

CorporatePlus Account - Service Guide Contents

| | |
|--|------------|
| 1. Account services | 1-3 |
| <ul style="list-style-type: none">• Basic and optional sub-accounts• Flexible no-bounce cheque/auto-pay protection• Auto-transfer service• Auto-set-up of time deposits• CorporatePlus Account Card• CorporatePlus Account statements• Service hotline for CorporatePlus Account | |
| 2. Investment services | 4-6 |
| <ul style="list-style-type: none">• Stock trading/Initial Public Offering• E-Corporate Action• Funds• Retail bonds/notes• Linked deposits | |
| 3. Corporate Cyberbanking | 6 |
| 4. Special privileges | 7 |
| 5. Important notes on Corporate Cyberbanking security | 7 |
| 6. Renminbi currency risk and important notes | 8 |
| 7. Risk disclosure relating to Renminbi securities trading | 8 |
| 8. Other services | 8-9 |
| <ul style="list-style-type: none">• MAS Service• Electronic Bill Presentment and Payment Service• e-Cheque Service• BEA Corporate Card• Corporate banking services | |
| 9. Contact information | 9 |

This service guide is produced by The Bank of East Asia, Limited ("BEA"). It is intended to help customers operate their CorporatePlus Accounts and CorporatePlus - Business Start Accounts. BEA reserves the right to revise any information contained in this service guide at any time without prior notice.

1. Account services

CorporatePlus Account offers all the banking and investment services you need under one account for simple and flexible financial management.

Basic and optional sub-accounts

- CorporatePlus Account includes three basic sub-accounts:
 - CorporatePlus - HKD Current Account
 - CorporatePlus - Statement Savings Account
Interest is calculated daily and credited at the end of each month. You can make deposits in up to 11 different currencies:
 - ▶ Australian dollar ("AUD")
 - ▶ Canadian dollar ("CAD")
 - ▶ Euro ("EUR")
 - ▶ Hong Kong dollar ("HKD")
 - ▶ Japanese yen ("JPY")
 - ▶ New Zealand dollar ("NZD")
 - ▶ Pound sterling ("GBP")
 - ▶ Renminbi ("RMB")
 - ▶ Singapore dollar ("SGD")
 - ▶ Swiss franc ("CHF")
 - ▶ United States dollar ("USD")
 - CorporatePlus - Time Deposit Account
Time deposits can be placed in up to 12 different currencies, including the currencies available to the CorporatePlus - Statement Savings Account and Thai baht ("THB").
- For added flexibility, you may also choose to open the following optional sub-accounts*:
 - CorporatePlus - USD Current Account
 - CorporatePlus - Securities Account
 - CorporatePlus - Linked Deposit Account

Flexible no-bounce cheque/auto-pay protection

You can enjoy flexible temporary overdraft protection on cheques and auto-pay for your CorporatePlus - HKD Current Account and CorporatePlus - USD Current Account for up to 80% of the total available balance of your 3 basic CorporatePlus sub-accounts and CorporatePlus - USD Current Account (if applicable).

Notes:

- For your security, BEA shall at its discretion obtain confirmation from you if granting protection for an amount exceeding HK\$100,000 or its equivalent in USD.
- BEA reserves the right not to grant protection of any amount.
- A handling charge and temporary overdraft interest will apply for this service.

Auto-transfer service

- Enjoy greater flexibility with your CorporatePlus - HKD Current Account by adding an auto-transfer service.
- If your CorporatePlus - HKD Current Account is overdrawn or your pre-arranged credit line for this account is exceeded by an amount of HK\$20,000 or less, we will automatically transfer the required amount, if available, from the HKD deposits in your CorporatePlus - Statement Savings Account on the next working day in order to reduce your interest costs.

Auto-set-up of time deposits

- The time deposit auto-set-up service allows you to transfer a pre-set deposit amount from your CorporatePlus - Statement Savings Account to your CorporatePlus - Time Deposit Account to place a time deposit in the same currency.
- The minimum amount for the auto-set-up of a HKD time deposit is HK\$100,000. For foreign currency deposits, the minimum amount required is the same as the minimum deposit amount for the relevant type of deposit as determined by BEA.

CorporatePlus Account Card

The CorporatePlus Account Card gives you 24-hour access to 3 of your HKD accounts including your CorporatePlus - HKD Current Account (primary account), CorporatePlus - Statement Savings Account (first designated account), plus one of your other accounts with BEA (secondary designated account)[†]. The Card is provided upon your request.

CorporatePlus Account statements

- Each month, you will receive a CorporatePlus Account statement, which is a consolidated statement giving you a comprehensive overview of your financial situation at a glance. You can also view your statements online using our Corporate Cyberbanking e-statement service.
- Your CorporatePlus Account statement includes the following details:
 - Summary of the balances of your CorporatePlus sub-accounts and the net position of your CorporatePlus Account
 - Details of all banking transactions
 - Summaries of your outstanding time deposits and investments
- If you hold any of the following BEA accounts/plans[†], you can opt to have their balances appear on your CorporatePlus Account statement as well:
 - HKD¹/RMB/USD¹ current account
 - HKD/foreign currency savings account
 - Multi-currency statement savings account¹
 - Linked deposit account

- Mortgage loan
- Trade services
- Mandatory Provident Fund ("MPF")

¹ Except SupremeGold sub-accounts.

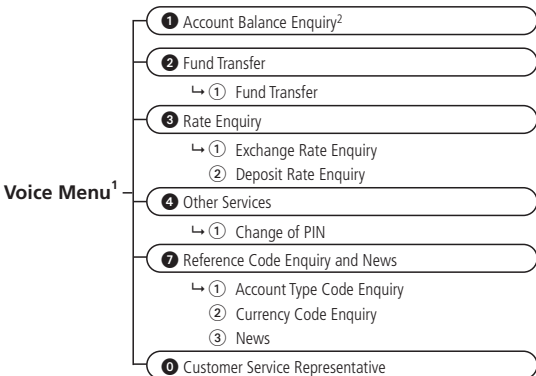
- The statement also displays your Average Daily Relationship Balance - the average daily in the preceding month of your CorporatePlus sub-accounts and the accounts/plans that have been selected to be incorporated into the CorporatePlus Account statement (excluding mortgage loan and trade service balances and MPF contributions).

Service hotline for CorporatePlus Account

The CorporatePlus Account offers automated and manned phone banking services for your convenience. Call the service hotline on 2211 1838 during service hours.

Service overview and procedure

1. Dial 2211 1838 on a touch-tone phone.
2. Select language: ① Cantonese ② Putonghua ③ English
3. Key in your CorporatePlus Account number and personal identification number ("PIN").



¹ Please follow the voice menu and press the appropriate keys to select account type, account number and currency.

² To make an enquiry or perform a transaction, please select the desired account by choosing the account type and then the account number. Selection of the account number is not required if there is only one account for the selected account type.

Service hours:

| Customer Service Representative ("CSR") | |
|---|---|
| Account balance enquiries | Monday to Friday: 9:00 a.m. - 5:00 p.m. Saturday: 9:00 a.m. - 1:00 p.m. Sunday and public holidays: not available |
| Corporate Cyberbanking - Phone | |
| 24 hours | |

+ Not applicable to CorporatePlus - Business Start Account ("Business Start Account"). Business Start Account is a simplified version of CorporatePlus Account applicable for small businesses and new startup business customers who require basic banking services. Investment services is not applicable for Business Start Account. Also the Business Start Account cannot be used for trade finance and bills purpose. No additional deposit account is allowed to open. Business Start Account is subject to account limitations. Please refer to Fact Sheet and Terms and Conditions for Business Start Account for details.

2. Investment services

We understand the importance of effective wealth management. To help you capitalise on market opportunities, we offer a host of investment services* including:

Stock trading/Initial Public Offering

To ensure that you are able to make trades anytime, anywhere, we provide a number of different methods for placing stock trading orders. You can:

- Call the CorporatePlus Account Stock Investment Hotline on 2211 1933 and use our automated Interactive Voice Recognition System ("IVRS") or speak directly to a CSR.

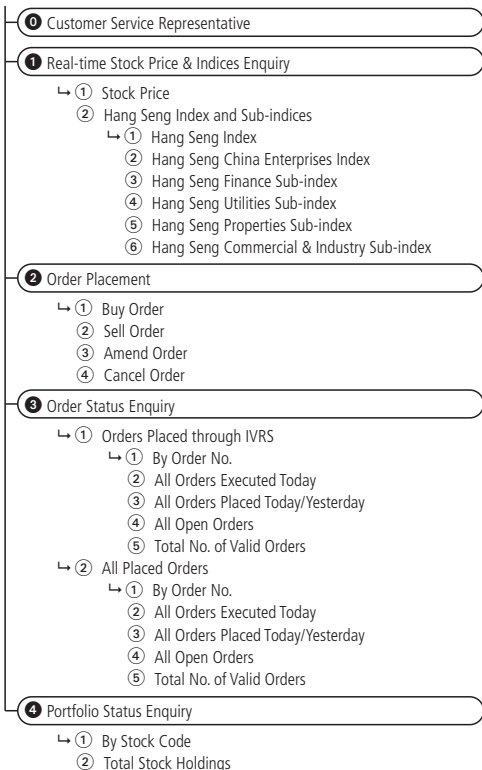
Service overview and procedure

1. Dial 2211 1933 on a touch-tone phone, and follow the voice menu to select the service.
2. Select language: ❶ Cantonese ❷ Putonghua ❸ English

Main Menu

|
Account Login

|
Select Service



* Not applicable to Business Start Account.

Service hours:

| | |
|------|--|
| CSR | Monday to Friday: 8:45 a.m. - 5:30 p.m. Saturday, Sunday and public holidays: not available |
| IVRS | 24 hours |

- Trade online through Corporate Cyberbanking. To log in, visit www.hkbea.com and select "Hong Kong - Corporate Cyberbanking" from the login menu.
- Buy or sell foreign securities at designated branches.
- We can apply for an Initial Public Offering ("IPO") on your behalf and provide a staggging loan to you for your IPO application.

E-Corporate Action

- Use E-Corporate Action to submit instructions with ease.
- Submit instructions and check your history online, cutting out the need for paper correspondence.

Funds

- Access a diverse range of funds managed by the world's leading fund houses.
- Invest with a lump sum or through a Monthly Investment Plan.
- Subscribe to and redeem funds in person at any BEA branch.

Retail bonds/notes

You can subscribe to retail bonds/notes and corporate bonds in person at any BEA branch.

Linked deposits

- Set up linked deposits from a choice of available underlying instruments, including currencies, equities, and others, based on your investment objectives and market views.
- Depending on the product structure, deposit tenors commonly range from 1 week to 6 months. You can also request a tailor-made tenor to suit your investment strategy.
- You can place linked deposit orders at any BEA branch. Some linked deposit products can be subscribed to through the Corporate Cyberbanking internet service.

To help you develop an effective investment strategy, you can obtain an assessment of your risk tolerance level and expected investment returns by performing an online risk assessment through the Corporate Cyberbanking internet service or by visiting any BEA branch.

Important notes

- Investment involves risk. Before making an investment decision, investors should refer to the relevant investment product offering documents for detailed information including the risk factors. Investors should not make an investment decision based solely on this document. If investors are in doubt, independent professional advice should be sought.
- Linked deposits are structured products involving derivatives. The investment decision is yours, but you should not invest in linked deposits unless the intermediary who sells them to you has explained to you that the linked deposits are suitable for you having regard to your financial situation, investment experience, and investment objectives.
- The prices of securities fluctuate, sometimes dramatically. The prices of securities may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities.
- The information provided in this document is intended solely for informational purposes and does not constitute an offer, solicitation, invitation, or advice to subscribe to any securities or investment products.

This document is issued by BEA and has not been reviewed by the Securities and Futures Commission in Hong Kong.

3. Corporate Cyberbanking

With Corporate Cyberbanking, you can manage your accounts and enjoy a wide range of banking services anytime, anywhere. A wide variety of electronic channel is open to you, including internet, mobile phone, and phone, as well as ATM banking.

As a CorporatePlus Account customer, you can access Corporate Cyberbanking using your CorporatePlus Account number. Please visit www.hkbea.com (click: Corporate Banking / Corporate Cyberbanking) to learn more about Corporate Cyberbanking.

4. Special privileges

As a CorporatePlus Account customer, you are entitled to the following special banking and investment privileges.

| Product/service | Preferential offer |
|---|---|
| CorporatePlus Account Card | Perpetual annual fee waiver |
| Stock trading ⁺ | 300 free, real-time stock price quotes per month through internet |
| Telegraphic transfer ^{1, 2} | 50% discount |
| Commission in lieu of exchange ³ <ul style="list-style-type: none">• Foreign currency notes deposited to/withdrawn from CorporatePlus Account• Foreign cheques deposited to CorporatePlus Account | <ul style="list-style-type: none">• Free for RMB• No fee up to (per customer per day):<ul style="list-style-type: none">- JPY 45,000- USD 1,500 |
| Insurance <ul style="list-style-type: none">• Employees Medical Contract• BusinessSafe | <ul style="list-style-type: none">• 10% discount on first year premium• Preferential premium |
| Overdraft secured by time deposit | 50% discount on arrangement fee |
| Payroll fee for BEA accounts ⁴ | Waived |

⁺ Not applicable to Business Start Account.

¹ Handling fee discount applies to transactions made at branches only.

² To enjoy the preferential offers, the Average Daily Relationship Balance of the previous 12 months should be HK\$100,000 or above (or its equivalent in other currencies). Should the account history be less than 12 months, the calculation will be based on the Average Daily Relationship Balance for the period from the second month after the account is opened.

³ To enjoy the preferential offers, the Average Daily Relationship Balance of the previous 12 months should be HK\$10,000 or above (or its equivalent in other currencies). Should the account history be less than 12 months, the calculation will be based on the Average Daily Relationship Balance for the period from the second month after the account is opened.

⁴ Applies to payments made through MAS Services.

5. Important notes on Corporate Cyberbanking security

Please visit www.hkbea.com (click: Corporate Banking/Corporate Cyberbanking/Security) to learn more about the latest security precautions.

6. Renminbi currency risk and important notes

The value of the RMB is subject to the fluctuation of its exchange rate. Customers may suffer exchange rate loss due to such fluctuation if they convert RMB into other currencies (including Hong Kong Dollars).

The RMB is currently not completely freely convertible. Corporate customers may be offered to conduct conversion of RMB using offshore rates or onshore rates depending on the objective of conversion and may occasionally not be able to conduct it fully or immediately, as this is subject to the RMB's position and market conditions at that time. Customers should understand and consider the possible impact on the liquidity of RMB funds. The exchange rate for the offshore RMB market in Hong Kong may be at a premium or discount when compared to the onshore market in the People's Republic of China ("PRC") and there may be significant bid and offer spreads.

RMB business involving cross-border flow of RMB funds with the PRC, including cross-border trade settlement or remittances, is subject to the rules and requirements of the Hong Kong and PRC authorities.

7. Risk disclosure relating to Renminbi securities trading

Customers who intend to trade RMB securities should note that the prices of RMB securities fluctuate, sometimes dramatically, as with any other securities. RMB securities prices may move up or down, and may become valueless. Losses may be incurred rather than profit made as a result of buying and selling securities. Before making any investment decision, customers should consider carefully and seek professional advice where necessary. Before making any investment, investors should refer to all relevant offering documents for detailed information including the risk factors. This material has not been reviewed by the Securities and Futures Commission in Hong Kong.

8. Other services

MAS Service

MAS is a convenient, all-in-one management solution that enables your company to effectively control all MPF contributions and payroll services centrally from one office computer system. With MAS, you can generate files for MPF contributions and salary payments, and submit them to the Bank to be processed. Files can be submitted at any BEA branch, or uploaded directly through Corporate Cyberbanking. In addition, you can generate I.R.56B tax files for submission to the Inland Revenue Department.

Electronic Bill Presentment and Payment Service

BEA's Electronic Bill Presentment and Payment ("EBPP") Service optimises bill payment collection to reduce your operation costs. Your customers can arrange to receive e-bills through

any internet banking service. E-bill summaries can be sent to your customers, and their payments collected through Corporate Cyberbanking.

Using the EBPP Service, you can:

- Save printing/ mailing costs and help protect the environment by switching from paper bills to e-bills
- Enjoy attractive bill payment collection pricing offers

e-Cheque Service

You can now settle/collect bills or make payments simply using our online e-Cheque service, and contribute towards environmental protection at the same time. This service allows you to view your consolidated balance at a glance and manage corporate finances smoothly and straightforwardly. Make life easier by going green!

- Convenient
- Stringent security
- Environmentally friendly
- Quick and easy to use

BEA Corporate Card

This is a credit card for corporate customers. With the BEA Corporate Card, you and your colleagues can enjoy a wide range of corporate benefits and discounts, as well as exclusive 24-hour worldwide protection and support. In addition, you can conveniently manage and monitor the cards under your CorporatePlus Account.

Corporate banking services

BEA offers a comprehensive range of corporate banking services to suit your business needs, including RMB trade finance loan, factoring, export financing under ECIC, SME loans, and more.

Please visit www.hkbea.com (click: Corporate Banking) to learn more about our corporate banking services.

9. Contact information

| | |
|---|--|
| Customer Service Hotline | 2211 1333 |
| CorporatePlus Account Stock Investment Hotline | 2211 1933 |
| Lost CorporatePlus Account Card Reporting Hotline <ul style="list-style-type: none">• Office hours• Non-office hours | 2211 1818 2211 1862 |
| Corporate Cyberbanking <ul style="list-style-type: none">• Phone• Internet Hotline• Lost PIN Reporting Hotline<ul style="list-style-type: none">- Office hours- Non-office hours | 2211 1838 2211 1321 2211 1345 2211 1862 |
| MAS Service Hotline | 2211 1822 |
| Website | www.hkbea.com |

**Applicable to all lending businesses (e.g. consumer loan, mortgage loan, etc.) and credit card business:
Reminder: To borrow or not to borrow? Borrow only if you can repay!**