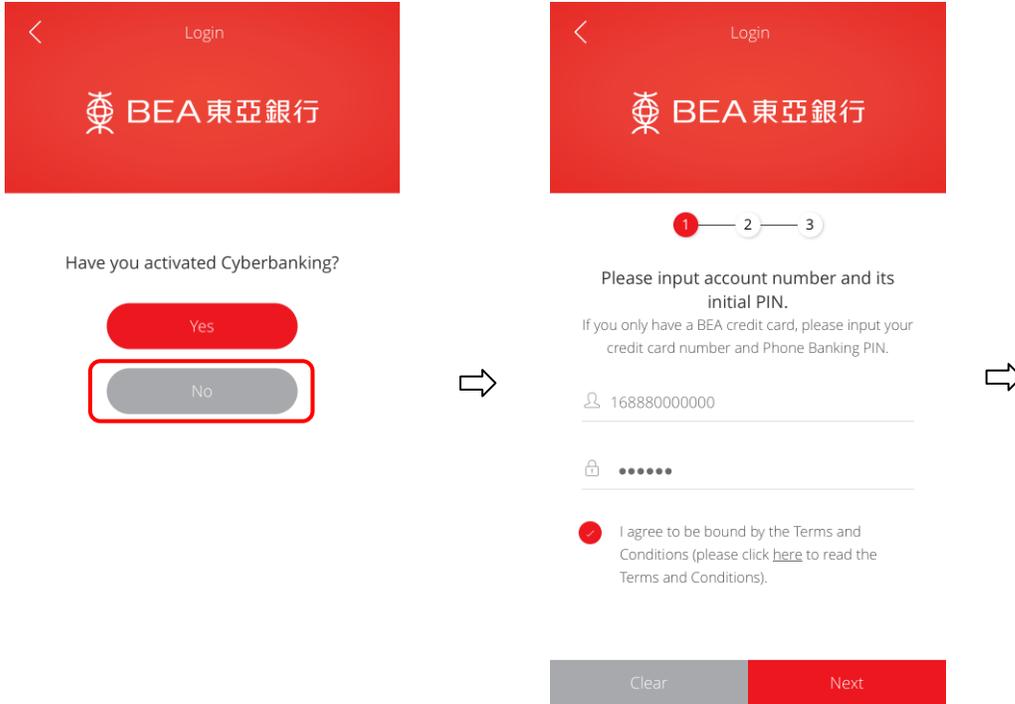
Mobile Banking Activation Demonstration

Activation at BEA App

1. Download and open the latest BEA App in “App Store” or “Google Play”, tap “Mobile Banking” in the BEA App side menu, then tap “First-time Login”.

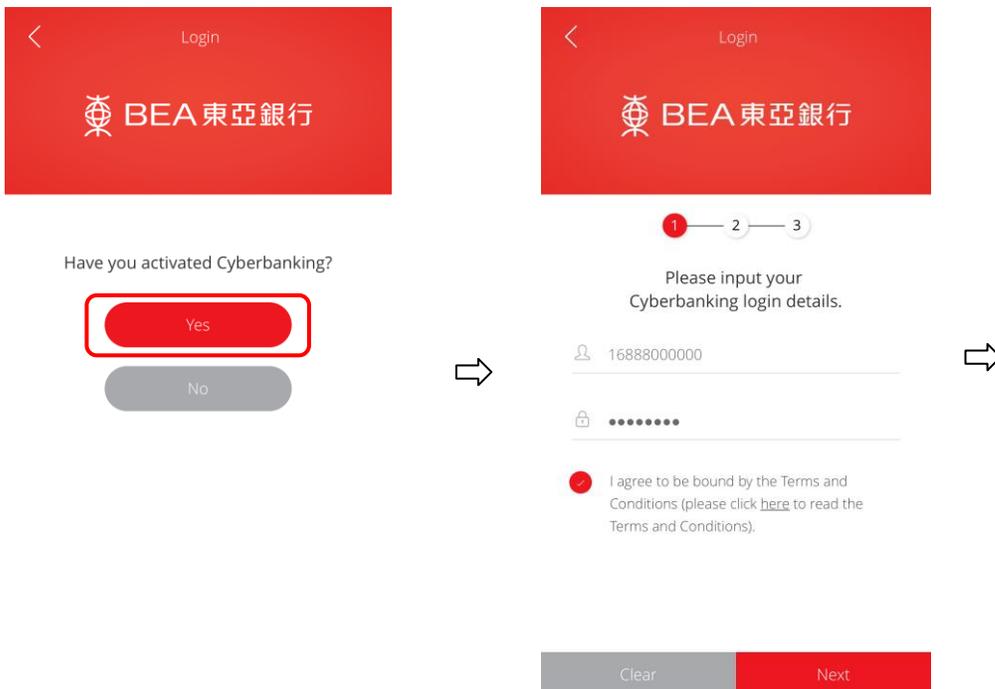


- 2a. If you have not yet activated Cyberbanking, press “No” then input Cyberbanking account number and initial PIN (in PIN mailer), or BEA credit card number and Phone Banking PIN then press “Next”.



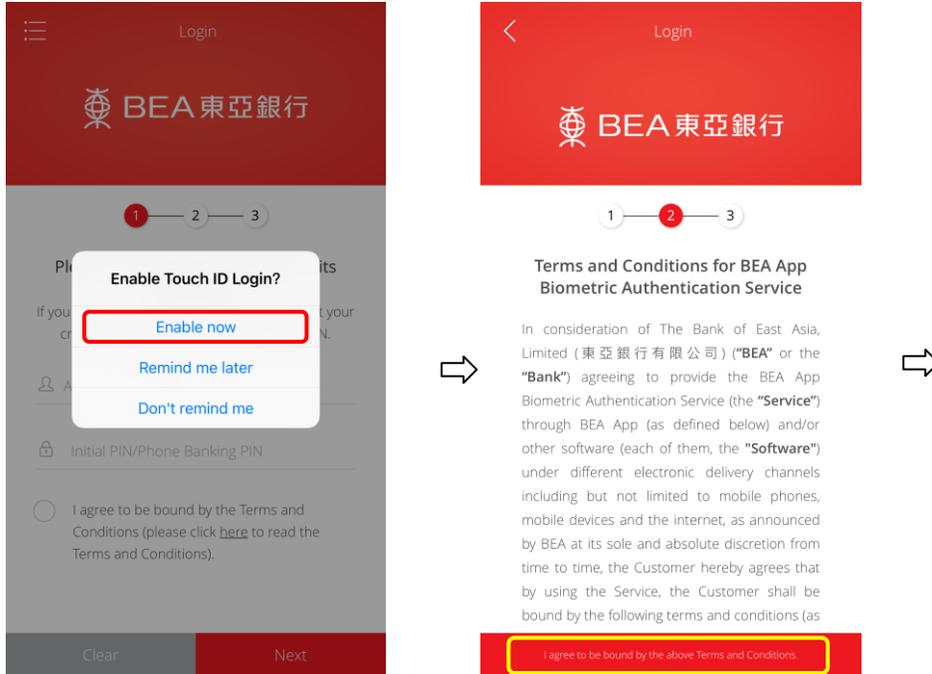
The screenshot shows a two-step login process. Step 1: A red screen with the BEA logo and the question "Have you activated Cyberbanking?". Two buttons are shown: "Yes" (red) and "No" (grey). The "No" button is highlighted with a red border. Step 2: A red screen with the BEA logo and a progress indicator (1-2-3) where '1' is active. The text asks for account number and initial PIN, with a note for credit card users. Input fields for account number (16888000000) and PIN (masked) are shown. A checkbox for terms and conditions is checked. "Clear" and "Next" buttons are at the bottom.

- 2b. If you have activated Cyberbanking, press “Yes” then input Cyberbanking account number / username and PIN then press “Next”.



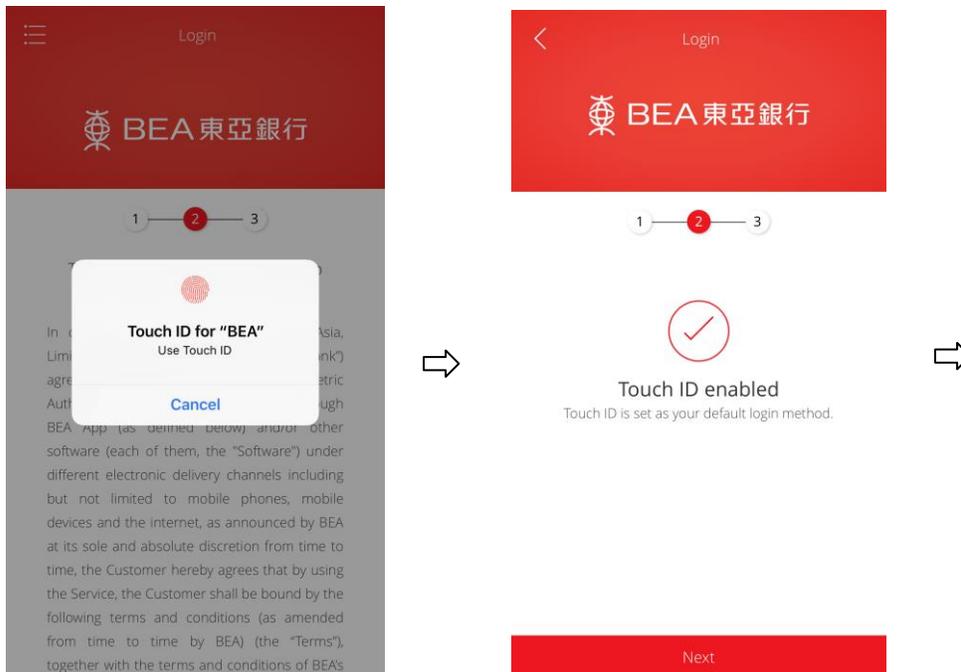
The screenshot shows a two-step login process. Step 1: A red screen with the BEA logo and the question "Have you activated Cyberbanking?". Two buttons are shown: "Yes" (red) and "No" (grey). The "Yes" button is highlighted with a red border. Step 2: A red screen with the BEA logo and a progress indicator (1-2-3) where '1' is active. The text asks for Cyberbanking login details. Input fields for account number (16888000000) and PIN (masked) are shown. A checkbox for terms and conditions is checked. "Clear" and "Next" buttons are at the bottom.

- If you wish to enable BEA App Biometric Authentication Service* at the same time, press “Enable now”, read and agree to be bound by the Terms and Conditions. If not, please set User ID (Mobile no.) and 5-digit password (refer to Step 5).

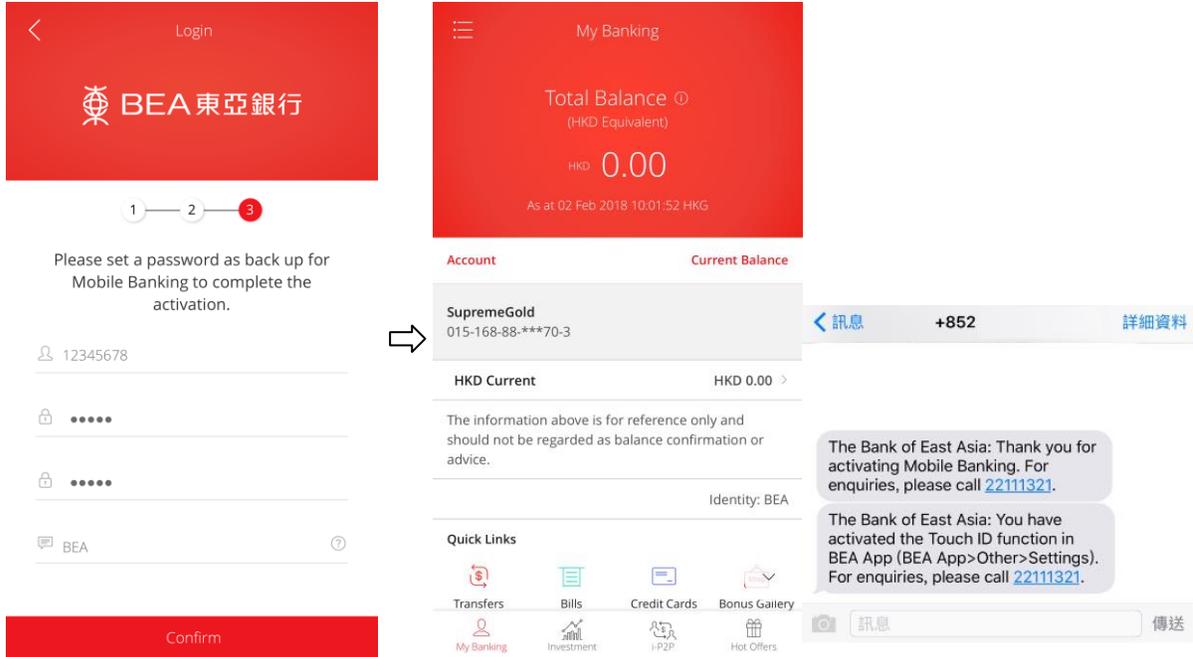


* Works on devices supporting Touch ID or Face ID with iOS 9 or above and are biometric credentials-registered.

- Verify your biometric credentials. If it matches with the record(s) in your device, BEA App Biometric Authentication Service will be enabled.



- Set User ID (Mobile no.), 5-digit password to log in to Mobile Banking or as back up login method and set BEA identity message #. Mobile banking activation is completed. SMS notification will be sent to your mobile phone immediately.

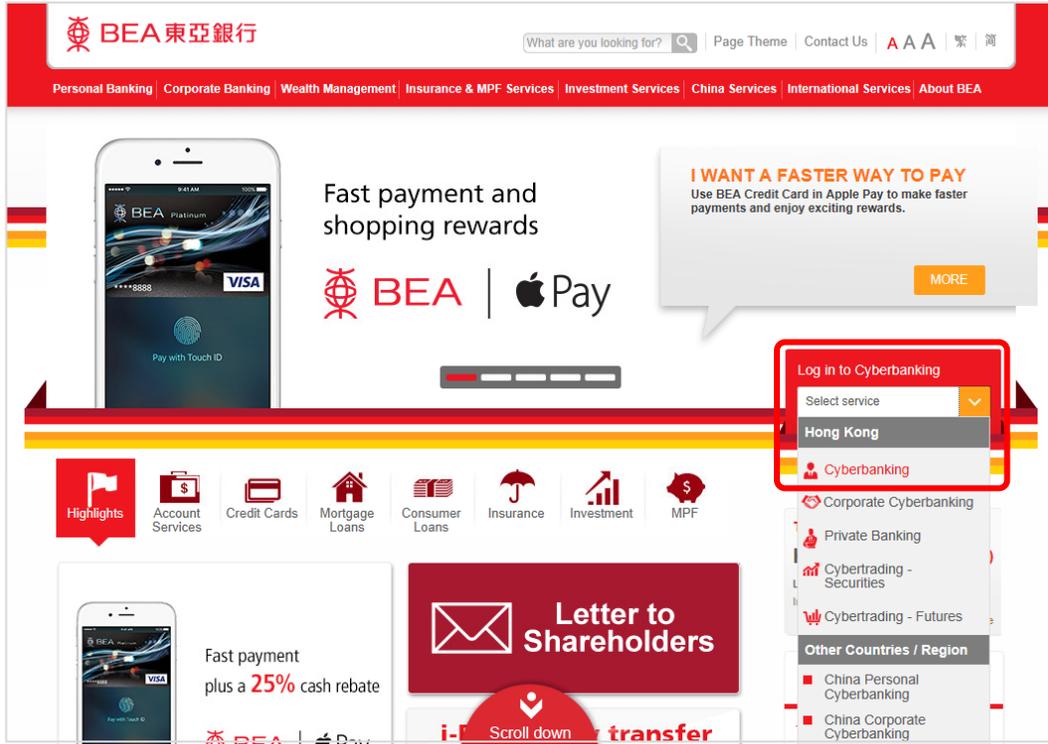


The image displays two screenshots from the BEA mobile banking app. The left screenshot shows the 'Login' screen with the BEA logo and a progress indicator (1, 2, 3) where step 3 is active. It prompts the user to set a password as a backup for mobile banking activation. The right screenshot shows the 'My Banking' dashboard with a total balance of HKD 0.00 as of 02 Feb 2018 10:01:52 HKG. It lists an account 'SupremeGold' with number 015-168-88-****70-3 and a current balance of HKD 0.00. Below the account information, there is a disclaimer and a 'Quick Links' section with icons for Transfers, Bills, Credit Cards, Bonus Gallery, My Banking, Investment, iP2P, and Hot Offers. On the right side, there are two SMS notification bubbles: one thanking the user for activating mobile banking and another informing them that Touch ID has been activated. At the bottom right, there is a text input field with '訊息' and a '傳送' button.

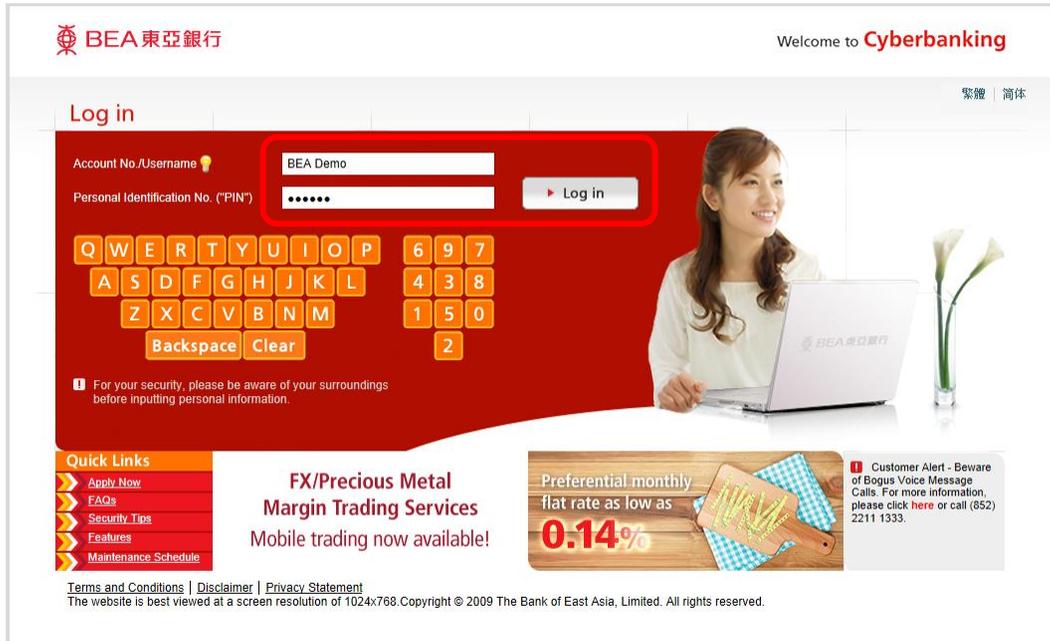
The "BEA identity message" will be included in all SMS related to Mobile Banking sent from BEA to ensure BEA's identity.

Activation at Cyberbanking

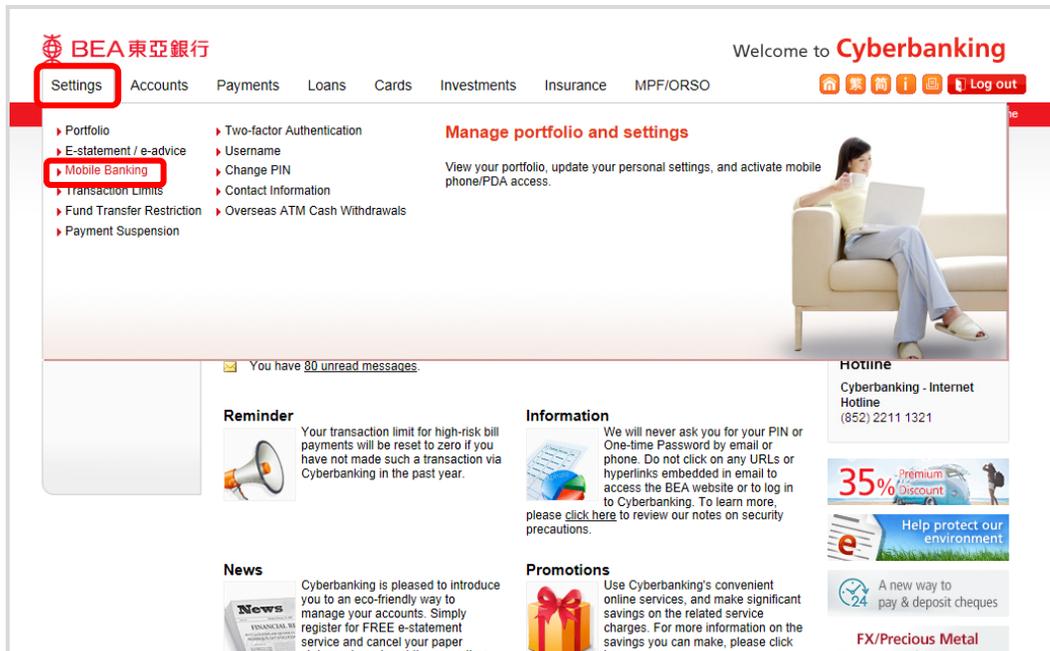
1. Visit the BEA website www.hkbea.com and select “Hong Kong – Cyberbanking” from the login menu.



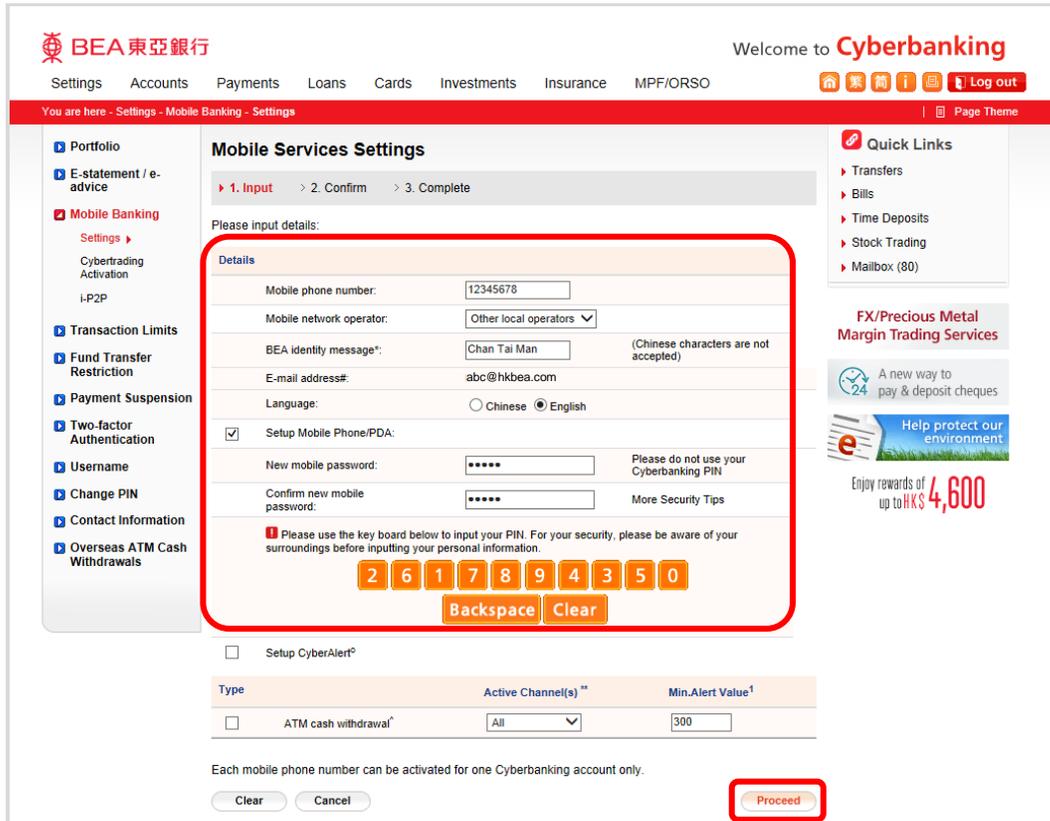
2. Enter your account no./username and PIN. Then, click “Log in”.



3. Select “Settings” and “Mobile Banking”.



4. Enter your details and click “Proceed”.



The screenshot shows the BEA Cyberbanking Mobile Services Settings page. The page is titled "Mobile Services Settings" and is divided into three steps: 1. Input, 2. Confirm, and 3. Complete. The "Input" step is currently active and is highlighted with a red box. The "Input" step contains a form with the following fields:

- Mobile phone number: 12345678
- Mobile network operator: Other local operators
- BEA identity message*: Chan Tai Man (Chinese characters are not accepted)
- E-mail address#: abc@hkbea.com
- Language: Chinese English
- Setup Mobile Phone/PDA:
- New mobile password: ***** (Please do not use your Cyberbanking PIN)
- Confirm new mobile password: ***** (More Security Tips)

Below the form, there is a warning message: "Please use the key board below to input your PIN. For your security, please be aware of your surroundings before inputting your personal information." This is followed by a numeric keypad with buttons for digits 2, 6, 1, 7, 8, 9, 4, 3, 5, 0, and buttons for Backspace and Clear.

At the bottom of the page, there is a "Proceed" button highlighted with a red box. There are also "Clear" and "Cancel" buttons.

The page also features a navigation menu at the top with options like Settings, Accounts, Payments, Loans, Cards, Investments, Insurance, and MPF/ORSO. A "Quick Links" section on the right includes Transfers, Bills, Time Deposits, Stock Trading, and Mailbox (80). There is also a promotional banner for "FX/Precious Metal Margin Trading Services" and a "Help protect our environment" message.

5. Verify your details and read the terms and conditions. Then, click “Confirm”.


Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO






Log out

You are here - Settings - Mobile Banking - Settings Page Theme

- Portfolio
- E-statement / e-advice
- Mobile Banking
 - Settings
 - Cybertrading Activation
 - i-P2P
- Transaction Limits
- Fund Transfer Restriction
- Payment Suspension
- Two-factor Authentication
- Username
- Change PIN
- Contact Information
- Overseas ATM Cash Withdrawals

Mobile Services Settings

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

Please verify details and click "confirm".

Details	
Mobile phone number:	12345678
Mobile network operator:	Other local operators
Mobile Device:	Smartphone/PDA
BEA identity message*:	Chan Tai Man
E-mail address#:	abc@hkbea.com
Language:	English
Mobile Phone/PDA Setup:	Mobile password has been assigned

I/We hereby request and authorise the Bank to apply all my/our suitable accounts and/or templates activated/created through Cyberbanking - Internet for the Cyberbanking - Mobile Phone/PDA channel as templates for future use. I/We also acknowledge that only template names will be displayed in the Cyberbanking - Mobile Phone/PDA channel for selection.

I/We confirm that I/ve have read and understood the following terms and conditions governing the Mobile Services ("Service") and agree to be bound by them:

1. I/We acknowledge and agree that upon the confirmation of the Service, I/ve shall be subject to all the terms and conditions governing the use of the Service as the Bank may from time to time prescribe.
2. I/We confirm and agree that nothing herein contained shall affect the validity of any transactions conducted through Cyberbanking.
3. I/We confirm and agree to the disclosure or transfer of personal data in respect of my/our accounts, transactions and dealings with the Bank, the mobile phone service providers and of other third party engaged in any transaction or providing any service in respect of the Cyberbanking between any one or more of such entities and their subsidiaries, group members and agents thereof whether in or outside Hong Kong in connection with the provision of the Cyberbanking.
4. Notwithstanding anything herein to the contrary, I/ve confirm and warrant that the Bank shall not be involved in or in any way liable whatsoever to any dispute between the mobile phone service providers and me/us or between the mobile phone service providers and any third party.
5. I/We understand and agree that I/ve may be subject to other extra costs and/or fees charged by the mobile phone service provider selected by me/us for the provision of the services in relation thereto, including but not limited to the charges for using the General Packet Radio Service (GPRS), Short Message Sending (SMS), and the roaming charges, and that all such charges shall be borne by me/us.
6. I/We hereby acknowledge and agree that the Bank shall not be liable for any damage or loss to my/our terminal, equipment (including but not limited to mobile phone and personal digital assistant) or related facilities or any loss or corruption of my/our data in connection with the operation of Cyberbanking and/or the Service. The Bank shall not be liable for any indirect, special, incidental or consequential damages arising from or in connection with the provision of the Cyberbanking and/or the Service.
7. I/We acknowledge and agree that in the absence of the Bank's negligence, the Bank shall not be liable for any damage or loss whatsoever sustained by me/us due to the temporary suspension or interruption of the Service or otherwise failure or delay to provide the Service by the Bank due to cause(s) beyond the reasonable control of the Bank.
8. No person other than I/We or the Bank will have any right under the Contracts (Rights of Third Parties) Ordinance (Cap. 623 of the Laws of Hong Kong) to enforce or enjoy the benefit of any of the provisions of the terms and conditions.
9. I/We acknowledge and confirm that these terms and conditions are in addition to and supplemental to the terms and conditions of Cyberbanking and other applicable terms and conditions.

Cancel
Confirm

* The "BEA identity message" will appear on your mobile phone or PDA to identify the sender (BEA) of SMS Communications in future. Please assign a clause or some wordings as you wish.

Should you wish to change your e-mail address, please select "Settings" and "Contact Information".

Quick Links

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

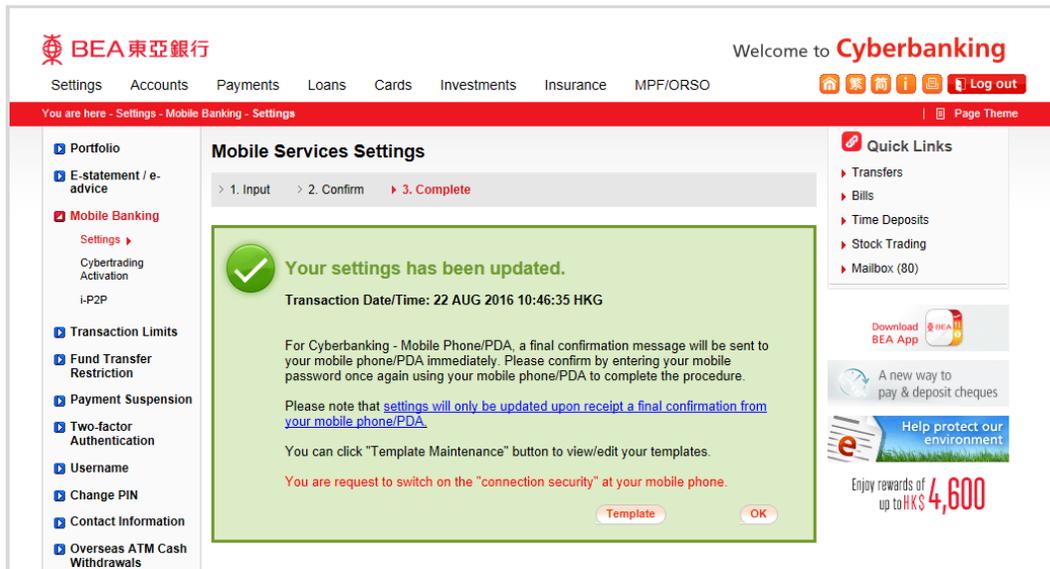
Open an account now!
2211 1688

 A new way to pay & deposit cheques

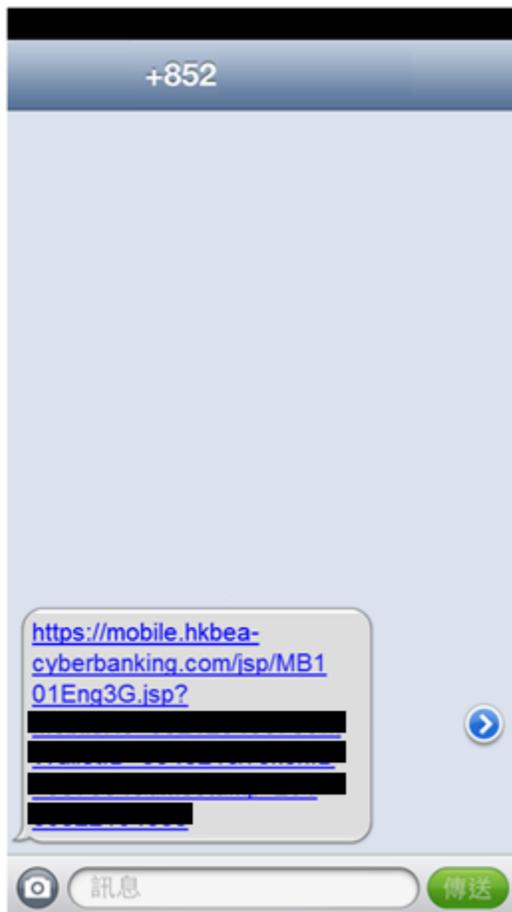
 Help protect our environment

Apply Now!

6. An SMS will be sent to your mobile phone immediately.



7. When you receive a confirmation SMS from BEA, open the link to confirm activation.



8. Enter your User ID (Mobile no.) and 5-digit password. Then, press “Confirm”.

Mobile banking activation is completed. You can now log in to mobile banking through the BEA App.

