



BEA 東亞銀行

A decorative graphic consisting of a thick, multi-colored ribbon (yellow, orange, red, and white) that flows from the left side of the page, loops into a knot, and then continues towards the right edge.

Cross-boundary Wealth Management Connect Service Guide

Cross-boundary Wealth Management Connect - Service Guide Contents

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

1. Introduction to Cross-boundary Wealth Management Connect

“Cross-boundary Wealth Management Connect” facilitates cross-border investment for residents of Hong Kong, Macau and Chinese Mainland within Greater Bay Area (GBA).

BEA’s integrated network linking Hong Kong with the rest of the GBA, backed up by advanced digital and wealth management services, enables its customers to seize opportunities and fulfil their investment needs.

“Cross-boundary Wealth Management Connect” has two schemes:

- The “Southbound” scheme: Allows residents of the Chinese Mainland GBA to purchase eligible investment products sold by Hong Kong or Macau banks after opening an investment account with a bank in Hong Kong or Macau.
- The “Northbound” scheme: Allows residents of Hong Kong and Macau to purchase eligible investment products sold by Chinese Mainland banks after opening an investment account with a bank in the GBA.

2. Exclusive services

As one of our most privileged customers, you are entitled to our exclusive services.

Cross-border Financial Centres

- Cross-border Financial Centres are reserved for the use of our Cross-boundary Wealth Management Connect customers. Here you can enjoy premium services in a comfortable and private environment.

Wealth Management Connect Hotlines

Exclusive hotlines are provided for your convenience:

Wealth Management Connect Hotline: 2211 1133.

Wealth Management Connect Chinese Mainland Toll-free Hotline: 4008 42 7695

3. Account services

Southbound

“**Southbound**” customers can access our easy-to-use banking and investment services through a “Wealth Management Connect SupremeGold Account”.

“Wealth Management Connect SupremeGold Account” sub-accounts

A “Wealth Management Connect SupremeGold Account” includes the following 3 basic deposit sub-accounts and a securities sub-account.

Sub-accounts:

- HKD Current Account
- 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)
- Time Deposit Account
The available currencies are the same as that for Statement Saving Account.
- Securities Account

Notes:

1. The opening and use of Southbound HKD Current sub-account is restricted. The Bank of East Asia, Limited (“BEA”) reserves the right to set the opening date and time of this HKD Current sub-account in accordance with updates to Cross-boundary Wealth Management Connect rules or any policy changes.
2. This Wealth Management Connect SupremeGold Account must be one-to-one bundled with the Chinese Mainland Wealth Management Connect Remittance Account and must be subject to the ‘closed-loop fund flow’.
3. Closed-loop fund flow refers to that the Wealth Management Connect SupremeGold Account can only be used to transfer funds to or receive funds from the dedicated bundled remittance account and to receive investment returns arising from the Southbound Scheme investments. Customers are not allowed to transfer funds from the Wealth Management Connect SupremeGold Account to other accounts, withdraw cash from the Wealth Management Connect SupremeGold Account or use funds in the Wealth Management Connect SupremeGold Account for purposes such as pledging such amounts or using such amounts as leverage or guarantee.

Northbound

“**Northbound**” customers can make remittances to or settle transactions in Chinese Mainland through the Wealth Management Connect Multi-currency Statement Savings Account* (with a bundled Wealth Management Connect Investment Account in Chinese Mainland).

This Wealth Management Connect Multi-currency Statement Savings Account is required to connect to a SupremeGold Account/ Supreme Account for more convenient and flexible remittance and account management experience.

*Only Renminbi transactions are allowed.

Notes:

1. This Wealth Management Connect Multi-currency Statement Savings Account must be one-to-one bundled with the mainland Wealth Management Connect Investment Account and must be subject to the ‘closed-loop fund flow’.
2. Closed-loop fund flow refers to that funds remitted from the Wealth Management Connect Multi-currency Statement Savings Account to the Mainland will only be credited to the dedicated mainland investment account, and funds remitted from the Mainland can only be from the dedicated bundled investment account. Fund transfers between the Wealth Management Connect Multi-currency Statement Savings Account and other Mainland accounts are not allowed.

Wealth Management Connect Hotlines

Manned phone banking services are available for your convenience. Call our Service Hotline on 2211 1133 or the Chinese Mainland toll-free hotline on 4008 42 7695.

Service overview and procedure

1. Call our Wealth Management Connect Hotline on 2211 1133 or the Wealth Management Connect Chinese Mainland Toll-free Hotline on 4008 42 7695 using a touch-tone phone.
2. Select language: ❶ Cantonese ❷ Putonghua ❸ English_

Service hours:

Statement requisition, deposit maturity 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
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

Wealth Management Connect Account Statement

Southbound - Wealth Management Connect SupremeGold Account

You will receive a monthly “Wealth Management Connect SupremeGold Account” statement, which offers 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 Wealth Management Connect SupremeGold Account statement includes a summary of the balances of your Wealth Management Connect SupremeGold sub-accounts, the overall balance of your Wealth Management Connect SupremeGold Account, and a summary of your time deposits and investments.

Northbound - Wealth Management Connect Multi-currency Statement Savings Account

“**Northbound**” customers can link their Multi-currency Statement Savings Account with their SupremeGold Account/ Supreme Account and receive a monthly SupremeGold Account/ Supreme Account statement which includes details of account activities such as their transaction and remittance history.

4. 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:

Funds

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

Note:

Investment services are only available for the Southbound Scheme in your Wealth Management Connect SupremeGold Account. Wealth Management Connect Multi-currency Statement Savings Account of the Northbound scheme is a remittance account, which does not offer investment services.

Important notes

- Investment involves risk (including the potential loss of the capital invested), prices or value of investment products may go up as well as down, and past performance information presented is not indicative of future performance. 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.
- 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.

5. Digital banking

With our digital channels, you can manage your accounts and enjoy a wide range of banking services anytime, anywhere. A variety of digital channels is open to you, including BEA Online, and the BEA Mobile. As Cross-boundary Wealth Management Connect customer, you can log in to BEA Online using your Wealth Management Connect SupremeGold Account number, the number of your SupremeGold Account / Supreme Account (which linked to your Wealth Management Connect Multi-currency Statement Savings Account), or your default user name.

BEA Online

To manage your finances 24 hours a day, simply visit www.hkbea.com and use your Wealth Management Connect SupremeGold Account / SupremeGold Account / Supreme Account number / username and PIN to login.

BEA Mobile

Enjoy quick, reliable, and secure access to banking services and exclusive 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. Wherever you are, all you need is a mobile device. Banking has never been easier.

Service details

To learn more about our digital channels, please visit our website at www.hkbea.com and click: *Personal Banking/BEA Online* or BEA Mobile.

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”.

6. Exclusive privileges

You are entitled to exceptional privileges relating to banking and investment services which are exclusively for Cross-boundary Wealth Management Connect customers.

Fees

Product/service	Preferential offer
Monthly Service Fee	Waived (No minimum balance requirement)
Remittance Handling Fee and Cable Fee	Waived ¹
Foreign Exchange	Preferential Foreign Exchange Rate ²

¹ For details, please refer to Cross-boundary Wealth Management Connect Fee Schedule.

² Preferential Foreign Exchange Rate only applies to below foreign currency exchange transactions:
Cross-boundary Wealth Management Connect (Southbound): Foreign currency exchange transactions conducted in Wealth Management Connect SupremeGold Account.
Cross-boundary Wealth Management Connect (Northbound):
1) CNY foreign exchange which directly debit from an personal account under the same name and then directly credit into the Wealth Management Connect Multi-currency Statement Savings Account; or
2) CNY foreign exchange which directly debit from the Wealth Management Connect Multi-currency Statement Savings Account and then directly credit to an personal account under the same name.

7. Important notes about BEA Online security

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

8. Renminbi currency risk disclosure statement

RMB currency risk: The value of the Renminbi (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.

9. 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.

10. Contact information

Wealth Management Connect Hotline	2211 1133
Wealth Management Chinese Mainland Toll-free Hotline	4008 42 7695
BEA Online and BEA Mobile Hotline	2211 1321
Website	www.hkbea.com