BEA東亞銀行

SupremeGold - Service Guide
Contents

1. Personalised services **1-2**

- Relationship Manager
- SupremeGold Centres and Counters
- BEA SupremeGold World MasterCard
- SupremeGold Newsletter
- Global and local market information
- SupremeGold hotlines

2. Account services **3-7**

- Basic and optional sub-accounts
- Flexible no-bounce cheque/auto-pay protection
- Auto-transfer service
- Auto-set-up of time deposits
- SupremeGold Card
- SupremeGold 24 Hour Service Hotline
- SupremeGold Account statements

3. Investment services **8-11**

- Stock trading/Initial Public Offering
- E-Corporate Action
- Funds
- Retail bonds/notes and corporate bonds
- Linked deposits

4. BEA Online **12-13**

- BEA Online
- BEA Mobile
- Phone Banking
- ATM

5. Exclusive privileges **14-15**

- Preferential rates and fees
- SupremeGold mortgage plan

6. Important notes on BEA Online security **15**

7. Renminbi currency risk disclosure statement **15**

8. Risk disclosure relating to Renminbi securities trading **16**

9. Contact information **16**

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

1. Personalised services

As one of our most privileged customers, you are entitled to a wide array of personalised services.

Relationship Manager

- Your dedicated Relationship Manager provides you with a full range of personal services, taking care of your banking and investment needs.
- He/she can free up your time by assisting you with banking transactions.
- You can ask him/her for up-to-date investment and financial information to help you make timely decisions.

SupremeGold Centres and Counters

- SupremeGold Centres are reserved for the exclusive use of our SupremeGold customers. Here you can enjoy a comprehensive range of premium services in a comfortable and private environment.
- SupremeGold Counters offer you priority services, minimising the time you spend making banking transactions.

BEA SupremeGold World MasterCard

- Holders of our premium card, the BEA SupremeGold World MasterCard, are entitled to superior services and exclusive offers throughout the year.
- For details of card benefits and privileges, please visit www.hkbea.com and click: Personal Banking/Credit Cards/Choose Your Card/BEA SupremeGold World MasterCard/BEA World MasterCard.

Note:
Credit card applications are subject to the approval of BEA.

SupremeGold Newsletter

- With a focus on investment and personal finances, the SupremeGold Newsletter presents expert commentaries on market trends, as well as feature articles on alternative investments and banking services.
- The Newsletter brings details of our exclusive privileges to your doorstep, including SupremeGold offers and promotions for other banking products and services.

Global and local market information

Insightful global and local market information to keep you well-informed, helping you make investment decisions to grow your wealth:

- FundWatch offers you timely market commentaries, fund information, and our latest promotional offers.
- Economic Analysis keeps you abreast of global markets and local economic trends.
- Register with us to receive electronic copies or simply visit our website at www.hkbea.com.

SupremeGold hotlines

SupremeGold provides exclusive hotlines for your convenience:

- SupremeGold 24 Hour Service Hotline: 2211 1122
- SupremeGold Stock Trading Express: 2211 1515
- SupremeGold Stock Investment Hotline: 2211 1555

2. Account services

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

Basic and optional sub-accounts

- SupremeGold Account includes 3 basic sub-accounts.
  - SupremeGold - HKD Current Account
  - SupremeGold - 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")
  - SupremeGold - Time Deposit Account
    Time deposits can be placed in up to 12 different currencies, including the currencies available to the SupremeGold - Statement Savings Account and Thai baht ("THB").
- For added flexibility, you may also choose to open the following optional sub-accounts:
  - SupremeGold - USD Current Account
  - SupremeGold - Securities Account
  - SupremeGold - Linked Deposit Account

Flexible no-bounce cheque/auto-pay protection

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

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 for your SupremeGold - HKD Current Account by adding an auto-transfer service.
- If your SupremeGold - 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 SupremeGold - 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 SupremeGold - Statement Savings Account to your SupremeGold - Time Deposit Account to place of 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.

SupremeGold Card

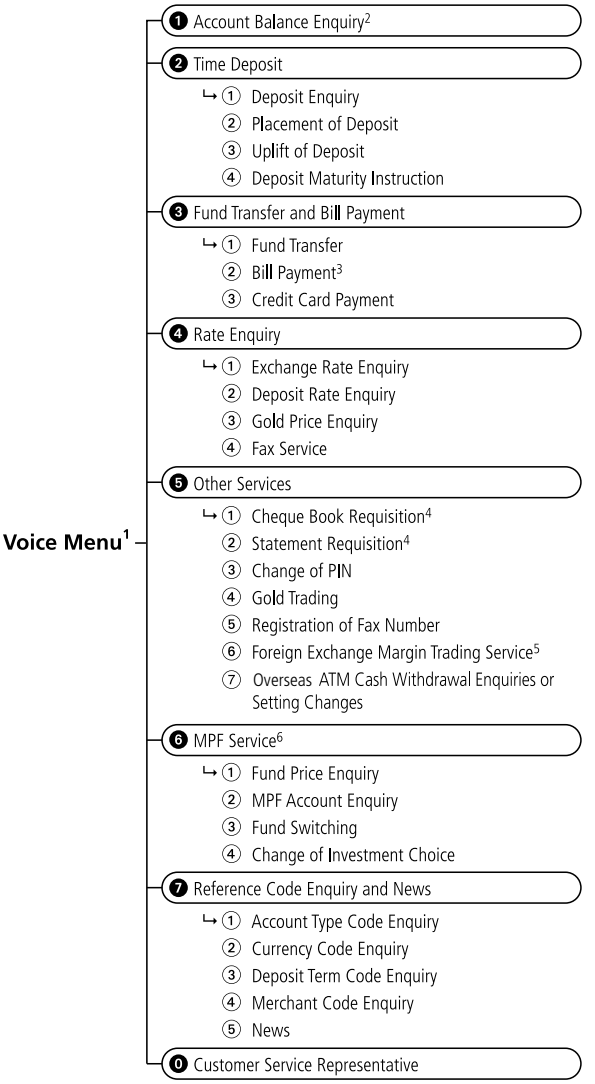
The SupremeGold Card gives you 24-hour access to 3 of your HKD accounts, including your SupremeGold - HKD Current Account (primary account), SupremeGold - Statement Savings Account (first designated account), plus one of your other accounts with BEA (secondary designated account).

SupremeGold 24 Hour Service Hotline

The SupremeGold offers automated and manned phone banking services for your convenience. Call the SupremeGold 24 Hour Service Hotline on 2211 1122 during service hours.

Service overview and procedure

1. Dial 2211 1122 on a touch-tone phone.
2. Select language: ❶ Cantonese ❷ Putonghua ❸ English
3. Select service: ❶ Contact Customer Service Representative ("CSR") ❷ Phone Banking
4. If you choose to contact a representative, the call will be connected directly; if you choose to access Phone Banking, you will be required to enter your SupremeGold Account number and personal identification number ("PIN"). Follow the voice menu to select the service you require.



[1] Please follow the voice menu and press the appropriate keys to select account type, account number, currency, deposit term, and merchant code.

[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.

[3] Prior registration is required for all merchants, except those under the following low-risk categories: Government or Statutory Organisation; Utilities; Education: Primary or Secondary School; and Education: Post-secondary or Specialised Institution.

[4] After receiving your request, the cheque book or statement will be sent to you by registered or ordinary mail and the relevant charges will be debited from your account.

[5] For foreign exchange margin trading service, only fund transfers and statement requisition are applicable. For foreign exchange dealing and account enquiries, please select "Foreign Exchange Margin Trading Service" in the "Other Services" menu to connect to the FX Margin Hotline, or dial our hotline directly on 2211 1633.

[6] The BEA (MPF) Hotline is 2211 1777.

Service hours:

CSR	
Cheque book and statement requisition, deposit maturity instructions, HKD fund transfers, and placement and withdrawal of call notice instructions/time deposit auto-set-up instructions	Monday to Saturday: 9:00 a.m. - 9:00 p.m. Sunday and public holidays: not available
Placement and uplift of HKD time deposits	Monday to Saturday: 9:00 a.m. - 7:00 p.m. Sunday and public holidays: not available
Account balance enquiries, and time deposit enquiries	24 hours
RMB fund transfers	Monday to Friday: 9:00 a.m. - 7:00 p.m. Saturday: 9:00 a.m. - 5:00 p.m. Sunday and public holidays: not available
Foreign currency fund transfers (excluding RMB)	Monday to Friday: 9:00 a.m. - 8:30 p.m. Saturday: 9:00 a.m. - 5:00 p.m. Sunday and public holidays: not available
Placement and uplift of foreign currency time deposits	Monday to Friday: 9:00 a.m. - 7:00 p.m. Saturday, Sunday and public holidays: not available
Phone Banking	
24 hours	

SupremeGold Account statements

- Each month, you will receive a SupremeGold 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 BEA Online e-statement service.
- Your SupremeGold Account statement includes the following details:
  - Summary of the balances of your SupremeGold sub-accounts and the net position of your SupremeGold 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 SupremeGold Account statement as well:
  - HKD[1]/RMB/USD[1] current account
  - HKD/foreign currency savings account
  - Time deposit account
  - Multi-currency statement savings account[1]
  - Linked deposit account
  - Consumer loan
  - Mortgage loan
  - Credit card[2]
  - Insurance[2]
  - Gold account

[1] Except Private Banking Account, Supreme Account, and i-Account sub-accounts.
[2] Applies to single-name personal SupremeGold Accounts only.

- The statement also displays your Average Daily Relationship Balance - the average daily balance in the preceding month of your SupremeGold sub-accounts, the accounts/plans that have been selected to be incorporated into the SupremeGold Account statement (excluding the balances of mortgage loans and credit cards, and including only the cash values of insurance policies), and BEA Mandatory Provident Fund ("MPF") (excluding BEA occupational retirement schemes ("ORSO Schemes")).

3. 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 your Relationship Manager or visit your nearest SupremeGold Centre.
- Place orders over the counter for securities traded on the Hong Kong Stock Exchange, at our designated Securities Services Centres.
- Trade online through BEA Online. To log in, visit www.hkbea. com and select "Hong Kong - BEA Online" from the login menu.
- BEA Securities Services App enables you to place orders and access real-time stock price quotes and portfolio information more efficiently at any time and from anywhere, helping you to capture every investment opportunities and blossom your wealth.
- Call the SupremeGold Stock Trading Express on 2211 1515 to contact a CSR directly.

  Procedure

  1. Dial 2211 1515 on a touch-tone phone, and follow the voice menu to contact a CSR.
  2. Select language: ❶ Cantonese ❷ Putonghua ❸ English
  3. Key in SupremeGold Account number and PIN*.

     * Simply use your existing PIN for the SupremeGold Stock Investment Hotline to access SupremeGold Stock Trading Express.

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

- Call the SupremeGold Stock Investment Hotline on 2211 1555 and use our automated Interactive Voice Recognition System ("IVRS"), or speak directly to a CSR.

  Service overview and procedure

  1. Dial 2211 1555 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

- 0 Customer Service Representative
- 1 Real-time Stock Price and Indices Enquiry
  - ① Stock Price
  - ② Hang Seng Index and Sub-indices
    - ① Hang Seng Index
    - ② Hang Seng China Enterprises Index
    - ③ Hang Seng Finance Sub-index
    - ④ Hang Seng Utilities Sub-index
    - ⑤ Hang Seng Properties Sub-index
    - ⑥ Hang Seng Commercial and Industry Sub-index
- 2 Order Placement
  - ① Buy Order
  - ② Sell Order
  - ③ Amend Order
  - ④ Cancel Order
- 3 Order Status Enquiry
  - ① Orders Placed through IVRS
    - ① By Order No.
    - ② All Orders Executed Today
    - ③ All Orders Placed Today/Yesterday
    - ④ All Open Orders
    - ⑤ Total No. of Valid Orders
  - ② All Placed Orders
    - ① By Order No.
    - ② All Orders Executed Today
    - ③ All Orders Placed Today/Yesterday
    - ④ All Open Orders
    - ⑤ Total No. of Valid Orders
- 4 Portfolio Status Enquiry
  - ① By Stock Code
  - ② Total Stock Holdings

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

- Buy or sell foreign securities at designated branches.
- We can apply for an Initial Public Offering ("IPO") on your behalf and provide a stagging 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 for, switch, and redeem funds through the BEA Online internet service, or in person at any BEA branch.

Retail bonds/notes and corporate bonds

You can subscribe to retail bonds/notes and corporate bonds through the BEA Online internet service or in person at any BEA branch.

Linked deposits

- Set up linked deposits from a choice of available underlying intstruments, 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 may 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 BEA Online 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 BEA Online service or by visiting any BEA branch.

<u>Important notes</u>

- 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 risk of loss in leveraged gold trading/foreign exchange trading can be substantial. You may sustain losses in excess of your initial margin funds.
- 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.

4. BEA Online

With BEA Online, you can manage your accounts and enjoy a wide range of banking services anytime, anywhere. A wide variety of electronic channels is open to you, including BEA Online, the BEA Mobile, and phone, as well as ATM banking. As a SupremeGold customer, you can access BEA Online using your SupremeGold Account number or a pre-set username.

You can manage up to 12 related accounts including your 3 basic SupremeGold Account sub-accounts plus up to 9 other related accounts/plans including:

- HKD/RMB/USD current account
- HKD/foreign currency savings account
- Multi-currency statement savings account
- Time deposit account
- Gold account
- Credit card

BEA Online

To manage your finances 24 hours a day, simply visit www.hkbea.com and use your SupremeGold Account number/username and PIN to log in.

BEA Mobile

Enjoy quick, reliable, and secure access to banking services and fantastic offers through the BEA Mobile. Our innovative BEA Mobile combines a comprehensive range of banking and financial services, allowing you to manage your finances from the palm of your hand. To access BEA Online wherever you are, all you need is a mobile device. Banking has never been easier.

Phone Banking

Simply dial SupremeGold 24 Hour Service Hotline on 2211 1122 on a touch-tone phone, and follow the voice menu to select the service you require.

ATM

With your SupremeGold Card, you can enjoy 24-hour instant cash withdrawal at ATMs worldwide through the JETCO and UnionPay ATM networks. What's more, you can settle bills at ATMs displaying the JET PAYMENT symbol in Hong Kong.

Daily transaction limits (shared by all electronic channels)

There is no transaction limit for fund transfers between SupremeGold Account sub-accounts in the same currency. For other transaction limits, please visit www.hkbea.com and click: Personal Banking/ BEA Online/FAQs/Introduction of BEA Online. You can set your own limits for some transactions when you open your account, and can reduce them through the BEA Online service or increase them at any BEA branch afterwards.

Service details

- To learn more about BEA Online, please visit our website at www.hkbea.com and click: Personal Banking/BEA Online.
- For details of ATM services, please click: Personal Banking, Branch, ATM and i-Teller Network/ATM Services.

Service hours:
You can access BEA Online and perform most transactions 24 hours a day, 7 days a week. For service hours of individual accounts and services, please log in to BEA Online and click the ⓘ button below the BEA Online logo and then "Service Hours".

5. Exclusive privileges

You are entitled to a wide range of exceptional privileges on banking and investment services which are exclusively for SupremeGold customers.

Preferential rates and fees

Product/service	Preferential offer
BEA SupremeGold World MasterCard	• Pre-approval • Perpetual annual fee waiver • Exclusive privileges and year-round offers
SupremeGold Card	Perpetual annual fee waiver
Overdraft facility	• Perpetual arrangement fee waiver • Privileged interest rate • Pre-approved credit limit
Gift cheque	Waiver of handling fee on purchase
Demand draft and cashier's order	50% discount on handling fee
Commission in lieu of exchange • Foreign currency notes deposited to/withdrawn from SupremeGold Account • Foreign cheque deposited to SupremeGold Account	• Free for RMB • No fee up to (per customer per day) : - AUD 3,000 - CAD 3,000 - CHF 3,000 - EUR 3,000 - GBP 3,000 - JPY 500,000 - NZD 3,000 - SGD 3,000 - USD 5,000
Funds	Concession on initial subscription fee for lump-sum investment
Stock trading	1,800 free, real-time stock price quotes are shared per month through BEA Online
Travel Protection Insurance, Household Protection Insurance, Domestic Helper Protection Insurance, Frequent Traveller Insurance, and Personal Accident Insurance	15% discount on premium[1]
Residential mortgage loan	• Preferential mortgage rate • Flexible repayment arrangement • Waiver of the first-year fire insurance premium • Special offer for the first year of household insurance

Product/service	Preferential offer
Health care benefits	Exclusive medical check-up discount offer

[1] Premium discount on general insurance applies to transactions made at branches only.

SupremeGold mortgage plan

Enjoy lower-than-ever mortgage rates. What's more, we offer a time deposit rate equivalent to the mortgage rate, allowing you to earn interest on time deposits while repaying your mortgage loan.

6. Important notes on BEA Online security

Please visit www.hkbea.com and click: Personal Banking/ BEA Online/FAQs/Security Precautions to learn more about the latest security precautions.

7. Renminbi currency risk disclosure statement

RMB currency risk: 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. Personal customers can be offered to conduct conversion of RMB using offshore rates and may occasionally not be able to do so 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, and there may be significant bid and offer spreads.

8. 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.

9. Contact information

SupremeGold 24 Hour Service Hotline	2211 1122
SupremeGold Stock Trading Express	2211 1515
SupremeGold Stock Investment Hotline	2211 1555
Lost SupremeGold Card Reporting Hotline • Office hours • Non-office hours	 2211 1818 2211 1862
BEA Online • BEA Online Services Hotline • Lost PIN Reporting Hotline - Office hours - Non-office hours	 2211 1321 2211 1345 2211 1862
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!