

# **BOC Corporate Banking Services Online** Service Directory

# Index

1	Service Introduction	
	1.1 Application Method	1
	1.2 System Requirement 1.3 Service Overview	1
	1.3 Service Overview 1.4 Advanced Functions	2
		8
2	Steps to conduct transactions via "CBS Online"	9
3	Login to "CBS Online"	10
4	Security Device	
	4.1 Application Method	12
	4.2 Reset the "Security Device"	14
	4.3 Authorise Transactions	
	4.3.1 General Transactions	14
	4.3.2 Designated Transactions	15
5	Authorisation Mode Settings	
	5.1 Suggestion for Authorisation Mode Settings	17
	5.2 Standard Authorisation Mode	19
	Supports Single and Dual Authorisation + a maximum of 2 Authorisation Groups	
	(Group A + B) + up to 5 Authorisation Matrices	
	5.3 Advanced Authorisation Mode	19
	<ul> <li>Supports Single, Dual and 3-level Authorisation + a maximum of</li> </ul>	
	12 Authorisation Groups (Group A-L) + up to 8 Authorisation Matrices	
	Supports authorisation in orders and checks for confirmation	
6	Types of Users	
	6.1 Create Delegated User	22
	6.2 Amend User Settings	26
7	Account Authorisation Settings	27
8	Examples	
	8.1 General Services	
	8.1.1 Standard Authorisation Mode	29
	(Supports Single Authorisation + 1 Authorisation Group)	
	8.1.2 Standard Authorisation Mode	31
	(Supports Single Authorisation + 2 Authorisation Groups)	
	8.1.3 Standard Authorisation Mode	33
	(Supports Single and Dual Authorisation + 1 Authorisation Group)	
	8.1.4 Standard Authorisation Mode	35
	(Supports Single and Dual Authorisation + 2 Authorisation Groups)	
	8.1.5 Advanced Authorisation Mode	37
	8.2 Trade Services	39
9	FAQ	41
10	Technical Support and Enquiries	44

Welcome to "CBS Online". You can now manage your corporate bank accounts more conveniently over the internet anytime, anywhere. "CBS Online" is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using "CBS Online". You can save even more with our preferential offers on designated online transactions.

	via Branches	via "CBS Online"	Maximum saving by using "CBS Online"
BOC Remittance Plus	HKD230.00*	HKD100.00	56%
Express Transfer (RTGS / CHATS)	HKD170.00	HKD50.00	70%
Electronic Transfer (Express Processing)	This service is only available on internet banking	HKD30.00 / CNY24.00	Not applicable
Electronic Transfer	This service is only available on internet banking	HKD25.00 / CNY20.00	Not applicable
Telegraphic Transfer	HKD240.00* (Fee waived for the first 10 Chinese characters or the first 10 English words. HKD100.00 will be charged thereafter)	HKD105.00 (Fee waived for the first 24 Chinese characters or the first 140 English characters)	56%

\* Applicable to customers who submit the remittance applications for same day processing via our branches after 12:00 noon from Mondays to Fridays.

Note: The above items are charged on per transaction basis and are for reference only. The Bank reserves the right to revise the charges from time to time.

This Service Directory will show you how to use "CBS Online".

### **1.1 Application Method**

Please visit any of our designated account-opening branches and our designated staff will follow up your application. The addresses of designated account-opening branches are listed under "Contact Us" at our Bank's website www.bochk.com.

To enquire application procedures and details, please call BOCHK Corporate Customer Hotline at (852) 3988 2288.

### **1.2 System Requirement**

Software configuration:

- Microsoft Windows 2000 or above. The language used in the system must be the same as that used in the "CBS Online"
- Best viewed with Internet Explorer 7.0 or Mozilla Firefox 3.6
- · Screen resolution of 1024 x 768 or above
- · SSL 128-bit, JavaScript, Cookies and Applet supported by browser
- Browser with Microsoft Virtual Machine or Sun Java Runtime (applicable to customers using e-Cert)

http://java.sun.com/products/archive/

### **1.3 Service Overview**

#### Enquiry

- Account Balance
- Transaction Details
- Transaction Status
- Remittance Enquiry
- Cheque Enquiry
- Loan Enquiry
- Business Integrated
   Account

#### Cash Management

- PaymentsTransfer
- Express Transfer (RTGS / CHATS)
- Electronic Transfer
   (Express Processing)
- Electronic Transfer
- Telegraphic Transfer
- Demand Draft
- BOC Remittance Plus
- · Bill Payment
- Autopay-Out
- Payroll
- · Cheque Handling

#### Receivables

· Autopay-In

#### Time Deposit

- Set Up Time Deposit
- Transaction Status
- Booked Interest Rates
- Deposit Interest Rates

#### Currency Exchange

- Exchange Rates Enquiry
- Booked Exchange Rates
- Currency Exchange Transactions

#### Maintenance

- Standing Instruction
- Beneficiary List
- Template Maintenance

#### **Trade Services**

- Overview
- Import
- Export
- Repayment
- Guarantee
- Enquiry
- Database

#### Credit Card

- Overview
- Payment
- Transaction Record
- Credit Limit Adjustment
- Commercial Card Application
- Commercial Card Promotions

#### MPF

- Upload MPF
   Contributions File
- Pay Contributions
- MPF Account Login

#### Investment

- Overview
- Securities
- Funds
- Precious Metal
- Currency Linked
   Deposits
- Investment Deposit
- Structured Deposit
- Debt Securities / Certificates of Deposit
- IPO Applications
- Questionnaire on
   Investment Preference\*

\*For record enquiry only

#### Insurance

#### Insurance Enrolment

- "China Express" Accidental Emergency Medical Plan (Instant Approval)
- · Golfer Insurance (Instant Approval)
- Universal Travel Insurance (Instant Approval)
- BOC Business Comprehensive Insurance Plan (Instant Approval)
- Employees' Compensation Insurance
- Motor Vehicle Insurance
- · Hull Insurance / Protection and Indemnity Cover for Local Craft Insurance
- · Building Management Comprehensive Insurance
- Public Liability Insurance
- Fire Insurance
- Transport Insurance (Marine Insurance)
- Money Insurance
- Burglary Insurance
- Group Life Insurance

#### **Download Forms**

#### Management

- Activity Record
- Authorisation Mode Settings
- User Settings
- User List
- Existing User Records
- Terminated User Records
- Authorisation Matrix Settings
- General Authorisation Settings
- Trade Services Authorisation Settings
- Beneficiary Account List Authorisation Settings
- Holder's Account List
- Change Password
- Other Settings
- Account Alias Settings
- Authorisation Group Alias Settings
- Monthly Statement Settings
- Login Name Settings
- Interface Settings

#### Authorisation Centre

#### **Download Centre**

- Monthly Statements
- Bank Statements
- Trade Services
- Statements
- Reports / Files
  - Payments Files
  - Receivables Files
- · File Templates
- Forms

#### Tools

- Upload
  - Upload File
  - Upload Result Enquiry
- Inbox
- Send Message
- Transaction Draft

#### **Cash Management**

#### Enquiry

- Account Balance
- You can enquire your account's Ledger Balance and Available Balance, etc.
- Transaction Details
  - You can enquire your account's Credit / Debit information, including Transaction Date, Transaction Amount and Transaction Type for the selected time period.
- Transaction Status
  - You can enquire the latest Transaction Status of payments conducted via "CBS Online".
- Remittance Enquiry
  - You can enquire the details of all inward and outward remittances information (including Telegraphic Transfer, BOC Remittance Plus and Express Transfer (RTGS/ CHATS)) for the selected time period.
- Cheque Enquiry
  - You can enquire the cheque status and details of selected cheque.
- Loan Enguiry
  - You can review the company's loan facilities via Loan Enquiry.
- · Business Integrated Account
  - You can view the details of Total Relationship Balance and Monthly Fee under the "Business Integrated Account" of your company.

#### Payments

- Transfer
  - You can transfer funds to account of Bank of China (Hong Kong) Limited ("BOCHK"), Nanyang Commercial Bank, Limited and Chiyu Banking Corporation Limited.
- Express Transfer (RTGS / CHATS)
  - You can transfer funds in HKD, USD, EUR and CNY to other banks' accounts via the Real-Time Gross Settlement System of Hong Kong Interbank Clearing Limited by Express Transfer. The beneficiary bank can receive the funds immediately under normal circumstances.
  - The Express Transfer via "CBS Online" could save up to 70% on the charges!
- Electronic Transfer (Express Processing)
  - You can enjoy the convenience of HKD and CNY funds transfer via Electronic Transfer (Express Processing). You can make payments to other local beneficiary accounts. Under normal circumstances, funds will be deducted on the "Payment Value Day". However, if the transfer instruction is successfully submitted before the cut-off time, the funds will be credited to the beneficiary bank on the same day#.

# Time for credit of funds to the beneficiary's account is subject to the beneficiary bank's arrangement.

- Electronic Transfer
  - You can enjoy the convenience of HKD and CNY funds transfer via Electronic Transfer.
     You can make payments to other local beneficiary accounts. Under normal circumstances, funds will be deducted on the "Payment Value Date" and will be credited to the beneficiary bank on the same day<sup>#</sup>. Please note that the "Payment Value Date" must be the next working day or thereafter (Saturday is not considered as a working day).

# Time for credit of funds to the beneficiary's account is subject to the beneficiary bank's arrangement.

- Telegraphic Transfer
  - You can transfer funds in different currencies to different banks around the world via Telegraphic Transfer.
- · Demand Draft
  - You can submit demand draft applications and choose to collect the demand draft at designated branch or receive it by mail.
- BOC Remittance Plus
  - For efficient fund transfers among Hong Kong, Macau, the Mainland of China and Taiwan, BOC Remittance Plus is the best solution. By successfully submitting the HKD / USD remittance instruction via BOC Remittance Plus before the cut-off time# on each working day, you can get your funds transferred on the same day to over 10,000 remittance points spanning all Provinces, Autonomous Regions, Municipalities in the Mainland, Taiwan and Macau covering Bank of China, NCB (China)<sup>A</sup> and Chiyu Banking Corporation Limited.

<sup>#</sup> Cut-off time for BOC Remittance Plus (except Saturdays and public holidays) is 4:30pm.

<sup>^</sup> Nanyang Commercial Bank (China), Limited ("NCB (China)") is a wholly-owned foreign-funded bank incorporated in the Mainland and established by Nanyang Commercial Bank, Limited, a wholly-owned subsidiary of BOCHK. NCB (China) is not an authorised institution within the meaning of the Banking Ordinance of Hong Kong nor carrying on banking business in Hong Kong.

- Bill Payment
  - Bill Payment Service enables you to settle your bills online in HKD, CNY and USD. You can select the merchants on the list and make the payment at once or pre-set a payment instruction.
- · Autopay-Out
  - You can use the online Autopay Editor to prepare a HKD or CNY Autopay-Out instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date.
- Payroll
  - You can use the online Payroll Editor to prepare a HKD or CNY Payroll instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date. If you are customer of the "BOCI-Prudential MPF" service, you can also upload the corresponding MPF contributions file to BOCI-Prudential through our system.
- · Cheque Handling
  - You can make "Stop Cheque" instruction or submit request for Cheque Books.

#### Receivables

- · Autopay-In
  - You can use the online Autopay Editor to prepare a HKD or CNY Autopay-In instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date.

#### ▶ Time Deposit

- You can choose the Time Deposits service that meets your needs.

#### Currency Exchange

- Cross-exchange services for HKD, CNY and more than 10 different foreign currencies are available.
- Accept scheduled instructions for currency exchange.

#### ▶ Maintenance

- You can schedule regular payment transactions with Standing Instruction. The system will process your transaction automatically at the time specified. You can also enquire, revise or delete an established Standing Instruction via Standing Instruction Maintenance.
- Through Beneficiary Account List Maintenance, you can control the transfer of funds from your company accounts or holders' accounts to a third party account (a third party account is not a holder's account of "CBS Online"). Once the Beneficiary Account List undergoes proper online authorisation, it will be effective immediately.
- You can create Personal or Shared templates and save them for future transaction use. You can also enquire, revise or delete saved template(s) through Template Maintenance.

#### **Trade Services**

- Comprehensive range of trade products / services: a total of 26 services covering Import and Export related transactions.
- Download file / transaction details (including credit / debit advice, transaction notification, etc).
- Upload a pdf / jpg / jpeg / MS Word / Excel file under 5 MB to the Bank.
- Real-time enquiry of transaction status, trade information and limit utilisation allow you to check on your business anytime, anywhere.
- Enquire and download up to 90 days' closed and / or paid records.

#### **Credit Card**

- Overview
  - You can review the Latest Outstanding Balance, Minimum Payment Amount, Bill Date and Payment Due Date of BOC Commercial Card Company Account via Overview.
  - You can also access the latest transaction and payment details of each commercial card under the company account via Transaction History and Payment Records.

#### Payment

- You can settle payment for HKD Commercial Card Account / Dual Currency Card HKD Account with a HKD debit account, or Dual Currency Card RMB Account with a RMB debit account via Payment Services.
- You can settle payments for your company account (only applicable to customers who have selected "Central Billing" upon card application) or individual card accounts.

#### Transaction Record

- You can enquire the transaction details and payment records of your company account / card account(s) within 90 days of the previous working day and up to 3 months of statements.

#### Credit Limit Adjustment

 You can download a "Credit Limit Adjustment Application Form" and mail the completed form together with all required documents to BOC Credit Card (International) Limited for handling.

#### Commercial Card Application

- You can apply for various types of BOC Commercial Card. BOC Credit Card (International) Limited will contact you and process your application shortly upon receiving your application.

#### Commercial Card Promotions

- You can view the details of BOC Commercial Card promotions, including Welcome Offers, Latest Promotional Offers and Elite Privileges.

#### **MPF**

- You can preset MPF contribution instructions.

#### Investment

#### Securities Trading

- Our securities trading services can help you trade, change or cancel trading orders and enquire the status of your trading orders.
- The following types of corporate action instruction can be submitted via Internet Banking: Right Subscription, Open Offer, Share Offer, Preferential Subscription, Scrip Dividend and Offer (subject to the terms and conditions of the corporate actions).
- Provides Real-Time Stock Quote and Price Alert Service.

#### Monthly Stocks Savings Plan

- To help you with long-term investment, you are provided with a choice of up to 10 selected stocks for each plan.
- You can sell the odd lot under Monthly Stocks Savings Plan in board lot price via Internet Banking, General Investment Hotline or any of our branches.
- No safe custody fee or dividend collection fee will be charged.

#### ▶ IPO Applications

- Subscription of new shares can be made in yellow form via Internet Banking.
- If the subscription is made in yellow form, the allotted shares will be deposited into your securities account directly so that you can trade the shares on the first day of listing.

#### Funds

- You can check the account information of Open-ended Funds and Guaranteed Funds.
- You can enquire transaction and dividend record.
- You can enquire fund price, fund performance, fund comparison, offering document and fund factsheet, etc.
- You can amend and delete Monthly Funds Savings Plan.

#### Notional Precious Metals Trading

- You can trade HK99 Gold, HK9999 Gold, London Gold, London Silver and Zurich Platinum by using Notional Precious Metal Trading Account.
- You can enquire account details.
- You can enquire precious metals price.

#### Currency Linked Deposits

- You can enquire contract details.
- You can square the contract.
- You can enquire reference interest and exchange rates.
- You can use the calculator function.

#### Investment Deposit

- You can check your latest application record.
- You can check your outstanding deposit.

#### Structured Deposit

- You can check your latest application record.
- You can check your outstanding deposit.

#### Debt Securities / Certificates of Deposit

- You can participate in IPO subscription.
- You can trade in secondary market.
- You can enquire account details.
- You can enquire debt securities information.

#### Insurance

#### Insurance Enrolment

- Enjoy peace of mind with our comprehensive protection.
- You can make an appointment for your insurance application or apply instantly for four different insurance plans, including Golfer Insurance, Universal Travel Insurance, "China Express" Accidental Emergency Medical Plan and BOC Business Comprehensive Insurance Plan.
- You can view the transaction history of online insurance enrolment.

#### Download Forms

- You can download insurance endorsement application form and claim form.

#### Management

#### Activity Record

- Transaction Record
  - You can view completed transactions for the past 180 days.
- The Last Transaction
  - You can enquire the details of the last transaction of any user if you have the adequate authorisation right.

#### Authorisation Mode Settings

Select Authorisation Mode:

- · Standard Authorisation Mode
  - Provides simple authorisation settings. Supports dual authorisation, a maximum of 2 authorisation groups and up to 5 authorisation matrices.
- · Advanced Authorisation Mode
  - Provides complex authorisation settings. Supports 3-level authorisation, a maximum of 12 authorisation groups and up to 8 authorisation matrices. Supports authorisation in orders and checks for confirmation.

#### User Settings

- You can manage all user settings, such as to create, delete, freeze and reactivate users, and amend the user settings.
- You can reset the passwords of dedicated users.
- You can reset security device status and replace security device.

#### Authorisation Matrix Settings

- You can manage authorisation settings for all "CBS Online" holders' accounts according to transaction types, e.g. which authorisation matrix can authorise which kind of transaction and the corresponding authorisation limit.
- Beneficiary Account List Authorisation Settings
  - Set up authorisation groups over the beneficiary accounts list.
- Holder's Account List
  - Enquire all holders' accounts registered on "CBS Online".

#### **Authorisation Centre**

- You can Check, Authorise, Amend, Delete and Reject transactions.
- You can perform Bulk Check, Bulk Authorisation, Bulk Delete and Bulk Rejection on transactions.

#### **Download Centre**

- You can download e-Statements, various kinds of application forms and file templates.
- You can view Upload Result Enquiry.

#### Tools

- Upload
  - Upload files for Payroll, Autopay-In, Autopay-Out or MPF Contributions payment.
- Inbox
  - You can receive messages from our Bank at "Inbox".
- Send Message
  - You can send messages to our Bank through "Send Message" function.
- Transaction Draft
  - You can search and use the saved transaction draft(s).

### **1.4 Advanced Functions**

If you are looking for the following advanced functions to meet your business needs, please contact your Relationship Manager.

- Securities Safekeeping
- Securities Settlement
- Corporate Actions
- Custody Account Portfolio Enquiry
- Custody Reports and Statements Download
- Liquidity Management
- InterCo Fund Transfer
- Interest Reallocation
- Cross-Border e-Banking Services
- Sub-Account Collection Service
- Upload Bulk Payments
- · Cheque Outsourcing Service Cashier's Order
- Cheque Collection

Step 1	Open "CBS Online" account at a branch
Step 2	<ul> <li>Login to "CBS Online" by using authentication tool:</li> <li>i) Enter "Corporate Internet Banking Number / Login Name" and "User ID" on the login page. Press 2FA Login</li> <li>ii) Change password</li> <li>iii) Finish settings for authentication tool</li> <li>iv) Confirm the related terms and conditions to finish login procedure</li> </ul>
Step 3	Primary User should select authorisation mode after login (please refer to "Suggestion for Authorisation Mode Settings" in Section 5.1)
	<b>Customers who have not applied for "Pre-set Authority Function":</b> Primary User can create Delegated Users, set up authorisation groups, functions and account rights for all users (including Primary User himself / herself) (please refer to Section 6 for details)
Step 4	<b>Customers who have applied for "Pre-set Authority Function":</b> The authorisation groups, functions and account rights for Primary User have been pre-set. However, Primary User can still create Delegated Users, set up authorisation groups, functions and account rights for Delegated Users
	Customers who have not applied for "Pre-set Authority Function": Set up account limits and authorisation groups of each product
Step 5	Customers who have applied for "Pre-set Authority Function": Account limits and authorisation groups of each product have been pre-set* but amendment is allowed
	Users can proceed with transaction via "CBS Online" if only single Primary User's authorisation is required
Step 6	<ul> <li>In case dual Primary Users' authorisation is required:</li> <li>i) After Primary UserA has finished step 1 to 5, he / she should wait for the authorisation from Primary User B to proceed with the transaction</li> <li>ii) Having logged in "CBS Online", Primary User B could proceed with bulk authorisations relating to management settings at "Authorisation Centre"</li> <li>iii) Upon authorisation, users can conduct transactions via "CBS Online"</li> </ul>

<sup>\*</sup> Beneficiary Account List Authorisation Settings, Transfer Limit of Non-listed Beneficiaries, Daily Limit of Total Payroll and Daily Limit of Total Bill Payment will not be set by the "Pre-set Authority Function".

You can access "CBS Online" through BOCHK website www.bochk.com.

Step 1 - Under "Online Login", select "Business Customers" and then select "CBS Online".



Step 2 – Enter your "Corporate Internet Banking Number / Login Name" and "User ID". If you only need to enquire your account details, please press **Basic Login** and then enter your Corporate Internet Banking Password to login. If you would like to have full access to "CBS Online", please press **2FA Login** and enter your Corporate Internet Banking Password, then use the e-Cert or "Security Device" to login.



## Online Demo

For the demonstration of frequently used functions, please refer to the "Online Demo" under "Useful Information" after login.



1		
1	2)	3
4	5	6
2	8)	2
1	0)	0

Our Bank has adopted the "Security Device" as the two-factor authentication tool to enhance customer protection. All online transactions conducted through "CBS Online" should be verified by a one-time password generated by the "Security Device". Online transactions can be categorised into two transaction types: "General Transaction" and "Designated Transaction". The verification methods provided by the "Security Device" for these two transaction types are different. To use the "Security Device", customers should apply the "Security Device" and complete the online activation after receiving it.

## 4.1 Application Method

Primary User (PU) *	Delegated User (DU) *
Please fill in the "Security Device Application and Status Reset Form for Primary User" and submit the original copy to our bank. The form can be downloaded via our website under "Tools"> "Download Forms". If the "Security Device" has low battery, customers can apply for a replacement via "CBS Online". The existing "Security Device" is still valid until the completion of new device activation.	Please fill in the "Security Device Application and Information Form for Delegated User" and submit the original copy to any of the business account-opening branches or your dedicated relationship manager. The form can be downloaded via our website: "Tools"> "Download Forms", or via "Download Centre" of "CBS Online". If you apply for security devices for new delegated users, please login to "CBS Online" and choose "Management > User Settings > User List > Create User" to create new delegated users and then submit the "Security Device Application and Information Form for Delegated User" follow

\* For the definition of Primary User and Delegated User, please refer to "Type of Users" in Section 6.

For the branch list of business account-opening, please visit www.bochk.com "Home" > "About Us" > "Contact Us" > "Branch List of business account-opening".

the procedure specified as above.

#### Primary User submits "Security Device" application for Delegated User via "CBS Online"

iteps 1 ≥ 2 ≥	ement > User Settings > User List	Interview Print 🕐 Help 🕄 Service Directory
Security Devic	ce Setting	<b>1</b>
User ID	AMM1	
User Name	AMM1	
Security Device Setting	Status Reset Report Loss Repart Loss Lost Domaged Lost Lost Defferer	If your company requires to apply for new security devices for delegated users, please download the "Security Device Application and Information Form for Delegate Uder from the "Download Centre" and return the completed forms to any business account(s) opening branch or your relationship manager.
the primary us loss to our cu Upon reportin should ask th Status Reset If the users e If the e-Certific HK Request F Each account for the lost de or out of batte	ser of the Company to report loss and stomer service holline. I loss of the "Security Device", the de loss of the "Security Device", the de form for Primary User" via "Download Contracto has expired, it will become alse is loss of amaged, the user is re form" when applying for a "Security Device" fr vice, IHCD 100 will be charged for easo , please return to our Bank as as so	It immediately, in case the "Security Device" was lost, delegated users should ask apply for a replacement via Corporate Internet Banking. For primary user, please report vice will become inviaid immediately, 10 apply for a new replacement. Delegated users for ranson - Last, "Timmary users allowed download" Plearnth Porice Applications and Denter - Forms' completed and submitted the duly signed form to the Bank: invidio automatopic when the user applies for a "Society" Device", regulated to submit the "Terminiation of use of e-Centificate in BOC CBS Online / BOCNET We?. es of charge. If you would like to apply for additional "Security Device" or a replacement hervice, including local postage. If the "Security Device" is not functioning or damaged a seposition for there replacement.

#### Activation of "Security Device"

After receiving the "Security Device", the respective user needs to activate the "Security Device" via "CBS Online" in person immediately.

#### Step 1 – Enter the Serial Number and Security Code

The respective user should enter the serial number imprinted on the back of the "Security Device", then enter the Security Code generated by the "Security Device" after pressing the button 0.

1. Please enter t	he seria	I number on	the back o	of the Security Device.	
Serial Number		4	Н	(e.g. 12-1234567-0)	
2. Please press	the 😋	once and en	iter the 6-di	igit security code generated by the Device.	

# Step 2 – Confirmation of activation (A) Users with e-Cert

The respective user should enter his / her e-Cert Storage Device Password.

ecurity Devic	Activation	*
Request	Security Device Activation	
Serial Number	10 - 0018629 - 1	
e-Cert Storage	Select	
Device Password		

#### (B) Users without e-Cert

The respective user should confirm whether the serial number shown on the screen is correct.

Security Device	Activation	
Request	Security Device Activation	
Serial Number	10-0016634-5	

#### Step 3 – Activation completed

"Security Device" activation is completed.

Security Device Activation	-
Your new security device Activation is completed.	
Security Device Serial Number: 10 - 0016634 - 5	
Please press "Complete" to finish the process and continue with corporate internet banking service.	

Upon activation of Security Device, user will receive a notification through SMS or Email with his / her designated transaction notification settings.

## 4.2 Reset the "Security Device"

#### The "Security Device" should be reset in the following situation(s):

Situation 1: the user has not conducted an online activation within 30 days after the "Security Device" is issued.

Situation 2: the user wrongly enters the one-time password for more than 5 times.

The "Security Device" of Delegated User should be reset by Primary User via "CBS Online" (please refer to the picture below). To reset the "Security Device" for Primary User, Primary User himself / herself should call BOCHK Corporate Customer Hotline at (852) 3988 2288.

ou are here: Manag teps 1 > 2 >	ement > User Settings > User List 3	Interview Print 🕐 Help 🕄 Service Director
Security Devic	ce Setting	<b>^</b>
UserID	AMM1	
User Name	AMM1	
Security Device Setting	<ul> <li>Status Reset</li> <li>Report Loss</li> <li>Replacement, reason</li> </ul>	If your company requires to apply for new security devices for delegated users,
	Please Select 💌	please download the "Security Device Application and Information Form for Delegated User" from the "Download Centre" and return the completed forms to any business account(s) opening branch or your relationship manager.
primary user loss to our cu Upon reportin should ask th Status Reset If the user's e If the e-Certifit HK Request F Each account the lost device out of battery,	of the Company to report loss and a totmor centro hotino. g loss of the "Security Device", the d to primary user to select "Replacen Form for Primary User" via "Downloa Certificate has expired, it will becom zate is lost of damaged, the user is i form" when applying for a "Security is entitled to are "Security Device" fr becare for "Security Device" for becare from the our Bank as soon	ee of charge. If you would like to apply for additional "Security Device" or a replacement fo device, including local postage. If the "Security Device" is not functioning or damaged o
invalid.		son account to are done of the replacement rec. Otherwise, are appread of this account

## 4.3 Authorise Transactions

#### 4.3.1 General Transaction

Authorisation required for "General Transaction", the following information will be shown at the bottom of the confirmation page:

AUTH3	Please enter your 6-digit Security Code	Security Code
		0 2 0
		9 9 9 7 8 9

Press on the "Security Device" to generate a 6-digit Security Code. Then enter the Security Code in the respective column and click Confirm to complete the authorisation process.

#### 4.3.2 Designated Transaction

Authorisation required for "Designated Transaction", the following information will be shown at the bottom of the confirmation page:

#### 1. Transfer to "Non-listed Beneficiary Account"

Confirmed by USER5	Please follow the instructions below for verification:	Confi	saction rmatio
	<ol> <li>Press 划 on your Security Device until "-" appears on the device screen.</li> </ol>	-	1
	2. Enter the above digits of "Beneficiary Account Number" which are underlined in RED into		
	the device. # (Details)		2 3
		100	5) 6)
	3. Please press 划 to generate a 6-digit Transaction Confirmation Code on your device screen.	U.	8 9
			0 🧟
	Please enter your 6-digit Transaction Confirmation Code	_	-
	(Please do not enter the space inside the code)		

## 2. Bill Payment (payment transaction to Banking and Credit Card Services, Credit Services or Securities Brokers)

Confirmed by USER5	Please follow the instructions below for verification:	Transa Confirm	nation
	1. Press 划 on your Security Device until *." appears on the device screen.	Co	de
	2. Enter the above digits of Bill Payment transaction information which are underlined in <u>RED</u> into the device. # ( <u>Details</u> )		
	3. Please press 👿 to generate a 6-digit Transaction Confirmation Code on your device screen.	7 8	
	Please enteryour 6-digit Transaction Confirmation Code (Please do not enter the space inside the code)	-	Ŧ

#### 3. Issue Demand Draft to "Non-listed Beneficiary Account"

Confirmed by USER5	Please follow the instructions below for verification:  1. Press 💋 on your Security Device until ** appears on the device screen.					
	2 Enter the above digits of "Debit Amount" or "Remit Amount" which are underlined in <u>RED</u> into the device. # ( <u>Details</u> )	() 4)		3		
	<ol> <li>Please press V to generate a 6-digit Transaction Confirmation Code on your device screen.</li> </ol>		8)	?) @		
	Please enter your 6-digit Transaction Confirmation Code (Please do not enter the space inside the code)					

4. Multiple Transactions (e.g. Payroll, Bulk Payments, Autopay-Out and Autopay-In, etc.)

Confirmed by USER5	Please verify the beneficiary details and follow below instructions for verification:	Tran Cont		ation
	1. Press 🗹 on your Security Device until "." appears on the device screen.	C.	1	
	2. Enter the above digits, (Total transaction count) and (Total reference amount ^), which are	1.7		
	underlined in RED into the device. # (Details)		i)	~
		-10	5)	6)
	3. Please press 🗹 to generate a 6-digit Transaction Confirmation Code on your device screen.	2	8)	2)
		1	0	٢
	Please enter your 6-digit Transaction Confirmation Code	_		-
	(Please do not enter the space inside the code)			

Transaction Confirmation Code
Code
+
1 2 3
999
282

Remarks: 1. If you have entered a wrong number, you can press 🖤 to delete.

Each one-time password is only valid for a short period. You should complete the authorisation process as soon as possible after you get the password. Otherwise, you should repeat the above process to regain the one-time password.

"Security Device" will provide different formats of one-time password according to the types of transaction for your distinction.

Transaction Type	Format of One-time Password
General Transaction (Security Code)	123456
Designated Transaction (Transaction Confirmation Code)	123 456 [please do not enter the space inside the code]

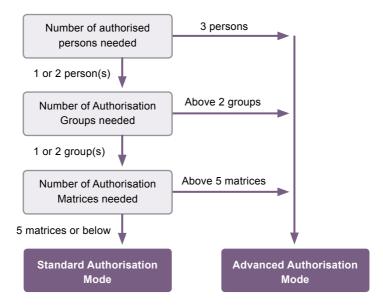
#### Authorisation of transactions

Authorisers should note that "Security Device" and e-Cert are adopting different verification methods when conducting General Transactions and Designated Transactions online:

	General Transaction	Designated Transaction
Security Device	One-time Security Code	One-time Transaction Confirmation Code
e-Cert	e-Cert Storage	e Device Password

## 5.1 Suggestion for Authorisation Mode Settings

"CBS Online" has two authorisation modes for customer's choice: "Standard Authorisation Mode" and "Advanced Authorisation Mode". Customer can choose the suitable mode with reference to the following guide:



Customer can choose one of the authorisation modes that suits his / her business needs. The default authorisation mode is "Standard Authorisation Mode".

	Activity Record	Authorisation Mode Settings	User Settings	Authorisation Matrix Settings		Beneficiary Account Lis Authorisation Settings		of Holder's Accounts	Change Password	Other Settings
ou are here: Manag Steps 1 2 2		risation Mode Settings				🐣 Print 🔇	E Helo	Service Directory	Add to 1	Iv Shortcut
		prisation Mode Sett		-						*
-		ings (Supports dual autho tings (Supports 3-level au						to the second second second		
<ul> <li>Advanced Au</li> </ul>	monsation Set	ungs (Supports Snevel au	monsation, a n	naumom of 12 autorisat	non grout	os, and up to a authons	sation matrices.	Authonisation in c	inder is support	FG.)
								1.0	Ibmit	Clear

The major differences between the two modes are as follows:

	Standard Authorisation Mode	Advanced Authorisation Mode
Authorisation Group	Each user can only belong to one Authorisation Group	Under different types of account, each user can belong to a different Authorisation Group
Authorisation control	Supports a maximum of Dual Authorisation	Supports a maximum of 3-level Authorisation
Authorisation in order	Does not support	Supports
Check function	Does not support	Supports a maximum of two-time checks
Authorisation Matrices	Supports a maximum of five levels of amount; each level can be assigned with one Authorisation Group combination	Supports a maximum of eight levels of amount; each level can be assigned with four Authorisation Group combinations

Terminology Explanation:

Single Authorisation	<ul> <li>after creating a transaction, authorisation from one user is required to complete the transaction</li> </ul>
Dual Authorisation	<ul> <li>after creating a transaction, authorisation from two users is required to complete the transaction</li> </ul>
3-level Authorisation	<ul> <li>after creating a transaction, authorisation from three users is required to complete the transaction</li> </ul>
Authorisation in order	<ul> <li>authorisation of transaction must follow the pre-set order of Authorisation Groups</li> </ul>
Non-ordered Authorisation	<ul> <li>authorisation of transaction is not restricted by the order of Authorisation Groups</li> </ul>

At "CBS Online", the name of an Authorisation Group does not reflect whether its authorisation amount is high or low, i.e. the authorisation amount of Group A is not necessarily higher than that of Group B, and vice versa.

Example:

• A>B>C>.....>L

• L>K>J>.....>A

However, if one Authorisation Group combination (e.g. A+A) is a subset of another Authorisation Group combination (e.g. A+A+B), the latter (A+A+B) must have a greater authorisation amount than the former (A+A).

Example:

- A+B > A
- A+B > B • A+A > A
- A+A+B > A+A
- A+A+B > A+B

## 5.2 Standard Authorisation Mode



## Supports a maximum of Dual Authorisation, two Authorisation Groups and five Authorisation Matrices

Under this mode, customer can set whether Single Authorisation or Dual Authorisation for transaction, and classifies users into Group A, Group B or non group at all. If a user does not belong to any group, he / she will not have authorisation rights. Each bank account allows a maximum of five Authorisation Matrices under each type of transaction.

#### Example:

uthorisation Setting	13					*
1) Transfer Transac	tion					-
To Holder's Account						
		A	uthorisation Limit of Each Gro	up (HKD)		ļ
	A	в	A+A	A+B	B+B	1
Apply authorisation settings to all accounts						
Account Number Account Name	A	в	A+A	A+B	B+B	
ACCOUNT 1	1000	2000	3000	4000	5000	ł

#### In this example:

Range of Authorisation Amount (HK\$)	Authorisation Group Combinations
0 - 1,000	А
0 - 2,000	В
0 - 3,000	A + A
0 - 4,000	A + B
0 - 5,000	B + B

## 5.3 Advanced Authorisation Mode



## Supports a maximum of 3-level Authorisation, twelve Authorisation Groups and eight Authorisation Matrices, as well as Authorisation in order and checks

Under this mode, customer can set whether Single Authorisation, Dual Authorisation or 3-level Authorisation for transaction, and classifies users into a maximum of twelve Authorisation Groups, i.e. Group A - L, or non group. Same as the "Standard Authorisation Mode", if a user does not belong to any group under "Advanced Authorisation Mode", he / she will not have authorisation rights. Each bank account allows a maximum of eight Authorisation Matrices under each type of transaction.

#### Example:

Authorisation in ord	ler											
1) Transfer Trans	action											
Number of Checks	Supporte	d Please Se	elect 🖌									
	Authorisation to Holder's Account					Authorisation Beneficiary		Authorisation to Non-listed Beneficiary Accounts				
Cap Amount (HKD)		1 st	2nd	3rd	1st	2nd	3rd	1st	2nd	3rd		
1000		Α 🛩	A 🛩	A 🛩	~	~	~	~	~	~		
	or	Av	8 🗸	A			¥		💌		Add	
2000		8 ¥	8 🗸	8 v	v	v	v	*	v	*		
	or	8 🛩	C ~	8 🗸	~	~	~	~	~	~	Add	
3000		C v	C 🗸	C v	•	💌	•	~	🗸	~		
	or	C 🛩	D 🕶	C 🗸		~	*	~	*	~	Add	
4000		D¥	D	D 🛩		¥	¥		*	¥		
	or	DV	Εv	Dv	v	v	v		v		Add	
5000		EV	EV	EV	V	¥	V	*	v	~		
	or	EV	F 🛩	EV	•	🗸	~	~	🗸	~	Add	
6000		F 🛩	F 🛩	F 🛩	•	•		🗸	*	¥		
	or	FΥ	0 🗸	F			¥	¥	*	¥	Add	
7000		0 v	0 🗸	0 🗸			¥	🗸	•	¥		
	or	6 ¥	нч	6 🗸	•	•	¥	¥	v	*	Add	
8000		HV	нч	н 🗸	🗸	•	~	~	v	•		
	or	H 🗸	1 ~	Н м	~	*	*	🗸	*	··· •	Add	

#### Authorisation in order

If a customer chooses "Authorisation in order", the authorisation of all transactions must follow the pre-set order of Authorisation Groups. As demonstrated in the above example, transfer transaction of HK\$8,000 or less into holder's account shall be authorised by three H group users or authorised in the order of H group  $\rightarrow$  I group  $\rightarrow$  H group.

In this example:

Range of Authorisation Amount (HK\$)	Authorisation Group Combinations
0 - 1,000	A+A+A or A+B+A
0 - 2,000	B+B+B or B+C+B
0 - 3,000	C+C+C or C+D+C
0 - 4,000	D+D+D or D+E+D
0 - 5,000	E+E+E or E+F+E
0 - 6,000	F+F+F or F+G+F
0 - 7,000	G+G+G or G+H+G
0 - 8,000	H+H+H or H+I+H

#### **Check function**

If a customer chooses "Number of Checks Supported" and selects "2" in the drop down list, that kind of transactions require dual checks before authorisation (in no particular order).

#### Authorisation of transactions

Users are required to perform different modes of two-factor authentication in order to conduct "General Transactions" and "Designated Transactions" online:

User	Role	General Transaction	Designated Transaction		
Maker	Responsible for creating transactions, and "Amend" / "Delete" transactions returned by Checker or Authoriser. If the transaction is not yet checked or authorised by other users, maker can still "Amend" the transaction.	Login by using an e-Cert Storage Device Password / a one-time password generated by "Security Device"			
Checker	Responsible for checking transactions, ensuring transaction details are correct, and "Delete" / "Return" transactions to Maker				
Authoriser	Responsible for the execution of authorising transactions, and "Delete" / "Return" transactions to Maker	Authorise the transactions by e-Cert Storage Device Password / one-time Security Code generated by "Security Device"	Authorise the transactions by e-Cert Storage Device Password / one-time Transaction Confirmation Code generated by "Security Device"		

There are two types of "CBS Online" users: Primary User (PU) and Delegated User (DU).

#### Primary User (PU)

Primary User is responsible for system management, including creating, deleting, amending, holding and restoring Delegated Users, setting limit of rights for accounts and users, and resetting passwords of Delegated Users, etc. Primary User also has the right to choose authorisation modes.

When opening "CBS Online" account at branch, customer should assign Primary User(s) and determine the functions which are available for Primary User(s) to access:

- 1. "All Primary Users can perform system management, monetary transactions and enquiry functions." or
- 2. "All Primary Users can only perform system management and enquiry functions, but are not allowed to execute monetary transactions." or
- 3. "All Primary Users can perform system management functions, but are not allowed to execute monetary transactions and conduct enquiries."

At the time of account opening, customer can also determine whether "the authorisation of ANY ONE of the Primary Users" or "the JOINT authorisation of TWO Primary Users" is required to add, change or delete Delegated Users, set limit of rights for each user and account, change transaction limits and assign using of other functions at "CBS Online".

If customer needs to change Primary User, the authorised signatory of "CBS Online" should visit the designated branch in person.

#### **Delegated User (DU)**

Delegated User is a general user of "CBS Online" other than Primary User. Once a Primary User has created a Delegated User, that Delegated User can access all functions and rights assigned to them at "CBS Online".

If a Delegated User is authorised to access "Internal Control Available" function, that Delegated User will be able to perform system management functions including creating, deleting, amending, holding and restoring other Delegated Users, setting limit of rights for accounts and users and resetting passwords of other Delegated Users. All these actions will only be executed after the Primary User has granted the authorisation.

## 6.1 Create Delegated User

#### Step 1:

Under the "User Settings" page of the "Management" section, Primary User can press

+ Create User

My Shortcut 🔻	Activity	Authorisation Mode	Credit Card	Authorisation Matrix		Authorisation Centre ficiary Account List	Download Centre List of Holder's	Management	Tools C
	Record	Settings	Settings	Settings	Auth	orisation Settings	Accounts	Password	Settings
	ement > User	Settings > User List				🐇 Print 🕐	Help 🔊 User	Guide 💮 Ad	d to My Short
Optional input)									
User Search									•
User Name *									
User ID *									
Status	All 🗸								
Group	All 🗸								
	Search	Charles							
+ Create User	ם ו ו								
User ID 🗧		User Name 🗧	Status	Group			Action		
AUTH1		AUTH1	Active	A				Security De	vice Setting
	-	AUTH2	Active	A					
AUTH2		AUTH3	Active	в	Hold	Delete	Reset Password	Security De	vice Setting
AUTH2									
				<b>—</b>					
<u>AUTH3</u>	Lonky	be shown to			a "Cto	and ord Aut	horioatio	n Mode	" I+ v

"User Information" input page (page one) under "Standard Authorisation Mode":

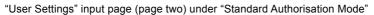
User Informatio	n	
User Name User ID Password #		(Must be Identical with the name on the identity document) (8-12 digits)
Please re-enter your password	-	
Mobile Phone Number	Country and Area Code - Phone N	umber
Email Address		
Designated Transaction Notification	Means of Notification SMS Email Language Selection Traditional Chinese	
	Simplified Chinese     English	
Authorisation Group	Please Select 🛩	
Apply for Security Device	adding new delegated us	o apply for new security devices for delegated users, please input the instruction of ers online, then download the "Security Device Application and Information Form for "Download Certex" and return the completed forms to any business account(s) lationship manager.
	cutive identical characters. To ensure	s, upper and lower case letters and symbols. Please do not use 3 or more the security of your password, you cannot use your old password or login name as a
Points to Note		

The "Authorisation Group" showed in this page represents the authorisation group of all transactions for this user.

"User Information" input page (page one) under "Advanced Authorisation Mode":

ser Informat	ion ^
User Name	(Must be identical with the name on the identity document)
User ID	
Password #	(8-12 digits)
Please re-enter your password	
Mobile Phone Number	Country and Area Code - Phone Number
Email Address	
Designated Transaction Notification	Mens of Hotorcaon Sato Ernal Language Seleton Tradisonal Chinese Simplifie Chinese English
Authorisation Group	Please Select 🧹 (Applicable to control over list of beneficiary accounts only)
Apply for Security Device	Authorisation Please Select V (Applicable to control over list of beneficiary accounts only Group
cons	r password should comprise of numbers, upper and lower case leaters and symbols. Please do not use 3 or more deactive identical characters. To ensure the security of your password, you cannot use your old password or login name as a word.
oints to Note	application for security device, extra HKD\$100.

The "Authorisation Group" showed in this page represents the authorisation group of this user who controls the list of beneficiary accounts. It does not represent the other authorisation group of transactions conducted by this user.



er to User Settings											
ect User# Please Sele	et 💌				-					Custon	
marks : # The respective access rig		pecified under "Refer t	o User Settings" acc	ording to sele	ted	users. The Menu will display	the users' rights a	utomatically.	-	Custon refer to	
ctional Rights Settings Cash Management								-		existin	
Payments										Setting	
Transfer		ss Transfer	Electronic Tran (Express Proce	issing)		Electronic Transfer				and ma	
Telegraphic Transfer     Request Cheque Book	F Dema		BOC Remittani	e Plus		Stop Cheque Autopay-Out					
C Autopay-In											
Time Deposit	Close Accou	Time Deposit nt	Maturity Date A	mendment	F	Interest Rate Enquiry				Select	
Maintenance										functio	ns
Beneficiary List										availab	ole fo
Credit Card								*		that us	
Account Overview, Transaction History	F Paym	ent	Credit Adjustm Commercial C Application, Co Card Promotio	ard mmercial						access	
Insurance											
China Express* Accidental	□ Golfer	Insurance	E Universal Trave	Insurance	г	Employees' Compensation					
Emergency Medical Plan Motor Vehicle Insurance	F Build	ng Management	F Public Liability	Insurance	г	Insurance Fire Insurance					
Transport Insurance		rehensive Insurance	E Burglary Insura	ince	г	Group Life Protection Plan					
(Marine Insurance) BOC Business Comprehensive Insurance	and In	isurance / Protection demnity Cover for									
Plan	Local	Craft Insurance									
Trade Services	Expor		Repayment		-	Letter of Guarantee		-			
Credit Limit	1 Exbou		Repayment		1	Letter of Guarantee					
Other Services											
Message											
Other Settings											
Enquire Activity of Other	Interr	Account Rig	te Sattinge		_						
Users	(not a user)			nit of Molde	~ 4	Account (HKD equivalen	<b>N</b>				
Download Documents						I be conducted accordin		sation settings giv	en unde	er the "User Informatio	on".)
Monthly Statement							Enter			aily Authorisation De	
Consolidated Statement	Cons State		t Number ings to all accou	Account	lam	ne Enquiry	Transaction	Authorisation	L	Imit of Holder's Accou (HKD equivalent)	int
Payments Autopay-Out File	E Payro	HKD Saving									
Receivables	1 4710		1-010329-0	ACCOU	NT		г	г			
Autopay-In File		HKD Currer		10000							
Upload File			0-045933-2	ACCOU	NT		Г	г			1
Payments	E Payro	Time Depos		A					-		*
Receivables	Payro		69453-0	ACCOU	NTI		Г	Г			
Autopay-In		Bills Accou									
MPF			61-00493-9	ACCOU	NT	1 🗖	F	г			
MPF Contributions File											
								Back		Submit	Clear
							<b>A</b>				
						4	T				
							L				
					_						
			Δ	ssian		rights and	daily	transad	rtio	n	

"User Settings" input page (page two) under "Advanced Authorisation Mode"

fer to Use	er Settings						•	
elect User #	Please Sele	t ~						
emarks : # Th	he respective access rig	hts will be specified under "Refe	r to User Settings" according to sele	ected users. The Me	nu will display the users	rights automatical?	<i>ı</i> .	
	Rights Settings Management						<u> </u>	
Payments								
Trans		Express Transfer	Electronic Transfer	Electronic Tra	insfer			Select
Teler	graphic Transfer	C Demand Draft	(Express Processing)	Stop Cheque				functions
	uest Cheque Book	E Payroll	Bill Payment	F Autopay-Out				available for
Receivable								
F Autop								that user to
Time Depo	osit Up Time Deposit	Close Time Deposit	Maturity Date Amendment	Interest Rate	Enquire			access
		Account	Instruction	i inverest rease i	Endony			
Maintenan	nce eficiary List							
Credit							*	
	ount Overview, Isaction History	E Payment	Credit Adjustment, Commercial Card					
			Application, Commercial Card Promotions					
Insurar	nce						*	
□ •Chin	na Express" Accidental	Gotter Insurance	Universal Travel Insurance	Employees'C	ompensation			
Emer	argency Medical Plan			Insurance				
motor	or Vehicle Insurance	<ul> <li>Building Management Comprehensive Insurance</li> </ul>	Public Liability Insurance	Fire insurance				
Trans Maria	isport Insurance ine Insurance)	Money Insurance	E Burglary Insurance	Group Life Pri	otection Plan			
	Business	Hull Insurance / Protection						
Tra AC		and Indemnity Cover for Local Craft Insurance Settings on Debit Limit of Holder's /	locount (HKD equivalent) 10		n settings given und	er the "User Info	rmation".)	
Tra AC	count Rights :	and Indemnity Cover for Local Craft Insurance Settings on Dobit Limit of Holdor's / r the following accounts w			) 1 settings given und Input	er the "User Info Check	rmation".) Auth Oroup	Daily Authorisation Debit Limit Holder's Account
Tra Ac Tra Ac To C (A Oth	Count Rights S Data Daily Authorisati All transactions under Account N	and Indemnity Cover for Local Craftings on Debit Limit of Holdor's / rr the following accounts w lumber A	ill be conducted according to	the authorisatior			Auth Group	Daily Authorisation Debit Limit
Tra Ac Tra Ac 10 (A 00th Mess 00th D	count Rights : total Daily Authorisati All transactions unde Account N Apply settings	and Indemnity Cover for Local Craftings on Debit Limit of Holdor's / rr the following accounts w lumber A to all accounts	ill be conducted according to	the authorisatior				Daily Authorisation Debit Limit Holder's Account
Tra AC	count Rights : total Daily Authorisati All transactions unde Account N Apply settings	and indemnity Cover for Local Crastingunance Settings on Debit Limit of Holdoro / rr the following accounts w lumber A to all accounts pt Payroll) / Receiv.	II be conducted according to account Name ables / Insurance	the authorisatior			Auth Group	Daily Authorisation Debit Limit Holder's Account
Tra Ac Tra Ac C 10 C (A Oth Mes C P	count Rights : total Daily Authorisati All transactions unde Account N Apply settings Payments(exce	and indemnity Cover for Local Craftings Settings on Debit Limit of Holder's / rr the following accounts w lumber / to all accounts pt Payroll) / Receiva- count	II be conducted according to account Name ables / Insurance CBS REVAMP	the authorisatior			Auth Group	Daily Authorisation Debit Limit Holder's Account
Tra Ac Tra Ac C 44 Oth Mes C 7 Oth P Dov	count Rights : otal Daily Authorisati All transactions unde Account N Apply settings Payments(exce HKD Savings Acc	and indemnity Cover for Local Craftings Settings on Debit Limit of Holder's / rr the following accounts w lumber / to all accounts pt Payroll) / Receiva- count	II be conducted according to account Name ables / Insurance CBS REVAMP AC 901	the authorisation	Input	Check	Auth Group	Daily Authorisation Debit Limit Holder's Account (HKD equivalent)
Tra Ac Tra Ac C 10 C (A Oth Mes C P	count Rights : otal Daily Authorisati All transactions unde Account N Apply settings Payments(exce HKD Savings Acc	and indemnity Cover for Local Craft Watermone Settings on Dobt Limit of Holdor? / wr the following accounts w lumber A to all accounts pt Payroll) / Receive count n/3769-3	II be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP	the authorisation	Input	Check	Auth Group	Daily Authorisation Debit Limit Holder's Account (HKD equivalent)
Citon Tra AC To To AC To AC To AC To AC To AC To AC To AC AC AC AC AC AC AC AC AC AC	Count Rights : total Daily Authorisati All Iransactions under Account N Apply settings Payments (exce HKD Savings Acc 012.875.1.4	and indemnity Cover for Local Craft Watermone Settings on Dobt Limit of Holdor? / wr the following accounts w lumber A to all accounts pt Payroll) / Receive count n/3769-3	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901	Enquiry	Input	Check	Auth Oroup Please Select	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00
Tra Ac Tra Ac 10 C (A Oth Mes P Do Morv F Payr	Count Rights : total Daily Authorisati All Iransactions under Account N Apply settings Payments (exce HKD Savings Acc 012.875.1.4	an it determing Count of the Local Cost Management of Local Cost Management of and Cost Management of and Cost Management of the All Accounts of the All Accounts of PL Payroll J / Receiv. All Accounts of PL Payroll J / Receiv.	II be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP	Enquiry	Input	Check	Auth Oroup Please Select	Daily Authoritation Debit Limit Holder's Account (HCD equivalent) 100000000.00
Tra AC Tra AC C 4 Oth Mes P Payr F	count Rights : total Daily Authorisati All transactions under Account N Apply settings Payments (exce HKD Savings Acc 012-875-1-1 012-875-1-1	an it determing Count of the Local Cost Management of Local Cost Management of and Cost Management of and Cost Management of the All Accounts of the All Accounts of PL Payroll J / Receiv. All Accounts of PL Payroll J / Receiv.	III be conducted according to account Name Ables / Insurance CBS REVAMP AC 501 CBS REVAMP AC 501	the authorisation Enquiry V	Input V	Check V V	Auth Oroup Please Select • A	Daily Authorsation Debit Limit Holder's Account (HKD equivalent) 100000000.00
Tra Ac Tra Ac 10 C (A Oth Mes P Do Morv F Payr	count Rights : total Daily Authorisati All transactions under Account N Apply settings Payments (exce HKD Savings Acc 012-875-1-1 012-875-1-1	and beaming Count of Local Cost Manages Local Cost Manages on Debit Limit of Holdor's / on Debit Limit of Holdor's / with the following accounts w lumber A to all accounts pt Payroll) / Receiv: out 11798-3	III be conducted according to account Name ables / Insurance CBS REVAMP AC 501 CBS REVAMP CBS REVAMP	the authorisation Enquiry V V	Input V V	Check Y Y Y	Auth Oroup Please Select • A	Daily Authorsation Debit Limit Holder's Account (HKD equivalent) 100000000.00
Tra Ac Tra Ac	Count Rights to total Daily Autonication Account Nil Hamsactions undi Account Nil Apply settings aymento(scassing) HRD Savings Acc 012:475-1-1 012:475-1-1 012:475-1-1	and beaming Count of Local Cost Manages Local Cost Manages on Debit Limit of Holdor's / on Debit Limit of Holdor's / with the following accounts w lumber A to all accounts pt Payroll) / Receiv: out 11798-3	III be conducted according to account Name ables / Insurance CBS REV/MAP AC 901 CBS REV/MAP AC 901 CBS REV/MAP AC 901 CBS REV/MAP AC 901 CBS REV/MAP	the authorisation Enquiry V	Input V	Check V V	Auth Oroup Plasse Select ~	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00
Tra Ac Tra Ac	count Rights to tai Daily Autonisati Ni Iransactions and Account Ni Iransactions and Account Ni Iransactions and Account Ni Iransactions Account Ni Iransacti Apply settings Cayments (exce 012 475-14 012 475-14 012 475-14 20 20 71	and indexemp Cover for University (Cover for University) (Cover Cover Co	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901	the authorisation Enquiry V V	Input V V	Check Y Y Y	Auth Oroup Plasse Select ~	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00
Tra AC Tra AC	Count Rights to Daily Autonisati Account Nil Fareactions under Account Nil Fareactions under Account Nil Fareactions under Apply settings aymento (exce HRU Sawings Acc 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1	an in branch, Coan Pri Local Craft Branch Branch Coal Craft Branch Branch on Debit Limit of Heiders on Debit Limit of Heiders with the following accounts with the following accounts the following account the following accounts the following account the	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP	the authorisation Enquiry V V V	Input V V V	Check V V	Auth Oroup Please Select  A A A A A A A A A A A A A A A A A A A	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00
Tra AC Tra AC	count Rights to tai Daily Autonisati Ni Iransactions and Account Ni Iransactions and Account Ni Iransactions and Account Ni Iransactions Account Ni Iransacti Apply settings Cayments (exce 012 475-14 012 475-14 012 475-14 20 20 71	an in branch, Coan Pri Local Craft Branch Branch Coal Craft Branch Branch on Debit Limit of Heiders on Debit Limit of Heiders with the following accounts with the following accounts the following account the following accounts the following account the	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CHAN TAI MANJOHN, KARY1	the authorisation Enquiry V V	Input V V	Check Y Y Y	Auth Oroup Plasse Select ~	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00
Tra Ac Tra Ac	Count Rights to total Daily Autonication Account Nil Hamsactions undi Account Nil Hamsactions undi Apply settings agymento(second HRD Sawings Acc 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4	and indexemp Cover for University (Cover for University) (Coverfit, Cover for University) (	III be conducted according to coount Name ables / Insurance CBS REVAMP AC 501 CBS REVAMP AC 501 CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP	the authorisation Enguiny P P P P	Input	Check	Auth Oroup Please Select  A A A A A A A A A A A A A A A A A A A	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 1000000000.00 100000000.00 100000000.00
Tra AC Tra AC	Count Rights to Daily Autonisati Account Nil Fareactions under Account Nil Fareactions under Account Nil Fareactions under Apply settings aymento (exce HRU Sawings Acc 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1 012.475-1-1	and indexemp Cover for University (Cover for University) (Coverfit, Cover for University) (	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP AC 901	the authorisation Enquiry V V V	Input V V V	Check V V	Auth Oroup Please Select  A A A A A A A A A A A A A A A A A A A	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00
Tra Ac Tra Ac Tra Ac Tra Ac Co Co Tra Ac Co Tra Ac Co Tra Ac Co Tra Ac Tra Ac Tr	Count Rights to total Daily Autonication Account Nil Hamsactions undi Account Nil Hamsactions undi Apply settings agymento(second HRD Sawings Acc 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4 012-875-1-4	an in branch, Coard Train Least Craft Branch Branch Least Craft Branch Branch on Debit Limit of Heiders an Debit Limit of Heiders the following accounts the following a	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP AC 901 CBS REVAMP CBS REVAMP AC 901 CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP CBS REVAMP	the authorisation Enquiry 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Input I V V V V V V V V V V V V V	Check	Auth Oroup Please Select  A M A M A M A M A M A M A M A M A M A	Daily Authors allon Dabit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00 100000000
Tra Ac Tra Ac Tra Ac Tra Ac Co Co Tra Ac Co Tra Ac Co Tra Ac Co Tra Ac Tra Ac Tr	Count Rights 1 total Daily Autonisati Account Nil Fareactions under Account Nil Fareactions under Apply settings Paymento(exce HRD Saming Acc 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1	an in branch, Coard Train Least Craft Branch Branch Least Craft Branch Branch on Debit Limit of Heiders an Debit Limit of Heiders the following accounts the following a	III be conducted according to coount Name ables / Insurance CBS REVAMP AC 501 CHS REVAMP AC 501 CHS REVAMP CBS REVAMP CBS REVAMP AC 501 CHS REVAMP AC 501	the authorisation Enguiny P P P P	Input	Check	Auth Oroup Please Select  A A A A A A A A A A A A A A A A A A A	Daily Authorisation Debit Limit Holder's Account (HCD equivalent) 1000000000.00 100000000.00 100000000.00
Tra Ac Tra Ac Tra Ac Tra Ac Co Co Tra Ac Co Tra Ac Co Tra Ac Co Tra Ac Tra Ac Tr	Count Rights to Daily Autonisati Account Nil Faresactions under Account Nil Faresactions under Account Nil Faresactions under Apply settings ayments (exce HRU Sawings Acc U12 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1-	an in branch, Coard Tri Local Craft Branch Branch Coard Craft Branch Branch Settings on Debit Limit of Holdowing accounts we lumber a local coardination to all accounts pt Payroll / Receive out 117596-3 117596-3 117596-3 117596-3 117596-3	III be conducted according to cocurt Name ables / Insurance CBS REVAMP AC 501 CHS REVAMP AC 501 CHSN TAI CHSN REVAMP AC 501 CHSN REVAMP AC 501 CHSN REVAMP AC 501 CHSN TAI	the subtrofusion Enquiry P P P P P P P P P P P P P	Input I I I I I I I I I I I I I	Check P P V V V	Auth Oroup Plases Solect >> A M A M A M A M A M A M A M A M	Daily Authors ation Debit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00 100000000
Tra Ac Tra Ac Tra Ac Tra Ac Co Co Tra Ac Co Tra Ac Co Tra Ac Co Tra Ac Tra Ac Tr	Count Rights 1 total Daily Autonisati Account Nil Fareactions under Account Nil Fareactions under Apply settings Paymento(exce HRD Saming Acc 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1 012-875-1-1	an in branch, Coard Tri Local Craft Branch Branch Coard Craft Branch Branch Settings on Debit Limit of Holdowing accounts we lumber a local coardination to all accounts pt Payroll / Receive out 117596-3 117596-3 117596-3 117596-3 117596-3	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP	the authorisation Enquiry 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Input I V V V V V V V V V V V V V	Check	Auth Oroup Please Select  A M A M A M A M A M A M A M A M A M A	Daily Authors allon Dabit Limit Holder's Account (HCD equivalent) 100000000.00 100000000.00 100000000.00 100000000
Bits         Composition           Oth         Bits         C           Oth         C         C           Oth         C         C           Oth         C         C           Oth         C         C           Do         Monv         C           Pay         C         C           Base         C         C           Pay         C         C           Base         C         C           Base         C         C           Pay         C         C           Base         C         C	Count Rights to Daily Autonisati Account Nil Faresactions under Account Nil Faresactions under Account Nil Faresactions under Apply settings ayments (exce HRU Sawings Acc U12 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1- 012 475-1-	an in branch, Coard Tri Local Craft Branch Branch Coard Craft Branch Branch Debt Limit of Holdowing and Debt Limit	III be conducted according to cocurt Name ables / Insurance CBS REVAMP AC 501 CHS REVAMP AC 501 CHSN TAI CHSN REVAMP AC 501 CHSN REVAMP AC 501 CHSN REVAMP AC 501 CHSN TAI	the subtrofusion Enquiry P P P P P P P P P P P P P	Input I I I I I I I I I I I I I	Check P P V V V	Auth Oroup Plases Solect >> A M A M A M A M A M A M A M A M	0400 equivalent)
Bits         Composition           Oth         Bits         C           Oth         C         C           Oth         C         C           Oth         C         C           Oth         C         C           Do         Monv         C           Pay         C         C           Base         C         C           Pay         C         C           Base         C         C           Base         C         C           Pay         C         C           Base         C         C	Count Rights Stat Daily Autonisat Stat Daily Autonisat Account Nil Farrisactions under Account Nil Farrisactions under Apply settings arymento (exce HRU Sawing Acc U2 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1 012 475-1-1	an in branch, Coart or the Local crash functions on Debit Limit of Holdowi and Debit Limit of Holdowi pt Payroll) / Receive out 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-3 11/7696-9 11/7696-9 11/7696-9	III be conducted according to account Name ables / Insurance CBS REVAMP AC 901 CBS REVAMP	the subtrofusion Enquiry P P P P P P P P P P P P P	Input I I I I I I I I I I I I I	Check P P V V V	Auth Oroup Plases Solect >> A M A M A M A M A M A M A M A M	Daily Authors atom Debit Limit Holder's Account (HKD equivalent) 100000000.00 100000000.00 100000000.00 100000000

Assign Authorisation Group, rights and daily transaction limits to conduct different kinds of transactions under different accounts for that user

#### Step 2:

#### (1) Require authorisation from one Primary User

After entering the information and pressing **Submit**, Primary User will see the following verification section at the bottom of the confirmation page.

Confirmed by USER1	Please press 🤤 to generate a 6-digit Security Code on your device screen.	Security Code
JOLIVI	Please enter your 6-digit Security Code	
		123
		4 5 6
		2 9 9

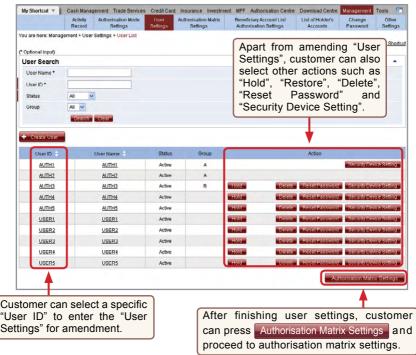
Enter the Security Code and then press Confirm to go to the result page. The Delegated User creation process will then be completed.

#### (2) Require authorisations from two Primary Users

After entering the information and pressing **Submit**, Primary User will see the verification section at the bottom of the confirmation page. Enter the Security Code and then press **Confirm** to go to the result page. After the authorisation is confirmed by another Primary User, the Delegated User creation process will be completed.

## 6.2 Amend User Settings

Customer can access the "User Settings" page under the "Management" section to amend the settings of existing users.



"Account Authorisation Settings" are classified into "General Authorisation Settings" and "Trade Services Authorisation Settings".

#### **General Authorisation Settings**

Customer can set the transaction limit of all accounts (except bills accounts) for different services, and the corresponding authorisation group matrix.

#### **Trade Services Authorisation Settings**

Customer can set the transaction limit of all bills accounts for different trade services, and the corresponding authorisation group matrix.

If a customer chooses "Standard Authorisation Mode", he / she will see the following page after entering "General Authorisation Settings" or "Trade Services Authorisation Settings":

My Shortcut *	Cash Manag	ement Trade Services	Credit Card	Insurance Investment	MPF	Authorisation (	Centre Downloa	d Centre Managem	tent Tools	
	Activity Record	Authorisation Mode Settings	User Settings	Authorisation Matrix Settings		Beneficiary A Authorisation		List of Holder's Accounts	Change Password	Other Settings
ou are here: Mana		ficiary Accourt List Author	isation Setting	5	4			Directory (?) Glas	ssary 🚯 Add to	My Shortcut
Beneficiary A	ccount Lis	Authorisation Set	ttings							
O Supports Si	ngle Authorisati	on Only								1
One Aut	horisation Grou	p Only (A only)								
O Two Aut	norisation Grou	ps (A and B)								
O Supports Si	ngle and Dual A	uthorisation								
One Aut	horisation Grou	p Only (A only)								
		ps (A and B)								

Customer can choose the authorisation mode that best suits his / her business needs.

- Single and Dual Authorisation / Two Authorisation Groups fields A, B, A+A, A+B and B+B will be shown.
- Single Authorisation / One Authorisation Group field A will be shown.
- · Single Authorisation / Two Authorisation Groups fields A and B will be shown.
- Single and Dual Authorisation / One Authorisation Group fields A and A+A will be shown.

#### Single and Dual Authorisation / Two Authorisation Groups page:

"General Authorisation Settings" page

anagement	Trade Services	Credit Card	Insurance	Investment	MPF	Authorisation C	entre C	Download Ce	entre	Management	Tools
	risation Mode Settings	User Settings	Authorisati Settin			neficiary Account I thorisation Settin		Holder Account		Change Password	Othe
	e: Management ▶ 2 ▶ 3 ▶		n Matrix Settir	ngs > Genera	al Autho	risation Settings	@ H	lelp	Service	e Directory	Glossa
User In	formation										•
Author	sation Setti	ngs									-
Trans	fer Transact	tion									-
To Hold	er's Accounts										
				A	uthoris	ation Limit of Eac	h Group	(HKD)			
		A		В		A+A		A+B		B+E	
	ly orisation limit accounts										
Account		A		B		A+A		A+B		B+	в
REVAM	-0-292295-7 AC 8130										
REVAM	-1-014635-8 PAC 8130										
	-92-33647-0 PAC 8130	1									

"Trade Services Authorisation Settings" page

	Credit Card Insurance I			load Centre Manageme	Tools
Authorisation Mode Settings			eneficiary Account List uthorisation Settings	Holder's Account List	Change Ot Password Set
are here: Management eps 1 2 3 4	<ul> <li>Authorisation Matrix Setting</li> </ul>	s > Trade Services Auth	orisation Settings ? Help 💫 Service	e Directory 🕵 Gloss	ary 🔮 Add to My Sho
ser Information					•
uthorisation Grou	p				+
uthorisation Settin	ngs				
Import					*
		Authoris	ation Limit of Each Group	(HKD)	
Apply authorisation	A	B	A+A	A+B	8+8
Account Number Account Name 012-263-61-00161-1 CBS REVAMP AC 150	A	B	A+A	A+B	B+B
Export					
		Authoris	ation Limit of Each Group	(HKD)	
	A	B	A+A	A+B	B+B
Apply authorisation limit to all accounts					
Account Number Account Name	A	B	A+A	A+B	B+B
012-263-61-00161-1 CBS REVAMP AC 150					
Guarantee					*
		Authoris	ation Limit of Each Group	(HKD)	
	A	B	A+A	A+B	B+B
Apply authorisation limit to all accounts					
Account Number					
Account Name 012-263-61-00161-1	A	В	A+A	A+8	8+8
CBS REVAMP AC 150	· · · · ·			11	
Repayment					*
		Authori	sation Settings of Each (	Group	
Apply authorisation settings to all accounts	A.	B	A+A [	A+B	8+8 [
Account Number Account Name 012-263-61-00161-1	Â	в	A+A	A+B	8+8
012-263-61-00161-1 CBS REVAMP AC 150					

## 8.1 General Services

#### 8.1.1 Example for using "Standard Authorisation Mode" (Supports Single Authorisation, One Authorisation Group)



Assume Company X has one director and one staff. The authorisation mode is as follows:

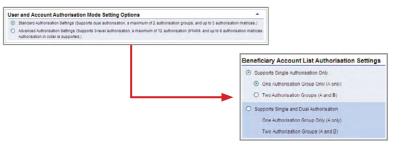
Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Director	А

The company requires that all transactions should be authorised by the director.

If Company X would like to conduct the following transaction:

Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from the director is required.

As only one authorisation group is required, "Standard Authorisation Mode" with single authorisation and one authorisation group should be used.



Examples

User settings:

Staff A does not belong to any group, and has the right to enquire and enter transaction only.

Authorisation Group N/A	<b>_</b>				
Account Rights Settings	1				
Total Daily Authorisation Debit L					and the second se
(All transactions under the follow	wing accounts will be co	nducted accordin	g to the autho	risation settings given under the "Us	
Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit o Holder's Account
					(HKD equivalent)
Apply settings to all according to al	unts		E .	<b>D</b>	
<b>HKD</b> Savings Account					
012-875-1-010329-0	ACCOUNT 1	R	₹	E	

Director belongs to group A, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

Authorisation Group A	×				
ccount Rights Settings	(* ) (* ) (* ) (* ) (* ) (* ) (* ) (* )				
otal Daily Authorisation Debit L				· · · · · · · · · · · · · · · · · · ·	
All transactions under the follow	ving accounts will be co	nducted accordin	g to the autho	risation settings given under the "Us	
Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authonsation Debit Limit Holder's Account (HKD equivalent)
Apply settings to all accor	unts		Ξ		( no education)
KD Savings Account					
012-075-1-010329-0	ACCOUNT 1	R	Г	V	100000.00

Account's "Authorisation Matrix Settings" should be set as follows:

ly Shortcut 🔻	The second se	nt Trade Services	Credit Card	-			uthorisation Cen			and a state of the	_		
	Activity A Record	Authorisation Mode Settings	User Settings		isation Matrix Settings		Beneficiary Acco Authorisation S		1	Holder's A		Chan Passw	Other
u are here: Manag teps 1 + 2 +		ion Matrix Settings >	General Autho	orisation Set	tings		4	5 Erint	<u>е</u> н	elo 🕄	Service	e Directory	Glossan
Jser Informat	ion												+
Authorisation	Settings												
Transfer Tra	nsaction												
To Holder's Acco	unts												
					Author	isation Lim	nit of Each Group	(HKD)					
C Apply auth	orisation limit to al	accounts					A						
Account Num	iber A	count Name				-	A						
	92295-7 A	CCOUNTI				100000							

#### 8.1.2 Example for using "Standard Authorisation Mode" (Supports Single Authorisation, Two Authorisation Groups)



Assume Company X has one director and four staff. The authorisation mode is as follows:

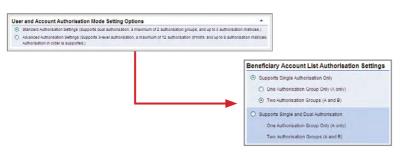
Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	В
Director	A

The company requires that all transactions should be authorised by the director or manager.

If Company X would like to conduct the following transactions:

- 1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from either the manager or director is required.
- 2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder's account, authorisation from the director is required.

As two authorisation groups are required, "Standard Authorisation Mode" with single authorisation and two authorisation groups should be used.



User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

ccount Rights Settings					
fotal Daily Authorisation Debit L					
All transactions under the follow	wing accounts will be co	nducted accordin	g to the author	risation settings given under the "U	
					Daily Authorisation Debit Limit o
Account Number	Account Name	Enguiry	Input	Authonication	(HKD equivalent)
Account Number		Enquiry	input	Authorisation	
	unts		Input	Authonication	

Manager belongs to group B, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

count Rights Settings					
otal Daily Authorisation Debit L	imit of Holder's Account.			risation settings given under the "Us	ar Information 7
		Enquiry	Input	Authorisation	Daily Authorisation Debit Limit Heider's Account
Account Number	Account Name	Endony	mpar	Additions addition	
Account Number			F		(HKD equivalent)
	unts				

Director belongs to group A, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD200,000.

Authorisation Group A	~				
ccount Rights Settings					
Fotal Daily Authorisation Debit L	imit of Holder's Account	(HKD equivalent)	200000.00		
(All transactions under the follow	wing accounts will be co	nducted accordin	g to the autho	risation settings given under the "Us	er Information".)
Account Number	Account Name	Enquiry	Input	Authorisation	Holder's Account
Account Number		Enquiry	Input	Authorisation	Daily Authonsation Debit Limit o Holder's Account (HKD equivalent)
	unts	Enquiry	Input	Authorisation	Holder's Account

Account's "Authorisation Matrix Settings" should be set as follows:

My Shortcut 🔻	Cash Manager	ment Trade Services	Credit Card	Insurance Investment	MPF Authorisation Centre	Download	d Centre Ma	nagement Tools	
	Activity Record	Authorisation Mode Settings	User Settings	Authorisation Matrix Settings	Beneficiary Account Authorisation Settin		Holder's Ac	count Change Password	Other Setting
ou are here: Manag iteps 1 + 2 +		sation Matrix Settings >	General Autho	orisation Settings	\$	Print (?)	Help	Service Directory	Glossary
User Informat	tion								•
Authorisation	Settings								
Transfer Tra	insaction								
To Holder's Acco	ounts								
				Authorisati	on Limit of Each Group (HKE	))			
				A	B				
F Apply aut	horisation limit to	all accounts							
Account Num	nber	Account Name		A	В				
	92295-7	ACCOUNTI		200000	100000				

### 8.1.3 Example for using "Standard Authorisation Mode" (Supports Single and Dual Authorisation, One Authorisation Group)

Assume Company X has one director and four staff. The authorisation mode is as follows:

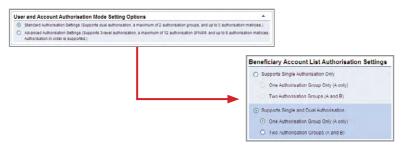
Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	А
Director	А

The company requires that all transactions should be authorised by the director and manager.

If Company X would like to conduct the following transactions:

- 1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from either the manager or director is required.
- 2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder's account, authorisation from both the manager and director are required.

As one authorisation group and dual authorisation are required, "Standard Authorisation Mode" with single and dual authorisation / one authorisation group should be used.



User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

count Rights Settings					
otal Daily Authorisation Debit L					
Il transactions under the follow	ving accounts will be co	nducted accordin	g to the author	risation settings given under the "Us	
	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit Holder's Account
Account Number	Account Name	Lindoni			(HKD equivalent)
Account Number			-	-	
	unts		-	-	

Manager and director belong to group A, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD200,000.

Authorisation Group A	×				
ccount Rights Settings					
Fotal Daily Authorisation Debit L	imit of Holder's Account	(HKD equivalent)	200000.00		
All transactions under the follow	ving accounts will be co	nducted accordin	g to the autho	risation settings given under the "Us	er Information".)
Account Number	Account Namo	Enquiry	Input	Authorication	Daily Authorisation Debit Limi Holdors Account
		Linguny	mpor	Manoriouson	(HKD equivalent)
Apply settings to all accor	ints				
KD Savings Account					
012-875-1-010329-0	ACCOUNT 1	A	Г	1	200000.00

Account's "Authorisation Matrix Settings" should be set as follows:

ly Shortcut 🔻	Cash Manageme		Credit Card						
	Activity Record	Authorisation Mode Settings	User Settings	Authorisation Matrix Settings	Beneficiary Account Authorisation Setti		Holder's Act	count Change Password	Other
ou are here: Manag teps 1 ⊧ 2 ⊧		tion Matrix Settings >	General Autho	orisation Settings	2	Print (	Help	Service Directory	Glossa
Jser Informati	on								*
Authorisation	Settings								-
Transfer Tran	nsaction								
To Holder's Acco	unts								
			Authorisation Limit of Each Grou			)			
				A	A*	A			
F Apply auth	orisation limit to al	I accounts							
Account Num	ber A	ccount Name		A	A+	A			
012-875-0-29	2295-7 A	CCOUNTI		100000	200000				

#### 8.1.4 Example for using "Standard Authorisation Mode" (Supports Single and Dual Authorisation, Two Authorisation Groups)



Assume Company X has two partners and five staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	В
Finance Manager	В
Partner A	А
Partner B	А

The company requires that all transactions of large amount should be authorised by one of the following combinations of persons:

1) the manager / finance manager and one of the partners

- 2) the manager and finance manager
- 3) the two partners

If Company X would like to do the following transactions:

- 1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from the manager or finance manager, or one of the partners is required.
- 2. Transfer an amount of HKD100,000 to HKD150,000 from ACCOUNT 1 to a holder's account, authorisation from both the manager and finance manager, or one of the partners is required.
- 3. Transfer an amount of HKD150,000 to HKD200,000 from ACCOUNT 1 to a holder's account, authorisation from either the manager or finance manager and one of the partners, or authorisation from one of the partners is required.
- 4. Transfer an amount of HKD200,000 to HKD230,000 from ACCOUNT 1 to a holder's account, authorisation from either the manager or finance manager and one of the partners, or authorisation of two partners are required.
- 5. Transfer an amount of HKD230,000 to HKD250,000 from ACCOUNT 1 to a holder's account, authorisation from two partners are required.

As two authorisation groups and dual authorisation are needed, "Standard Authorisation Mode" with single and dual authorisation / two authorisation groups should be used.

User and Account Authorisation Mode Setting Options           Standard kumorasion Settings (Supprist auta authorisation, a maximum of 2 authority)         Authority authority and authority autho	
	Beneficiary Account List Authorisation Settings
	Supports Single Authorisation Only     One Authorisation Group Only (A only)     Two Authorisation Groups (A and B)
	Supports Single and Dual Authorisation     One Authorisation Group Only (A only)     Two Authorisation Groups (A and B)

User settings:

Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.

Authorisation Group N/A	<b>_</b>				
ccount Rights Settings Total Daily Authorisation Debit L		(HKD equivalent)			
(All transactions under the follow	ving accounts will be co	nducted accordin	g to the autho	risation settings given under the "Us	er Information" ) Daily Authorisation Debit Limit
Account Number	Account Namo	Enquiry	Input	Authorisation	Holder's Account (HKD equivalent)
Apply settings to all acco	unts	E		<b>—</b>	
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 1	A	7	E	

Manager and finance manager belong to group B, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD230,000.

Authorisation Group B	<u> </u>				
ccount Rights Settings					
Total Daily Authorisation Debit L					
All transactions under the follow	ring accounts will be co	aducted according	g to the author	risation settings given under the "Use	
Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit Holder's Account
Apply settings to all acco	nts	-	-	-	(HKD equivalent)
Apply settings to all accor HKD Savings Account		-	-		(HKD equivalent)

Partners A and B belong to group A, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD250,000.

Authorisation Group A					
Total Daily Authorisation Debit L					
All transactions under the follow	ving accounts will be co	nducted accordini	) to the author	risation settings given under the "Use	r Information".) Daily Authorisation Debit Limit
Account Number	Account Name	Enquiry	Input	Authorisation	Holder's Account
					(HKD equivalent)
Apply estimate to all acce	unto	-	-	-	
Apply settings to all acco	unts	-		-	
Apply settings to all acco HKD Savings Account	unts		-	-	

Account's "Authorisation Matrix Settings" should be set as follows:

ly Shortcut 🔻	Cash Managemen Activity Ar Record	uthorisation Mode Settings	Credit Card Ins User Settings	Authorisation Matrix Settings	and the second products of the second second second	ntList	Holder's Ac	and the second second	Other Setting
teps 1 2	gement > Authorisatio 3 ⊧ 4	on Matrix Settings > 0	eneral Authorisa	tion Settings	4	Print 🕐 E	Help 🕠	Service Directory	Glossary
Jser Informat	ion								•
Authorisation	Settings								•
Transfer Tra	nsaction								
To Holder's Acco	ounts								
				Authorisati	on Limit of Each Group (HKD	)			
		A	8		A+A	A+8		8+8	
Apply authoris									
Account Number Account Name		A	8		A+A	A+8		8+8	
012-875-0-29228 ACCOUNT1	200	000	100000		250000	230000		150000	

## 8.1.5 Example for using "Advanced Authorisation Mode"



Assume Company X has two directors and two departments with six staff. The corporate structure is as follows:



Person	Suggested Grouping	Checker Role
Staff A	No group (Can set up instructions but cannot authorise)	Yes
Staff B	No group (Can set up instructions but cannot authorise)	Yes
Staff C	No group (Can set up instructions but cannot authorise)	No
Staff D	No group (Can set up instructions but cannot authorise)	No
Manager A	В	Yes
Manager B	С	No
Director A	А	No
Director B	А	No

1. Company X requires that each transaction has to be verified by one checker, which means that all transactions have to be verified by a staff from accounting department.

2. Company X requires that each transaction needs to be executed according to the authorisation order, which means that Company X has an internal sequence for processing transactions.

If Company X needs to do the following transactions:

- 1. Merchandising department needs to transfer an amount of HKD100 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager.
- Merchandising department needs to transfer an amount of HKD1,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager and subsequently authorised by the accounting department manager.
- 3. Merchandising department needs to transfer an amount of HKD10,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager, subsequently authorised by the accounting department manager and finally authorised by one of the directors.
- 4. Merchandising department needs to transfer an amount of HKD100,000 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the two directors.

As more than two authorisation groups are needed, "Advanced Authorisation Mode" should be used.

ĺ	Use	er and Account Authorisation Mode Setting Options
I	0	Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation groups, and up to 5 authorisation matrices.)
	۲	Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation groups, and up to 8 authorisation matrices. Authorisation in order is supported.)

Examples

User settings:

Staff A and B from accounting department do not belong to any group, and under ACCOUNT 1, they have the enquiry and verification right on conducting Payments (except Payroll) / Receivables / Insurance transactions.

ccount Rights Settings						•
Total Daily Authorisation Debit Limit of I	Holder's Account (HKD equivale	anti				
All transactions under the following ac	counts will be conducted accor	ding to the authorisatio	n settings given und	der the "User Info	rmation".)	
Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit o Holder's Account (HKD equivalent)
Apply settings to all accounts						
Payments(except Payroll) / I	Receivables / Insuranc	e				-
HKD Savings Account						
012-875-1-009746-7	ACCOUNT 1				Please Select 👻	

Staff C and D from merchandising department do not belong to any group, and they have the right to enquire and enter transaction on conducting Payments (except Payroll) / Receivables / Insurance transactions.

count Rights Settings						
tal Daily Authorisation Debit Limit of	Holder's Account (HKD equivale	ent)				
I transactions under the following a	counts will be conducted accor	ding to the authorisatio	n settings given und	ler the "User Info	rmation".)	
Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit o Holder's Account (HKD equivalent)
Apply settings to all accounts					Flease Select =	
ayments(except Payroll) /	Receivables / Insuranc	e				
HKD Savings Account						
012-875-1-009746-7	ACCOUNT 1		1		Please Select	

Merchandising department manager B belongs to group C, and under ACCOUNT 1, he / she has the enquiry and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

ccount Rights Settings						
fotal Daily Authorisation Debit Limit of	Holder's Account (HKD equivale	ent) 100000				
All transactions under the following a	ccounts will be conducted accor	ding to the authorisatio	n settings given und	fer the "User Info	ermation".)	
Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
Apply settings to all accounts					Please Select =	
Payments(except Payroll) /	Receivables / Insuranc	e				*
HKD Savings Account						
012-875-1-009746-7	ACCOUNT 1	V			C 💌	100000

Accounting department manager A belongs to group B, and under ACCOUNT 1, he / she has the enquiry, verification and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.

Account Rights Settings						•
Total Daily Authorisation Debit Limit of H	Holder's Account (HKD equivale	nt) 100000				
(All transactions under the following ac	counts will be conducted accor	ding to the authorisatio	n settings given und	ler the "User Info	rmation")	
Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
Apply settings to all accounts					Please Select ~	
Payments(except Payroll) / F	Receivables / Insurance	e				•
HKD Savings Account						
012-875-1-009746-7	ACCOUNT 1				B	100000

Directors A and B belong to group A, and under ACCOUNT 1, they have the enquiry and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, their daily debit limits of ACCOUNT 1 are HKD100,000.

btal Daily Authorisation Debit Limit of All transactions under the following a			n settings given und	ler the "User Info	ermation".)	
Account Number	Account Name	Enquiry	Input	Check	Auth Group	Daily Authorisation Debit Limit ( Holder's Account (HKD equivalent)
Apply settings to all accounts						
ayments(except Payroll) /	Receivables / Insurance	e				
HKD Savings Account						
012-975-1-009746-7	ACCOUNT 1	2			A	100000

Examples

Account's "Authorisation Settings" should be set as follows:

Authorisation in or	der											
Transfer Transa	ction	1										-
Number of Checks	Suppo	rted 1		- (Ap	plicable to	all holder	's accounts	s under th	is service	)		
			uthorisatio			uthorisatio Beneficiar	on y Accounts		uthorisatio -listed Ber Accounts	neficiary		
Cap Amount (HKD)		1st	2nd	3rd	1st	2nd	3rd	1st	2nd	3rd		
100	]	с •	- •	- •	с •			с •	- •	- •		
	or	•		•	- •	•	•	•			Add	
1000	]	с •	в •	- •	с •	в •	•	с •	в •	•		
	or	- •	- •	- •	- •	- •	- •	- •	- •	- •	Add	
10000	]	с -	в •	Α -	с •	в •	A •	с •	в •	Α -		
	or	•	•	- •	- •	- •	- •	•	•	- •	Add	
10000	]	Α -	A T		A .	A •		A •	A •			
	or							•			Add	

## 8.2 Trade Services

Settings for "Trade Services" and "General Services" are similar; both have "Standard Authorisation Mode" and "Advanced Authorisation Mode". The example for "Trade Services Standard Authorisation Mode" is shown as follows.

Assume Trading Company X has one director and one staff. The authorisation mode is as follows:

Person	Suggested Grouping
Staff A	No group (Can set up instructions and enquiry but cannot authorise)
Director	А

The company requires that all trading transactions should be authorised by the director.

If Trading Company X would like to conduct the following transactions: Issue LC of HKD100,000 or less from ACCOUNT 1, authorisation from the director is required.

As only one authorisation group is required, "Standard Authorisation Mode" with single authorisation and one authorisation group should be used.

Iser and Account Authorisation Mode Setting Options	*
Standard Authorisation Settings (Supports dual authorisation, a maximum of 2 authorisation)	proups, and up to 5 authorisation matrices.)
<ul> <li>Advanced Authorisation Settings (Supports 3-level authorisation, a maximum of 12 authorisation in order is supported.)</li> </ul>	on groups, and up to 8 authorisation matrices.
	Beneficiary Account List Authorisation Settings
	Supports Single Authorisation Only
	One Authorisation Group Only (A only)
	Two Authorisation Groups (A and B)
	O Supports Single and Dual Authorisation
	One Authorisation Group Only (A only)
	Two Authorisation Groups (A and B)

User settings:

Trading staff A does not belong to any group, and has the right to enquire and enter transaction only.

Total Daily Authorisation Debit Limit of	Holder's Account (HKD equi	valenti			
All transactions under the following a			ation settings give	en under the "User Infon	mation".)
Account Number	Account Name	Enquiry	Input	Authorisation	Daily Authorisation Debit Limit of Holder's Account (HKD equivalent)
Apply settings to all accounts		<b>E</b>		<b>—</b>	
HKD Savings Account					
012-875-1-010329-0	ACCOUNT 2	F	Г	E	
HKD Current Account					
012-875-0-045933-2	ACCOUNT 3	Г	Г	m	
Time Deposit Account					
012-8769453-0	ACCOUNT4	Г	Г	E.	

Director belongs to group A, and has the enquiry and authorisation right.

backed according to the authorisation settings given under the "User Information") e Enquiry Input Authorisation Debit Limit of Holder's Account (HKD equivalent) F F F F	Total Daily Authorisation Debit Limit of	f Holder's Account (HKD equi	valenti			
e Enquiry Input Authorisation Howars Account (Hic equivalent)				ation settings give	en under the "User Inforr	nation".)
	Account Number	Account Name	Enquiry	Input	Authorisation	Holder's Account
r r r	Apply settings to all accounts HKD Savings Account		-	-	-	
r r r	012-875-1-010329-0	ACCOUNT 2	Г	Г	E	
	HKD Current Account					
F F F	012-875-0-045933-2	ACCOUNT 3	Г	Г	Г	
	Time Deposit Account					
	012-0769453-0	ACCOUNT4	Г	Г	F	
	Time Deposit Account			r r	E	

"Trade Services Authorisation Settings" should be set as follows:

Authorisation Sett	ings		*
Import			-
		Authorisation Limit of Each Group (HKD)	
		A	
Apply authorisa	tion limit to all accounts		
Account Number	Account Name	A	
012-263-61-00161	-1 CBS REVAMP AC 150	100000	

## 1. What should I do if I forget my login password?

Primary Users need to complete the "Application for Re-issuance of CBS Online Primary User Password" form and submit the original copy to our bank if they have forgotten their password. Delegated Users can request a Primary User to reset their passwords for them.

### 2. Can I login to "CBS Online" by using tablets or mobile devices?

Yes. "CBS Online" is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using "CBS Online".

#### 3. How does the "Security Device" work?

Every "Security Device" has a unique serial number, and is equipped with internal information and clock. When you press the button on the "Security Device", a one-time "Security Code" will be generated according to the information and clock inside the device. The code is only valid within a short period of time and is provided for the system to verify customer's identity.

#### 4. Will there be any application fee for the "Security Device"?

Each account is entitled to have one "Security Device" for free. If you want to apply for additional "Security Device" or the "Security Device" is lost, the replacement fee will be HKD100 per device. If the account cannot be opened successfully, the customer should get refund at the account-opening branch within 2 weeks upon receiving the notification from our bank. If the "Security Device" is not working, damaged or its battery is used up, you can return the "Security Device" to our Bank within 2 months for a free replacement.

# 5. What should I do if the screen of "Security Device" displays the message "BATT"?

The battery of the "Security Device" normally lasts for 3 - 5 years, depending on the actual usage. You can make the request of replacing a "Security Device" online. Please note that the battery of the "Security Device" cannot be replaced. Any attempt to replace the components of the "Security Device" may cause malfunction of the device.

# 6. I am currently using "e-Cert", can I apply and activate "Security Device" online?

Yes. However as a user is not allowed to use "e-Cert" and "Security Device" at the same time, your existing "e-Cert" will become void after you have activated "Security Device" online. Since "Security Device Activation" process requires "e-Cert" password for verification, you must keep "e-Cert" until the "Security Device Activation" process is completed. If the "e-Cert" cannot function properly or it is lost, please contact our bank for requesting revocation of "e-Cert".

# 7. Who can amend the usage right and transaction limit of users via "CBS Online"?

Primary User can amend the usage right and transaction limit of all users via "CBS Online". If a Delegated User is assigned the right of "Internal Control Available" by the Primary User, he / she can amend other users' usage right and transaction limit via "CBS Online".

#### 8. Can I manage all my company's bank accounts via "CBS Online"?

You can do so if you are assigned the right to operate all bank accounts via "CBS Online". However, if you are only assigned the right to manage the designated bank accounts, then you can manage those accounts accordingly.

# 9. In the "Authorisation Centre", within how many days should the checking and authorisation be performed?

Each transaction will be kept at "Authorisation Centre" for 7 working days only, regardless of the transaction status. Once a specific action is performed, you have to proceed to next action within 7 working days or the transaction will be automatically deleted on the 8<sup>th</sup> working day. However, the Trade Services transaction will still be kept at "Overview > Pending > Pending Authorisation" at Trade Services after the transaction is automatically deleted at "Authorisation Centre".

#### 10. Which transaction limit will be deducted for each transaction?

For same-day transactions, the "Daily Accumulated Debit Limits" at company level on transaction date, "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on transaction date will be deducted.

For forward-dated transactions, the "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on effective date will be deducted. The "Daily Accumulated Debit Limits" at company level on value date will be deducted.

For standing instructions, the total transaction amount of all standing instructions will be checked to see whether such transaction amount exceed the "Daily Accumulated Debit Limits" at company level and "Daily Accumulated Debit Limits" at account level.

Please make sure that the "Daily Limit of Transfer to Non-listed Beneficiaries" is sufficient prior to bill payment and payroll transaction.

#### When will the new settings become effective? New settings will be effective immediately after the completion of authorisation.

12. Any effect for the transactions that are not completed if changing the settings under "Management"?

These changes may result in status change of all related transactions that have not completed authorisation procedures at "Authorisation Centre". E.g. Amending the user settings of an existing user may result in status change of all transactions being checked or authorised by this user if yet completed authorisation procedures. Other transactions will not be affected.

- 13. Is there any service charge for the application of monthly e-statement? By what channels can I receive the e-statement? There is no service charge for the use of e-statement. You need to activate this service at branch and then view monthly e-statements with the "Monthly Statements" function under "Download Centre" (Note: Adobe Reader installation is required to view the e-statements).
- 14. How long will monthly e-statements be kept in "CBS Online"? Monthly e-statements will be kept in "CBS Online" for 13 months.

#### 15. How can I enquire the transactions status?

You can enquire the transactions status in details by selecting "Enquiry / Transaction Status" under "Cash Management" section, or clicking the "To-Do List" shown at the left navigation area of every webpage.

#### 16. What is "Pre-set Authority Function"?

You can apply for "Pre-set Authority Function" when you open "CBS Online" account at the branch. As such, you can login as Primary User and perform transaction without further setting. This "Pre-set Authority Function" will also apply to newly added Primary Users and bank accounts. "Pre-set Authority Function" can only be applied during account-opening at the branch. You are also required to visit the branch for the cancellation of "Pre-set Authority Function".

#### 17. Are there any restrictions for customers with "Pre-set Authority Function"? Customers with "Pre-set Authority Function" can change their settings via "CBS Online". But once the "Advanced Authorisation Mode" is chosen, "Pre-set Authority Function" will no longer apply to newly added Primary Users and bank accounts until "Standard Authorisation Mode" is chosen again.

#### 18. How should I upload file?

You can upload files to perform transactions including Payroll, Autopay-In, Autopay-Out and MPF contribution, etc. As a standard format is required for uploading files, you are recommended to download templates at "File Templates" of "Download Centre" section (Note: MPF file template is not available in "CBS Online"). You can check whether the file is successfully accepted by the system via "Upload Result Enquiry". Since file uploaded will only be effective after authorisation, please authorise the relevant transactions at the "Authorisation Centre" after upload file.

# 9 FAC

## 19. What is the transaction cut-off time for "CBS Online"?

	Transaction Cut-off Time						
Transaction Types	Mondays to Fridays	Saturdays	Sundays & Public Holidays				
Transfer <sup>1</sup>	24-hour service	24-hour service	24-hour service				
Express Transfer (RTGS / CHATS) HKD, USD & EUR CNY	17:45 22:45						
Electronic Transfer (Express Processing)	12:00						
Electronic Transfer <sup>2</sup>	24-hour service	24-hour service	24-hour service				
Telegraphic Transfer CNY to / via Mainland China CNY to Overseas SGD / THB Other currencies	15:30 22:15 15:30 18:00	  					
BOC Remittance Plus	16:30						
Payroll	12:00 (Valid on the same day at the earliest)	(Valid on the next working day at the earliest)					
Bill Payment	24-hour service	24-hour service					
Demand Draft	15:30						
Currency Exchange <sup>3</sup>	24-hour service⁴	08:30 - 13:00 <sup>5,6</sup>	Service available during Public Holidays (excluding Sundays)				
Trade Services	17:00						
Time Deposit Placement	20:00	16:00					
Securities Trading	16:00						
Stock Trading Order Placement <sup>7</sup>	24-hour service	24-hour service	24-hour service				
Autopay-In / Autopay-Out <sup>2</sup>	18:00	12:00					
Upload MPF Contribution File	17:00	11:00					
Send Message	18:00	13:00					

1. The relevant cut-off time applies to the transfer of the same currency. Please refer to the cut-off time of Currency Exchange Service if it involves currency exchange.

If it involves currency exchange.
 Valid on the next working day at the earliest.
 Except THB, SGD, DKK, NOK and SEK, the service for other currencies is available from 8:00am on Monday to 5:00am on Saturday. On 25<sup>th</sup> December, the service is available until 5:00pm. The service for THB, SGD, DKK, NOK and SEK is available from 8:00am to 3:30am on the next day. On 25<sup>th</sup> December, the service is available until 5:00pm.
 The service is still available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8. The service is still available the Black Rainstorm Warning or a Gale or Storm Signal No. 8. However, the service is still available if the Black Rainstorm Warning is issued at or after 8:30am (subject to further notice in case of form the motion of the Black Rainstorm Warning or a fact or Storm Signal No. 8.

of special circumstances).

6. The service is not available on 25<sup>th</sup> December.
 7. Services are not available during 16:00 to 17:00 from Mondays to Fridays due to the process of information update.

Note: The above service hours are for reference only. The Bank reserves the right to revise the service hours from time to time.

If you have any enquiry about "CBS Online", please contact us during service hours.

## BOCHK Corporate Customer Hotline (852) 3988 2288 Nanyang Commercial Bank Customer Hotline (852) 2622 2633 Chiyu Bank Corporate Customer Hotline (852) 2840 1600

Service Hours: Mondays to Fridays: 9:00 – 18:00 Saturdays: 9:00 – 13:00 Except Sundays and Public Holidays

#### **Risk Disclosure**

The following risk disclosure statements cannot disclose all the risks involved. You should undertake your own research and study before you trade or invest. You should carefully consider whether trading or investment is suitable in light of your own financial position and investment objectives. You are advised to seek independent financial and professional advice before you trade or invest. You should seek independent professional advice if you are uncertain of or have not understood any aspect of the following risk disclosure statements or the nature and risks involved in trading or investment.

Although investment may bring about profit opportunities, each type of investment product or service comes with its own risks. Due to the fluctuating nature of the markets, the prices of products may rise or fall beyond customers' expectations and customers' investment funds may increase or decrease in value as a result of selling or purchasing investment products. Loss may equal or exceed the amount of the initial investment. Income yields may also fluctuate. Due to market conditions, some investments may not be readily realizable. Before making any investment decision, customers should assess their own financial position, investment objectives and experience, willingness and ability to bear risks and understand the nature and risks of the relevant product. For details of the nature of a particular product and the risk involved, please refer to the relevant offering documents. Customers should seek advice from an independent financial adviser.

#### **Risk of Securities Trading**

The prices of securities fluctuate, sometimes dramatically. The price of a security may move up or down, and may become valueless. It is as likely that losses will be incurred rather than profit made as a result of buying and selling securities.

#### **Risks of Trading of Listed RMB Products**

Investment / Market Risk - Like any investments, RMB equity products are subject to investment risk. The price of the RMB equity products in the secondary market may move up or down. Losses may incur as a result of investing in the products even if the RMB appreciates against HKD or other currencies.

Liquidity Risk - RMB equity products are a new type of investment product in the Hong Kong market. Regular trading or an active secondary market in these products may not be available. Therefore you may not be able to sell your investments in the RMB equity products on a timely basis, or you may have to offer them for sale at a deep discount to their value in order to find a buyer. If the Central Government of the PRC tightens foreign exchange controls, the liquidity of RMB or RMB equity products in Hong Kong will be affected and you may be exposed to greater liquidity risk.

Currency Risk - If you are a non-Mainland investor who holds a local currency other than RMB, you will be exposed to currency risk if you invest in RMB equity products. You will incur currency conversion costs, being the spread between buying and selling of RMB, at the time of conversion between your local currency and RMB for the purchase or sale of an RMB equity product. Even if the price of the RMB equity products you are holding remains unchanged, you may not receive the same amount of HKD when you sell the products due to the spread between buying and selling of RMB. RMB is a restricted currency and is subject to foreign exchange controls. Although the Central Government of the PRC has relaxed the restrictions by allowing banks in Hong Kong. You may not be able to convert RMB at your preferred time and/or in your preferred amount or conversion cannot be made, which may lead to investment losses. The policies of the Central Government of the PRC on foreign exchange control are subject to change, and your investment may be adversely affected.

Exchange Rate Risk - RMB equity products that are traded and settled in RMB are exposed to exchange rate risk. RMB investments are subject to exchange rate fluctuation which may provide opportunities and risks. The fluctuation in the exchange rate of RMB may result in losses in the event that the customer converts RMB into Hong Kong dollars or other foreign currencies. Moreover there is no guarantee that RMB will not depreciate. Any devaluation of RMB could adversely affect the value of your investment in the RMB equity products. RMB equity products are not an investment instrument for speculating on RMB/HKD exchange rate movements.

Default Risk & Credit Risk - In general, RMB equity products are exposed to the usual kind of default risks that might be associated with equity products denominated in other currencies. The performance of RMB equity products is affected by the underlying business performance and a variety of other factors in connection with the issuers, and is subject to the credit risks associated with the special profile or special business strategy that the issuers may have.

Emerging Market Risk - RMB equity products associating with the market of the Mainland of China are particularly subject to risks that may arise from the relevant market/industry/sector and other factors such as change in government policies, taxation and political development in the Mainland.

Conversion Limitation Risk (Only applicable to Hong Kong Residents) - RMB is currently not fully freely convertible. Hong Kong residents who intend to conduct conversion of RMB through bank accounts are subject to a daily limit. Customers should allow time for exchange of RMB from/to another currency of an RMB amount exceeding the daily limit.

Conversion Limitation Risk (Only applicable to Non-Hong Kong Residents and Corporate Customers) - RMB is currently not fully freely convertible. Non-Hong Kong residents (i.e. individuals who are not holders of Hong Kong Identity Card) and corporate customers who intend to conduct conversion of RMB through banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decisions at that moment. Customers should consider and understand the possible impact on their liquidity of RMB funds in advance.

Risk of trading Growth Enterprise Market Stocks - Growth Enterprise Market (GEM) stocks involve a high investment risk. In particular, companies may list on GEM with neither a track record of profitability nor any obligation to forecast future profitability. GEM stocks may be very volatile and illiquid. You should make the decision to invest only after due and careful consideration. The greater risk profile and other characteristics of GEM mean that it is a market more suited to professional and other sophisticated investors. Current information on GEM stocks may only be found on the internet website operated by The Stock Exchange of Hong Kong Limite. Companies listed on GEM are usually not required to issue paid announcements in gazetted newspapers. You should seek independent professional advice if you are uncertain of or have not understood any aspect of this risk disclosure statement or the nature and risks involved in trading of GEM stocks.

Risk of trading Nasdaq-Amex securities at The Stock Exchange of Hong Kong Limited - The securities under the Nasdaq-Amex Pilot Program (PP) are aimed at sophisticated investors. You should consult the licensed or registered person and become familiarised with the PP before trading in the PP securities. You should be aware that the PP securities are not regulated as a primary or secondary listing on the Main Board or the Growth Enterprise Market of The Stock Exchange of Hong Kong Limited.

#### **Risk of Funds Trading**

This document does not constitute any offer, solicitation or recommendation to the purchase or sale of any investment products or services. Although investment may bring profit opportunities, each investment product or service involves potential risks. Due to dynamic changes in the market, the price movement and volatility of investment products may not be the same as expected by customers. Customers' fund may increase or reduce due to the purchase or sale of investment products. The value of Investment Funds may go up as well as down and the Investment Funds may become valueless. Therefore, customers may not be able to liquidate immediately under certain market situation. Before making any investment decisions, customers should consider their own financial situation, investment objectives and experiences, risk acceptance and ability. Investment involves risks. Please refer to the relevant fund offering documents for further details including risk factors. If customers have any enquiry, they should seek advice from independent financial adviser. This document is issued by Bank of China (Hong Kong) Limited. The contents of this document have not been reviewed by the Securities and Futures Commission of Hong Kong.

# Additional Warning Statement relating to "Premium Deposits", "Option Linked Deposits" and "Structured Deposit" (each a "Financial Product")

The Financial Product is a structured product involving derivatives. The investment decision is yours but you should not invest in the Financial Product unless the intermediary who sells it to you has explained to you that the Financial Product is suitable for you having regard to your financial situation, investment experience and investment objectives.

#### Disclosure Related to the Deposit Protection

"Premium Deposits", "Option Linked Deposits" and "Structured Deposit" are not protected deposits and are not protected by the Deposit Protection Scheme in Hong Kong.

#### Risk of Foreign Currency

Foreign currency investments are subject to exchange rate fluctuations which may provide both opportunities and risks. The fluctuation in the exchange rate of foreign currency may result in losses in the event that the customer converts the foreign currency into Hong Kong Dollars or other foreign currencies.

RMB is currently not fully freely convertible. Hong Kong residents conducting conversion of RMB through bank accounts are subject to a daily limit and they should allow time for exchange of RMB from / to another currency of a RMB amount exceeding the daily limit. Non-Hong Kong Residents (i.e. individuals who are not holders of Hong Kong Identity Card) that intend to conduct conversion of RMB through the banks may occasionally not be able to do so fully or immediately, for which it is subject to the RMB position of the banks and their commercial decision at that moment.

#### **Risk of Notional Precious Metals Passbook Account**

The market in precious metals is volatile and a loss may be incurred from transacting in precious metals. Precious metals do not bear interest.

Your purchase of precious metals for the account does not represent a purchase of physical metals or a deposit of money. You will not have any interest in any precious metals owned or held by us or be entitled to physical delivery of precious metals.

Although investment may bring about profit opportunities, each kind of investment tool comes with its own risks. Due to the fluctuating nature of the precious metals markets, the prices of precious metals may rise or fall beyond your expectations and your investment funds may increase or decrease in value as a result of selling and purchasing of precious metals. Before making any investment decision, you should assess your own willingness and ability to bear risks and are advised to seek advice from an independent financial advisor.

This booklet does not constitute an offer, or an invitation to purchase or sell any investment product or service mentioned above.

