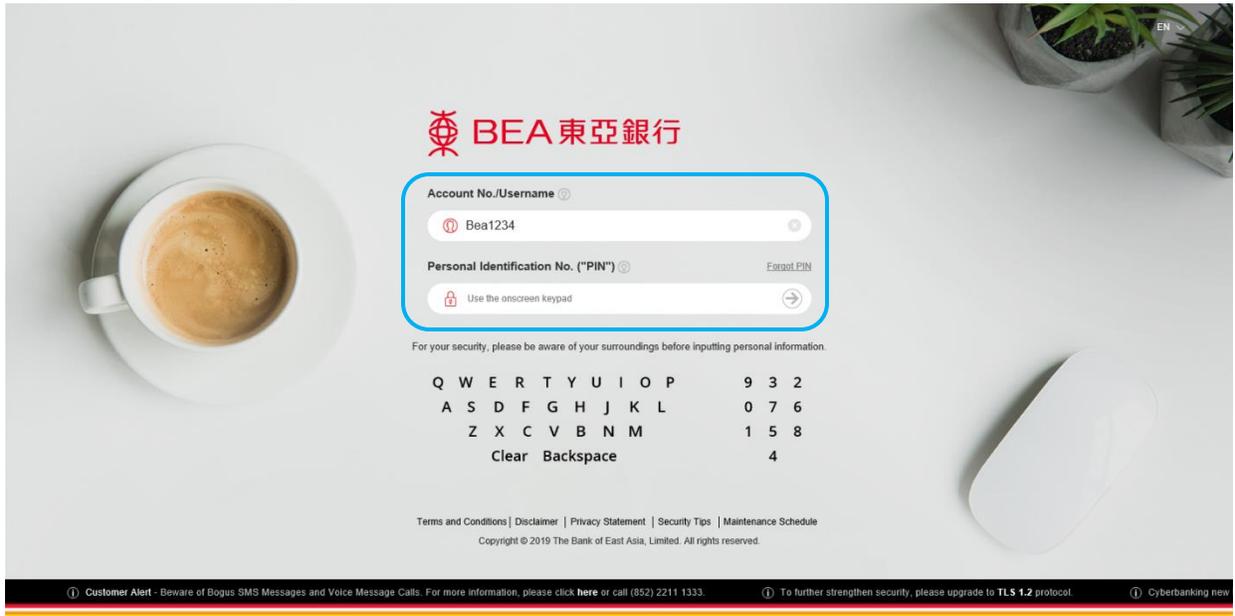


## How to place time deposits through our online services

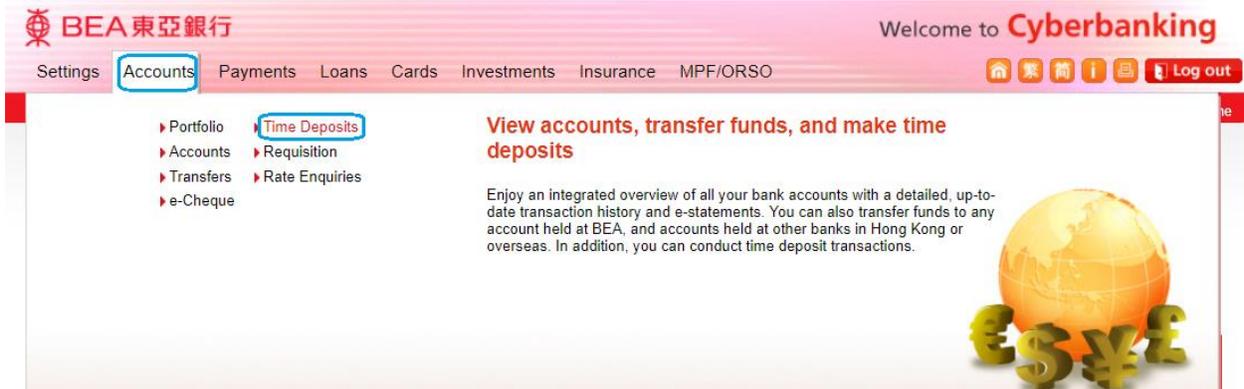
- 1) [Placing time deposits through Cyberbanking](#)
- 2) [Placing time deposits through the BEA App](#)

## Placing time deposits through Cyberbanking

1. Log in to Cyberbanking.



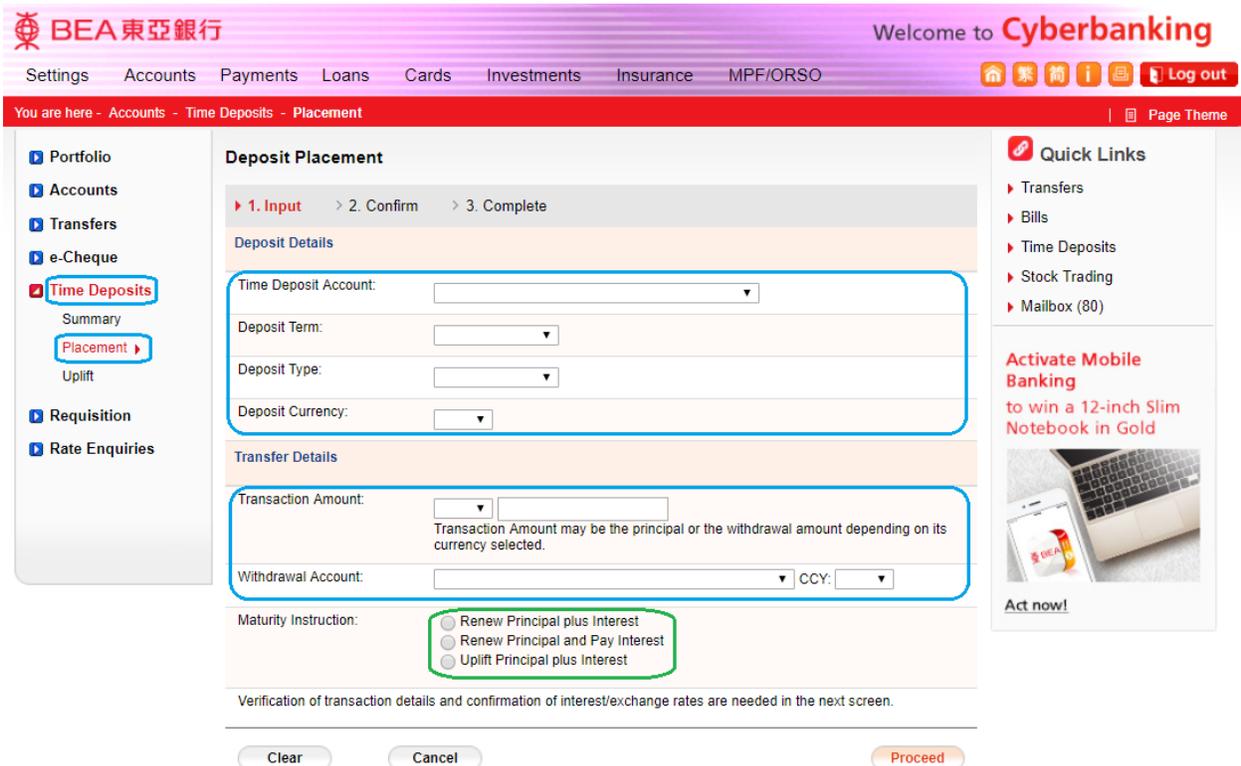
2. Select "Accounts > Time Deposits" in the navigation bar at the top of the screen.



3. Select “Time Deposits > Placement” from the left-hand navigation column.
  - Enter the deposit details.
  - Enter the transfer details.
  - Select “Proceed” to continue.

**Notes:**

- Please refer to the “Hong Kong Dollar Deposit Rates” [here](#) and the “Foreign Currency Deposit Rates” [here](#).
- If the Deposit Type is “Time (Maturity)”, select a “Maturity Instruction” and enter the relevant details.
- For a foreign currency time deposit, the currency of the Transaction Amount must be either the currency of the Withdrawal Account or that of the Deposit Account.



The screenshot shows the BEA Cyberbanking interface for placing a deposit. The breadcrumb trail is: You are here - Accounts - Time Deposits - Placement. The main content area is titled "Deposit Placement" and shows a progress bar with three steps: 1. Input (active), 2. Confirm, and 3. Complete. The form is divided into two sections: "Deposit Details" and "Transfer Details".

**Deposit Details:**

- Time Deposit Account: [Dropdown menu]
- Deposit Term: [Dropdown menu]
- Deposit Type: [Dropdown menu]
- Deposit Currency: [Dropdown menu]

**Transfer Details:**

- Transaction Amount: [Input field] [Dropdown menu]
- Transaction Amount may be the principal or the withdrawal amount depending on its currency selected.
- Withdrawal Account: [Dropdown menu] CCY: [Dropdown menu]

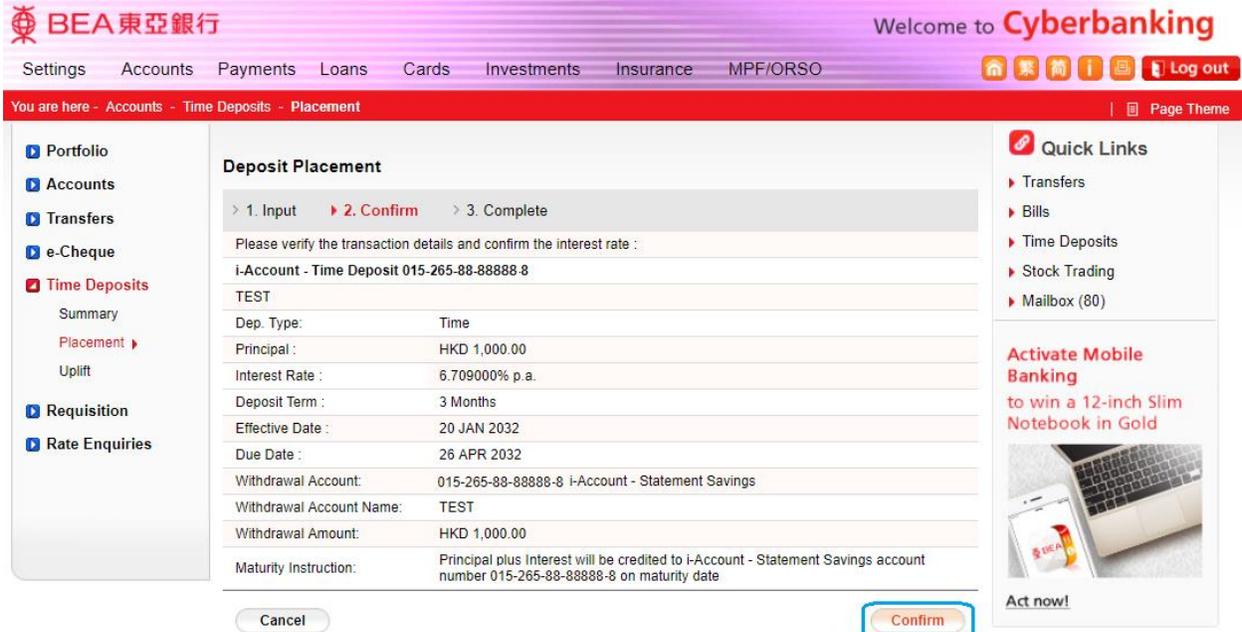
**Maturity Instruction:**

- Renew Principal plus Interest
- Renew Principal and Pay Interest
- Uplift Principal plus Interest

Verification of transaction details and confirmation of interest/exchange rates are needed in the next screen.

At the bottom, there are three buttons: "Clear", "Cancel", and "Proceed".

- Verify the transaction details and confirm the interest rate and exchange rate (if the transaction is related to foreign currency exchange). Then select “Confirm” to complete the transaction.



BEA 東亞銀行 Welcome to **Cyberbanking**

Settings Accounts Payments Loans Cards Investments Insurance MPF/ORSO       **Log out**

You are here - Accounts - Time Deposits - Placement Page Theme

- Portfolio
- Accounts
- Transfers
- e-Cheque
- Time Deposits**
  - Summary
  - Placement ▶
  - Uplift
- Requisition
- Rate Enquiries

### Deposit Placement

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

Please verify the transaction details and confirm the interest rate :

**i-Account - Time Deposit 015-265-88-88888-8**

TEST

Dep. Type:	Time
Principal :	HKD 1,000.00
Interest Rate :	6.709000% p.a.
Deposit Term :	3 Months
Effective Date :	20 JAN 2032
Due Date :	26 APR 2032
Withdrawal Account:	015-265-88-88888-8 i-Account - Statement Savings
Withdrawal Account Name:	TEST
Withdrawal Amount:	HKD 1,000.00
Maturity Instruction:	Principal plus Interest will be credited to i-Account - Statement Savings account number 015-265-88-88888-8 on maturity date

#### Quick Links

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

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**Activate Mobile Banking**  
to win a 12-inch Slim Notebook in Gold



**Act now!**

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



## TRANSACTION COMPLETED

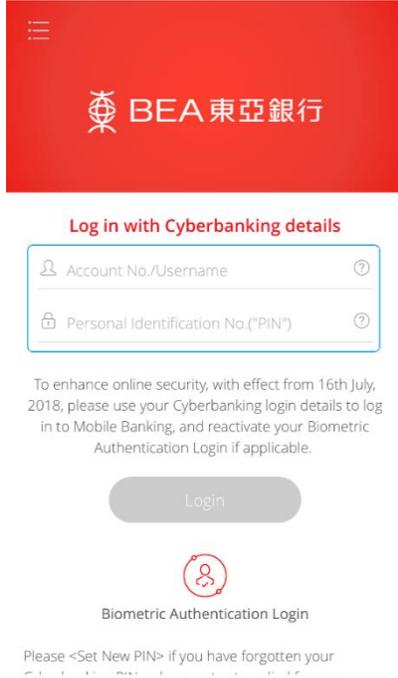
8 NOV 2019 15:36:08 HKG

**Transaction Reference No: IBK312379**

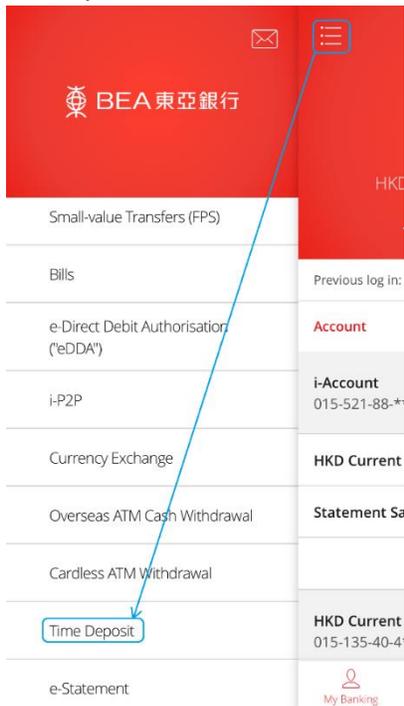
**Advice will be forwarded to you later.**

## Placing time deposits through the BEA App

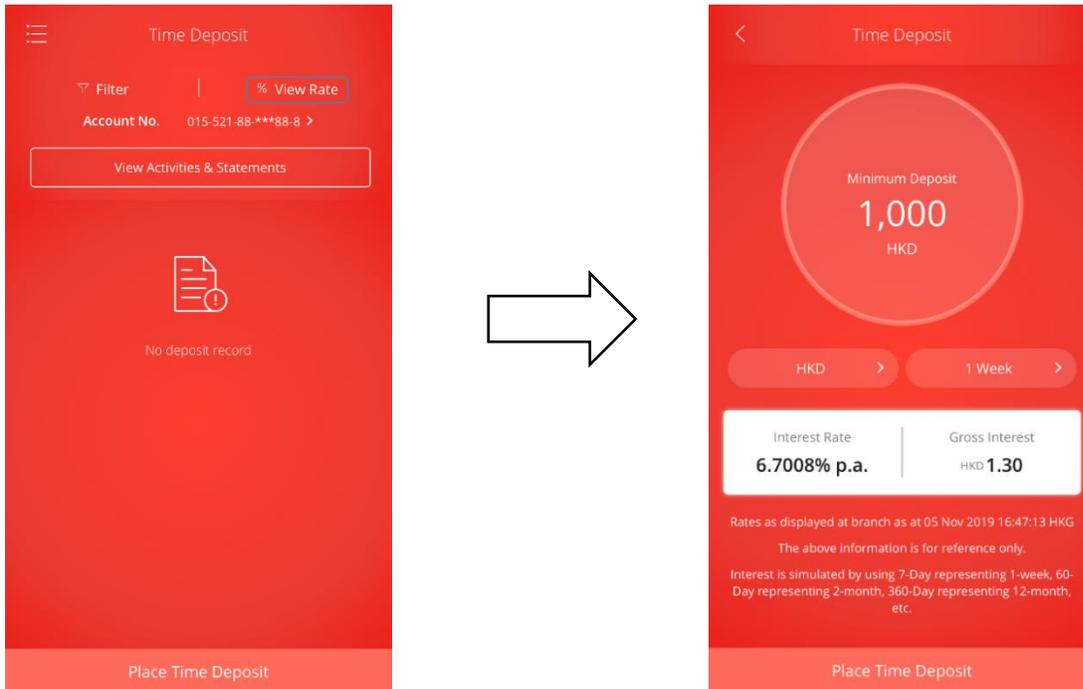
1. Log in to Mobile Banking through the BEA App.



2. Select “Mobile Banking > Time Deposit” in the navigation column (accessed by tapping the button at the top-left of the home-screen).



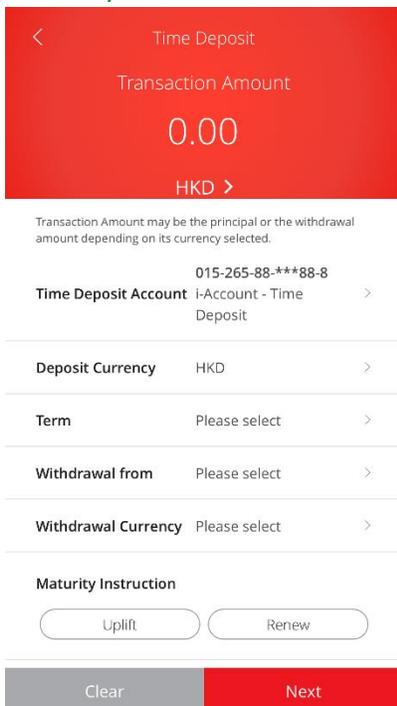
3. Select “% View Rate” for an interest-rate quote. Then select “Place Time Deposit” to continue.



4. Enter the Transaction Amount and details. Then select “Next” to continue.

**Notes:**

- Please refer to the “Hong Kong Dollar Deposit Rates” [here](#) and the “Foreign Currency Deposit Rates” [here](#).
- Enter the relevant details for each Maturity Instruction type.
- For a foreign currency time deposit, the currency of the Transaction Amount must be either the currency of the Withdrawal Account or that of the Deposit Account.



5. Verify the transaction details and confirm the interest rate and exchange rate (if the transaction is related to foreign currency exchange). Then select “Confirm” to complete the transaction.

<
Time Deposit

Please verify

<b>Time Deposit Account</b>	015-265-88-***88-8 i-Account - Time Deposit
<b>Principal</b>	HKD 1,000.00
<b>Term</b>	1 Week
<b>Effective Date</b>	20 Jan 2032
<b>Due Date</b>	30 Jan 2032
<b>Interest Rate</b>	6.700800% p.a.
<b>Withdrawal from</b>	015-265-88-***88-8 i-Account - Statement Savings
<b>Withdrawal Amount</b>	HKD 1,000.00

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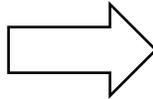
**Maturity Instruction**  
Uplift Principal + Interest

**Deposit to** 015-265-88-\*\*\*88-8  
i-Account - Statement Savings

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Remarks v

Cancel
Confirm



☰
Time Deposit

Transaction Completed!

✔

<b>Transaction Date</b>	05 Nov 2019 16:48:39 HKG	<b>Reference No.</b>	WBK703933
<b>Deposit No.</b>	00001		
<b>Regular Interest</b>	HKD 3.30		
<b>Net Amount Payable</b>	HKD 1,003.30		
<b>Time Deposit Account</b>	015-521-88-***88-8 i-Account - Time Deposit		
<b>Principal</b>	HKD 1,000.00		
<b>Term</b>	1 Week		
<b>Effective Date</b>	02 Jan 2032		
<b>Due Date</b>	20 Jan 2032		
<b>Interest Rate</b>	6.700800% p.a.		
<b>Withdrawal Amount</b>	HKD 1,000.00		
<b>Withdrawal from</b>	015-521-88-***88-8 i-Account - Statement Savings		
<b>Maturity Instruction</b>	Uplift Principal + Interest		

Go To Time Deposit