

Notice of Amendments to Cyberbanking Terms and Conditions

effective from 1st March, 2021 (the “**Effective Date**”)

The “Cyberbanking Terms and Conditions” will be amended with effect from the Effective Date, and a summary of the amendments’ key features is provided below:

Service/Account Document	Clause	Amendments
Cyberbanking Terms and Conditions – <u>General Terms and Conditions for Cyberbanking</u>	1	BEA Mobile Banking supplemented as one of the banking services offered by the Bank through electronic delivery channels.
	2	<ul style="list-style-type: none"> - Definitions of “Authorised Person” and “Registered Payee” added; - Definition of “Designated Account” removed; - Definitions of “Certification Authority”, “Digital Certificate”, “Digital Signature”, and “ETO” removed; - Wording related to “Telex instructions” removed; - BEA Mobile Banking supplemented as one of the electronic delivery channels.
	4.8	A new clause 4.8 has been added to specify that OTPs for verifying transactions through Cyberbanking will be sent by short message service to the mobile phone number registered by the customer or the last known mobile phone number of the customer in the records of the Bank.
	7	- Wording related to “Designated Account” deleted.
	8	<ul style="list-style-type: none"> - Wording related to “Designated Account” deleted; - Wording related to “Registered Payee(s)” added.
	9.1	- Wording related to “telegraph”, “telex”, and “short message service” removed.
	9.2	- Clause 9.2 has been revised to specify that customer should immediately notify the Bank in writing or through Cyberbanking upon any change of email address.
	Schedule I	<ul style="list-style-type: none"> - “Designated Account(s)” replaced by “Registered Payee(s)”; - All clauses related to “Digital Certificates” removed; - “Self-selected user ID/name” and “code or security code generated or designated by i-Token Service of BEA” added as login credentials for, or credentials to confirm transactions in, Cyberbanking and/or BEA Mobile Banking; - A new clause has been added as Clause 32(d), which is an additional warranty/representation to be given by customer that his/her use of Cyberbanking, BEA Mobile Banking and any of banking services will comply with all applicable laws, rules, and regulations.
<u>Schedule I - Terms and Conditions for Cyberbanking Account</u>		

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 the Service or the relevant account for you. If we do not hear from you by that date, 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-TnCAmendment.html> or any of our branches. 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

January 2021