

Enhanced security for overseas ATM transactions

All credit cardholders (including supplementary cardholders) must activate the overseas ATM transaction function before using overseas ATMs* for cash withdrawals (including cash advances) and transfers.

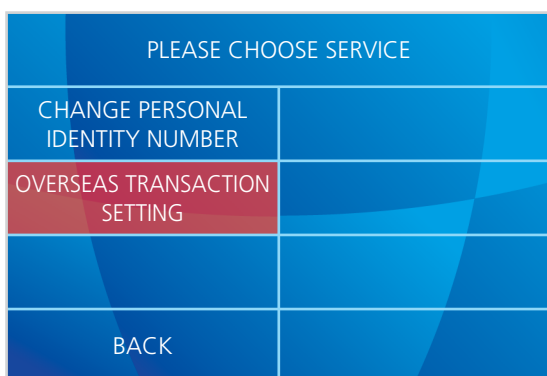
Activation, deactivation, and change of activation settings can be performed via the following channels:

- JETCO network ATMs in Hong Kong, Macau, and Mainland China
- Cyberbanking – internet, phone, and mobile banking services
- BEA Credit Card Customer Services Hotline

Activation procedure via JETCO network ATMs

1 Choose "CHANGE CARD SETTING" on the main screen

2 Choose "OVERSEAS TRANSACTION SETTING"



| PLEASE CHOOSE SERVICE | |
|-------------------------------------|--|
| CHANGE PERSONAL IDENTITY NUMBER | |
| OVERSEAS TRANSACTION SETTING | |
| | |
| BACK | |

3 Choose "ACTIVATE"



| OVERSEAS TRANSACTION IS DEACTIVATED | |
|---|-----------------|
| START DATE : | |
| END DATE : | |
| OVERSEAS DAILY WITHDRAWAL LIMIT : \$20,000.00 | |
| CANCEL | ACTIVATE |

4 Input START DATE
(must be within 6 months from the activation date)

5 Input END DATE
(within 1 year from the start date, or the card expiry date, whichever is earlier)

6 Choose "CHANGE" next to "OVERSEAS DAILY WITHDRAWAL LIMIT" to input your desired overseas withdrawal limit if necessary
(capped at HK\$20,000 per day per card)



| OVERSEAS TRANSACTION WILL BE ACTIVATED | |
|---|---------------|
| START DATE : 01 APR 2013 | CHANGE |
| END DATE : 31 DEC 2013 | CHANGE |
| OVERSEAS DAILY WITHDRAWAL LIMIT : \$20,000.00 | CHANGE |
| | CONFIRM |

7 Choose "CONFIRM" to complete the activation process



| OVERSEAS TRANSACTION WILL BE ACTIVATED | |
|---|----------------|
| START DATE : 01 APR 2013 | CHANGE |
| END DATE : 31 DEC 2013 | CHANGE |
| OVERSEAS DAILY WITHDRAWAL LIMIT : \$20,000.00 | CHANGE |
| | CONFIRM |

* Activation is not required when using BEA Credit Cards (except the BEA UnionPay Dual Currency PLATINUM Credit Card) at JETCO network ATMs in Mainland China and Macau.