中國銀行(香港)
BANK OF CHINA (HONG KONG)

BOC Corporate Banking Services Online
Service Directory

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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

Cash Management

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

Payments
- Transfer
- 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

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- Set Up Time Deposit
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- Exchange Rates Enquiry
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- Standing Instruction
- Beneficiary List
- Template Maintenance

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

Credit Card

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

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

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- 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 Enquiry
  - 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#. 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)^ and Chiyu Banking Corporation Limited.

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

    ^ 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.

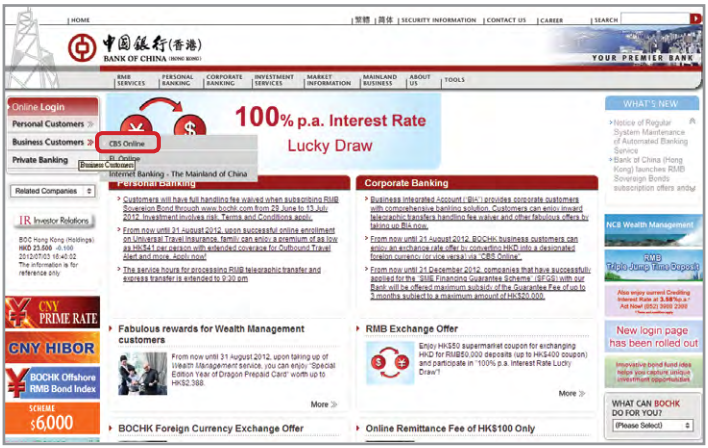
- Securities Safekeeping
- Securities Settlement
- Corporate Actions
- Custody Account Portfolio Enquiry
- Custody Reports and Statements Download
- Liquidity Management
- InterCo Fund Transfer
- Interest Reallocation
- Cross-Border e-Banking Services
- Sub-Account Collection Service
- Upload Bulk Payments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

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

* 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.

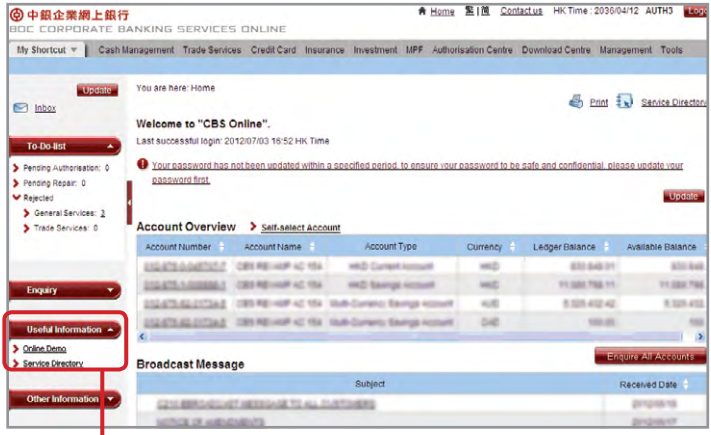
Step 1 – Under "Online Login", select "Business Customers" and then select "CBS Online".



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.



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.

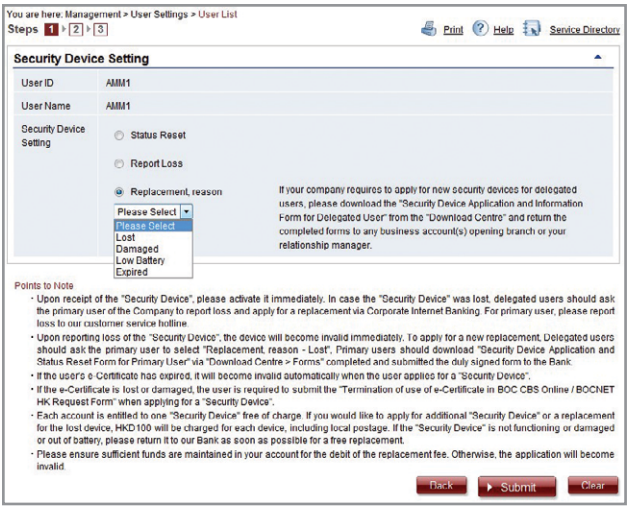
4.1 Application Method

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 the procedure specified as above.

* 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”.

Primary User submits “Security Device” application for Delegated User via “CBS Online”



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 .

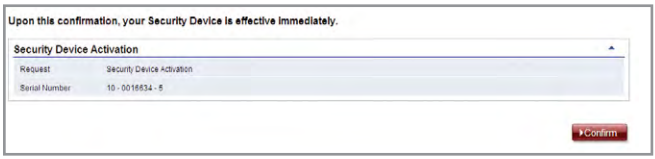
Step 2 – Confirmation of activation

(A) Users with e-Cert

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

(B) Users without e-Cert

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



Step 3 – Activation completed

"Security Device" activation is completed.

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

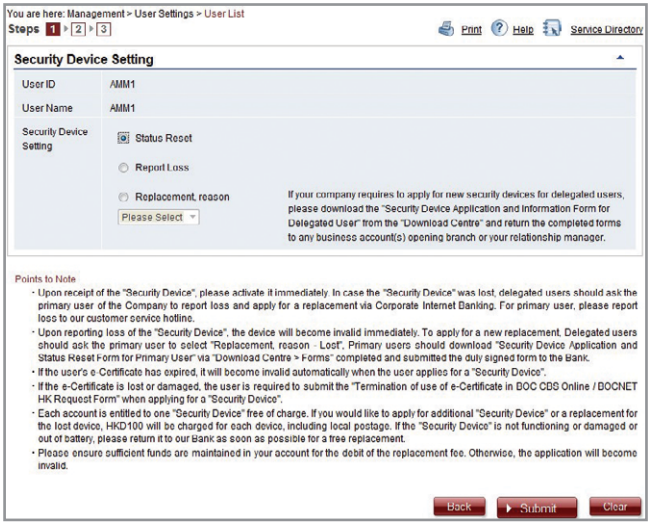
4.2 Reset the "Security Device"

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.



4.3 Authorise Transactions

4.3.1 General Transaction

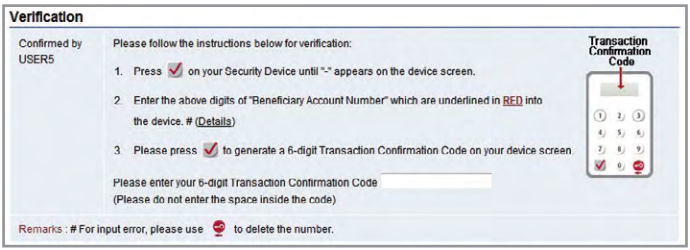
Authorisation required for "General Transaction", the following information will be shown at the bottom of the confirmation page:

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.

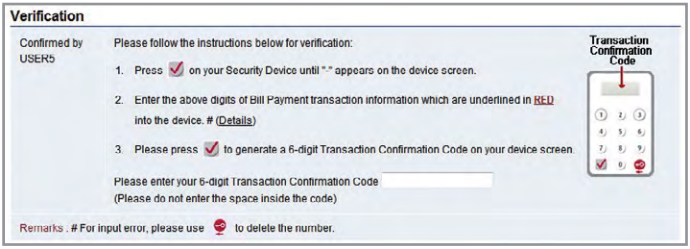
4.3.2 Designated Transaction

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

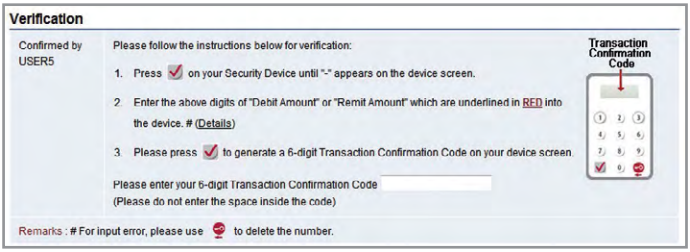
1. Transfer to “Non-listed Beneficiary Account”



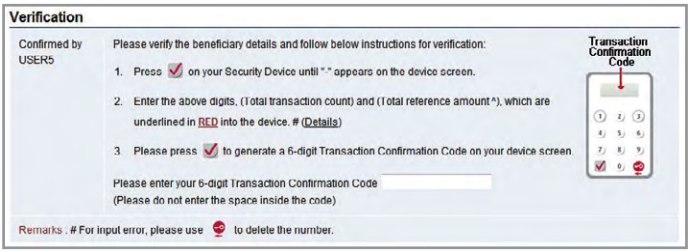
2. Bill Payment (payment transaction to Banking and Credit Card Services, Credit Services or Securities Brokers)



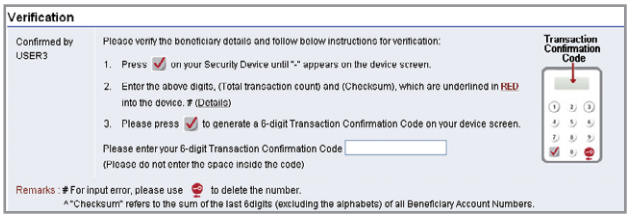
3. Issue Demand Draft to “Non-listed Beneficiary Account”



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



5. Online Beneficiary Registration



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

2. 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]

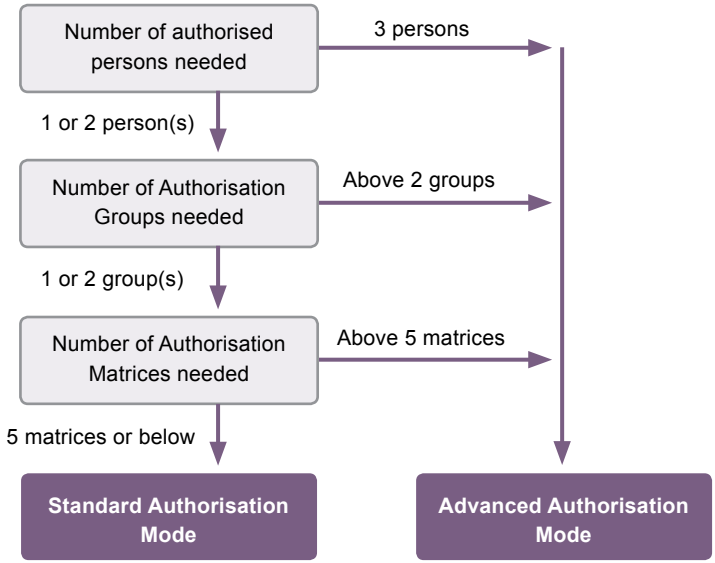
Authorisation of transactions

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

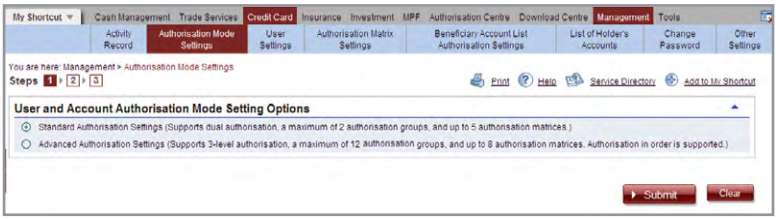
	General Transaction	Designated Transaction
Security Device	One-time Security Code	One-time Transaction Confirmation Code
e-Cert	e-Cert Storage Device Password	

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".



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 – after creating a transaction, authorisation from one user is required to complete the transaction

Dual Authorisation – after creating a transaction, authorisation from two users is required to complete the transaction

3-level Authorisation – after creating a transaction, authorisation from three users is required to complete the transaction

Authorisation in order – authorisation of transaction must follow the pre-set order of Authorisation Groups

Non-ordered Authorisation – authorisation of transaction is not restricted by the order of Authorisation Groups

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

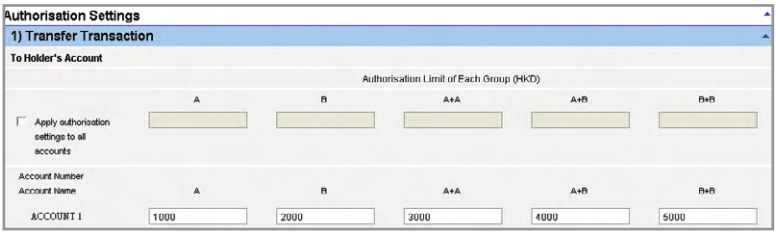
5.2 Standard Authorisation Mode

Standard 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:



In this example:

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

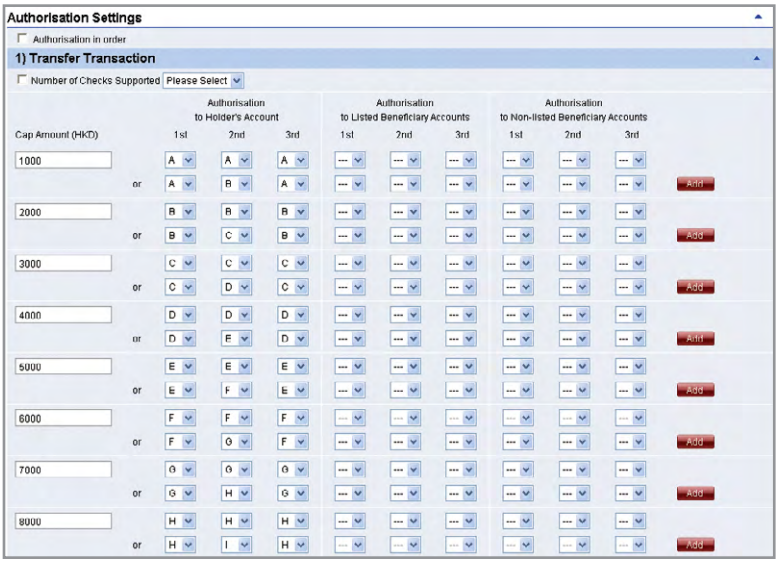
5.3 Advanced Authorisation Mode

Advanced 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 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 → I group → 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:

<table>
<tr><th>User</th><th>Role</th><th>General Transaction</th><th>Designated Transaction</th></tr>
<tr><td>Maker</td><td>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.</td><td colspan="2" rowspan="2">Login by using an e-Cert Storage Device Password / a one-time password generated by “Security Device”</td></tr>
<tr><td>Checker</td><td>Responsible for checking transactions, ensuring transaction details are correct, and “Delete” / “Return” transactions to Maker</td></tr>
<tr><td>Authoriser</td><td>Responsible for the execution of authorising transactions, and “Delete” / “Return” transactions to Maker</td><td>Authorise the transactions by e-Cert Storage Device Password / one-time Security Code generated by “Security Device”</td><td>Authorise the transactions by e-Cert Storage Device Password / one-time Transaction Confirmation Code generated by “Security Device”</td></tr>
</table>

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”.

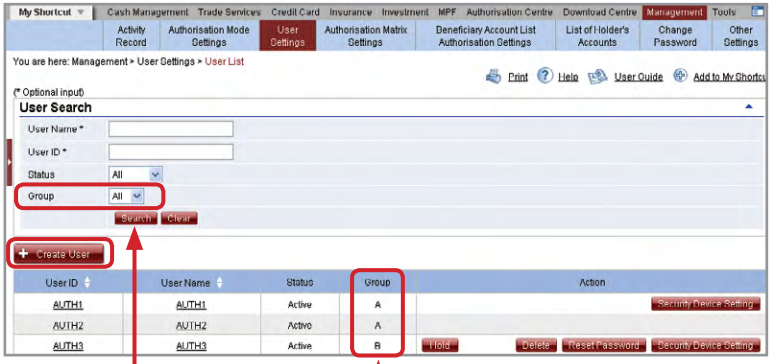
If customer needs to change Primary User, the authorised signatory of “CBS Online” should visit the designated branch in person.

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.

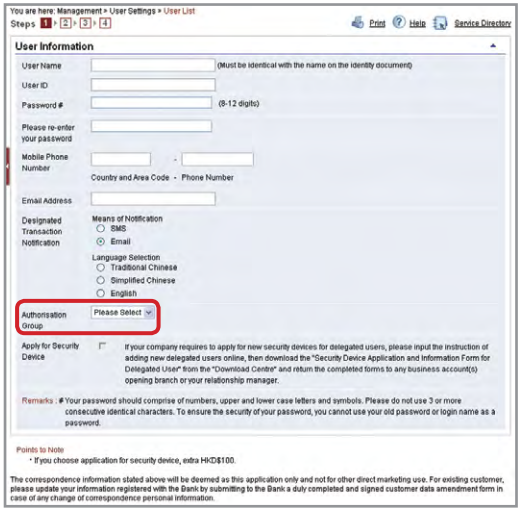
6.1 Create Delegated User

Step 1:
Under the “User Settings” page of the “Management” section, Primary User can press + Create User .



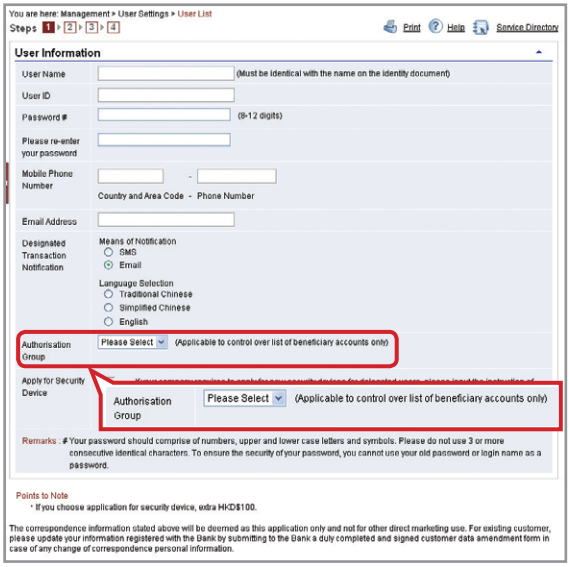
These will only be shown to customer using “Standard Authorisation Mode”. It will not be shown to customer using “Advanced Authorisation Mode”.

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



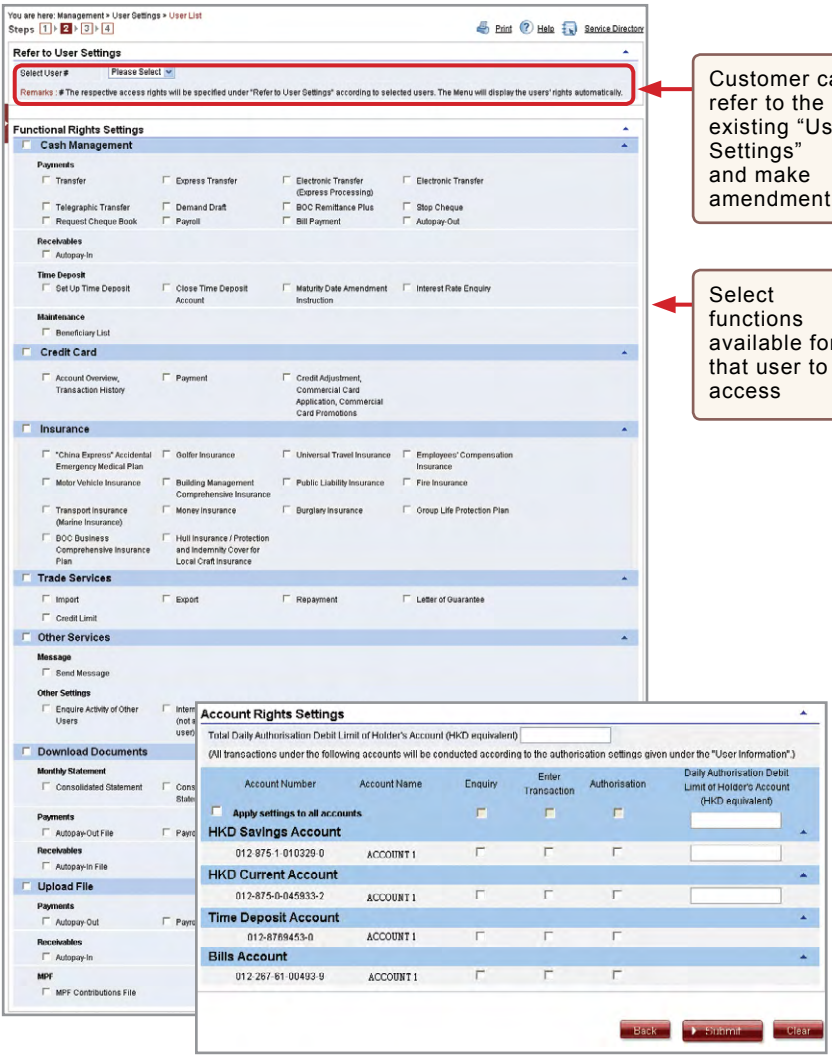
The "Authorisation Group" showed in this page represents the authorisation group of all transactions for this user.

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



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.

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

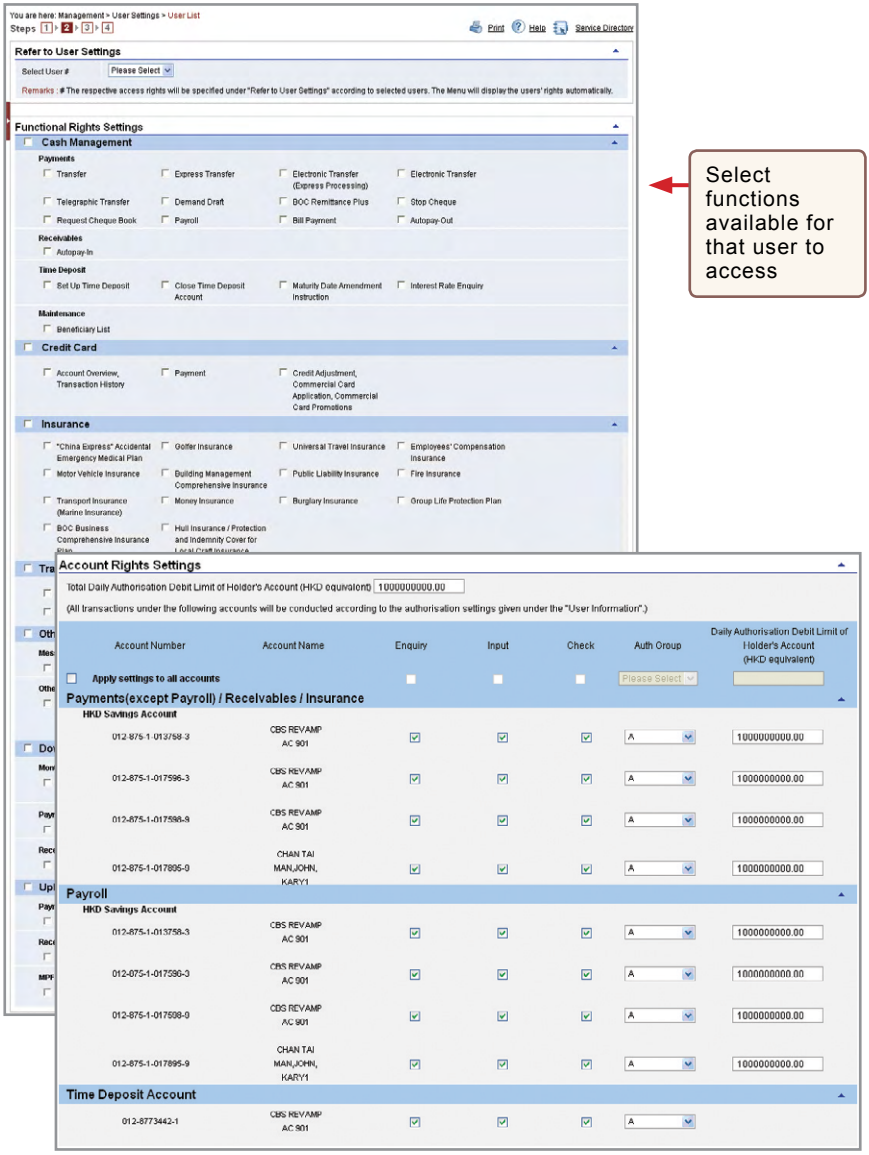


Customer can refer to the existing "User Settings" and make amendment

Select functions available for that user to access

Assign rights and daily transaction limits for different types of account for that user

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



Select functions available for that user to access

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.

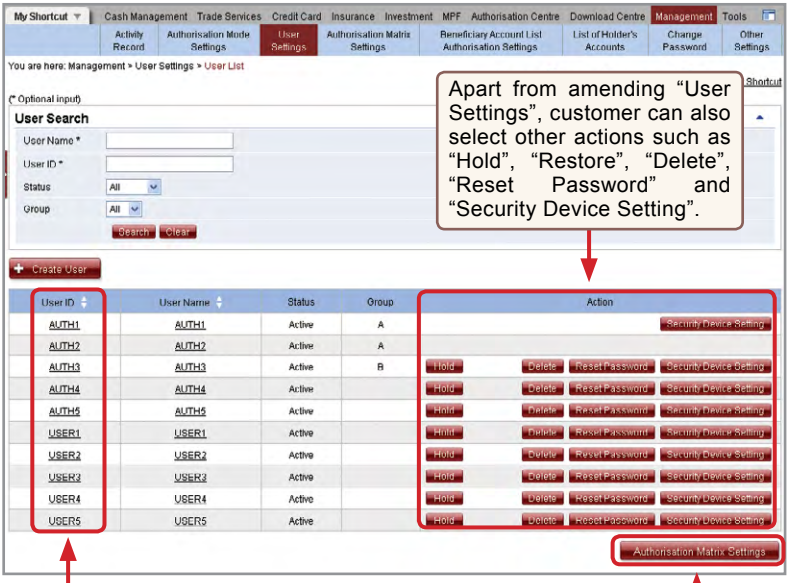
Enter the Security Code and then press Confirm to go to the result page. The Delegated User creation process will then be completed.

(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

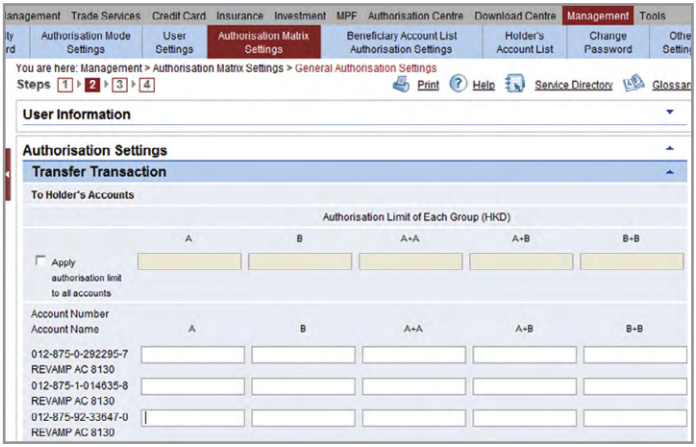
Customer can set the transaction limit of all bills accounts for different trade services, and the corresponding authorisation group matrix.

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

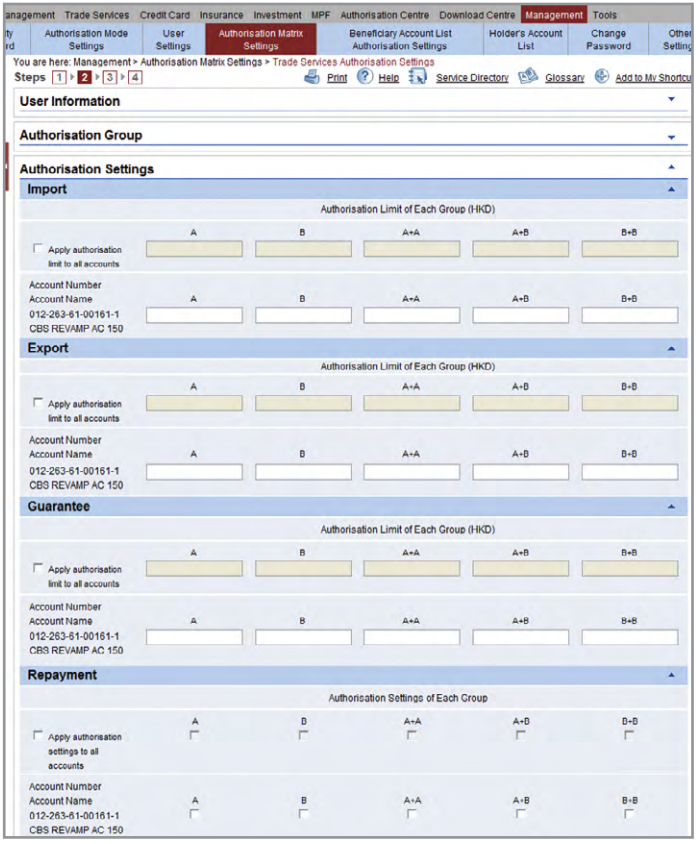
Customer can choose the authorisation mode that best suits his / her business needs.

- 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



"Trade Services Authorisation Settings" page



8.1 General Services

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

Standard Mode

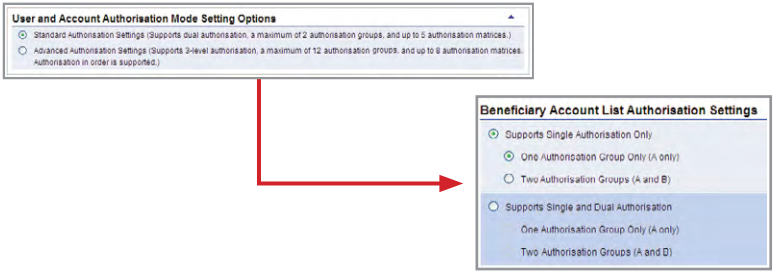
Assume Company X has one director and one staff. The authorisation mode is as follows:

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

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

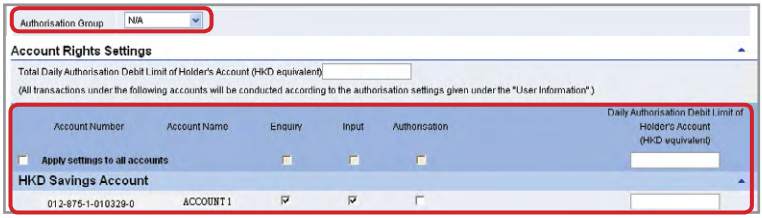
If Company X would like to conduct the following transaction:
Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from the director is required.

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

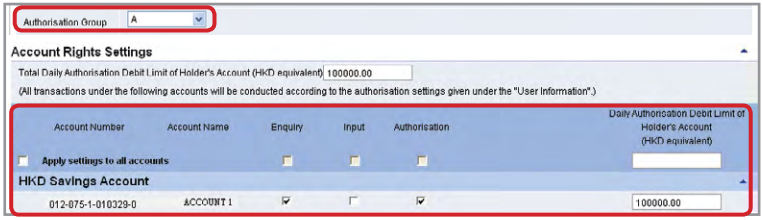


User settings:

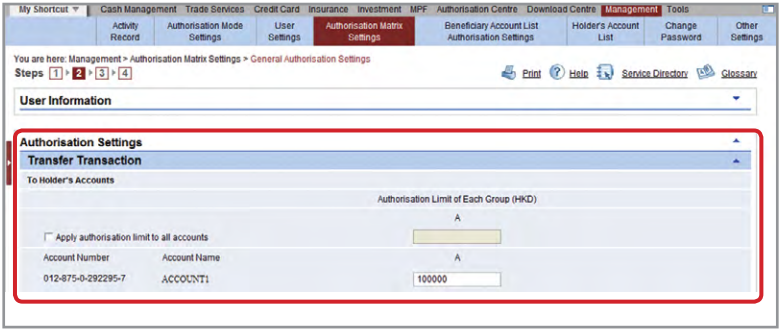
Staff A does not belong to any group, and has the right to enquire and enter transaction only.



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



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



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

Standard Mode

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

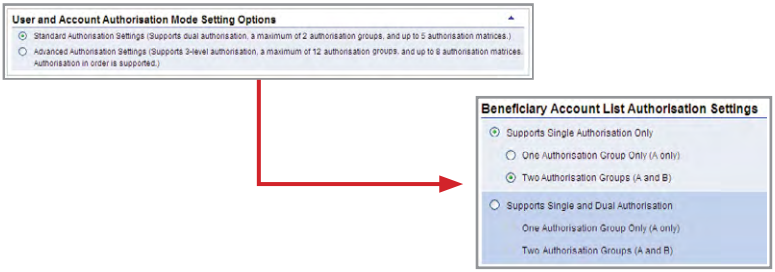
Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	B
Director	A

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

If Company X would like to conduct the following transactions:

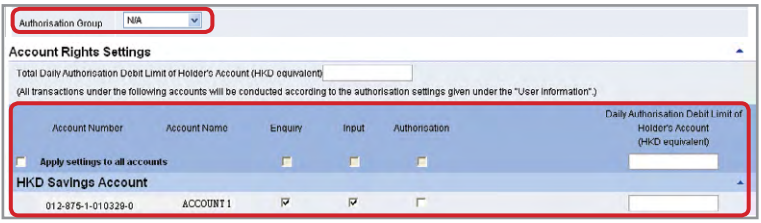
1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from either the manager or director is required.
2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder's account, authorisation from the director is required.

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

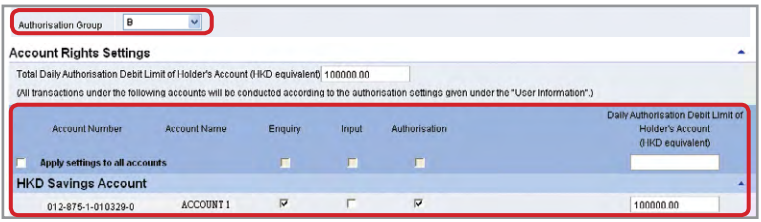


User settings:

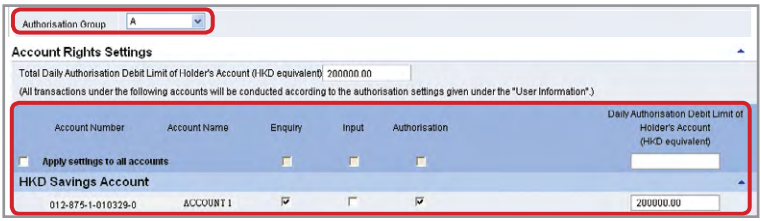
Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.



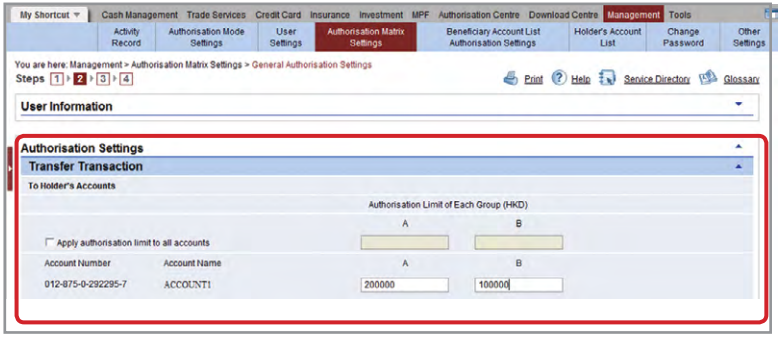
Manager belongs to group B, and has the enquiry and authorisation right. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.



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



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



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

Standard Mode

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

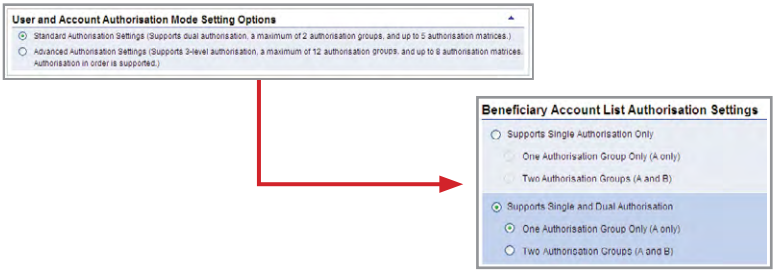
Person	Suggested Grouping
Staff A	No group (Can set up instructions but cannot authorise)
Staff B	No group (Can set up instructions but cannot authorise)
Staff C	No group (Can set up instructions but cannot authorise)
Manager	A
Director	A

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

If Company X would like to conduct the following transactions:

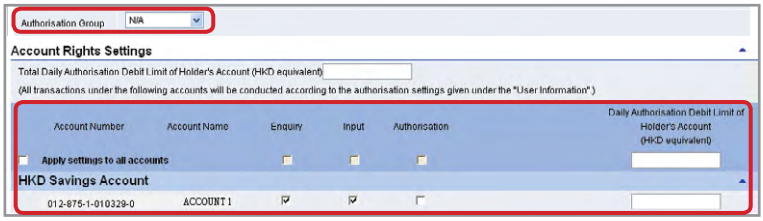
1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from either the manager or director is required.
2. Transfer an amount of HKD100,000 to HKD200,000 from ACCOUNT 1 to a holder's account, authorisation from both the manager and director are required.

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

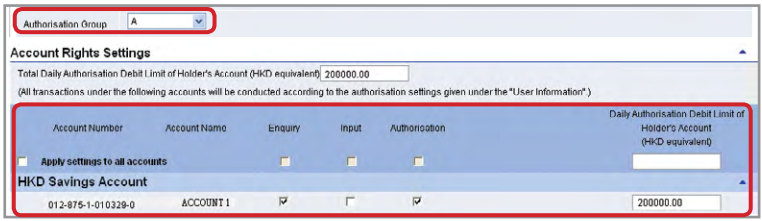


User settings:

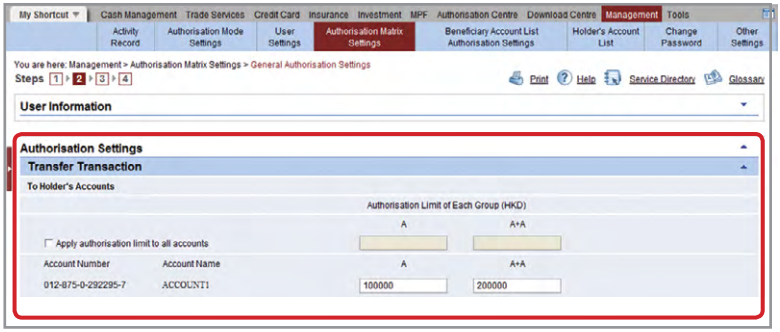
Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.



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.



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



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

Standard Mode

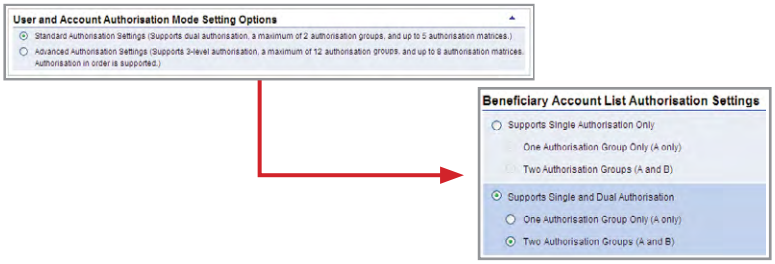
Assume Company X has two partners and five staff. The authorisation mode is as follows:

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	B
Finance Manager	B
Partner A	A
Partner B	A

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

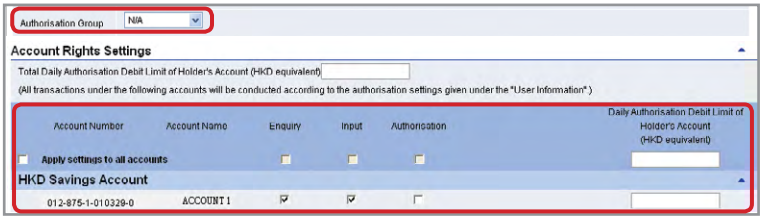
If Company X would like to do the following transactions:
1. Transfer an amount of HKD100,000 or less from ACCOUNT 1 to a holder's account, authorisation from the manager or finance manager, or one of the partners is required.
2. Transfer an amount of HKD100,000 to HKD150,000 from ACCOUNT 1 to a holder's 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.

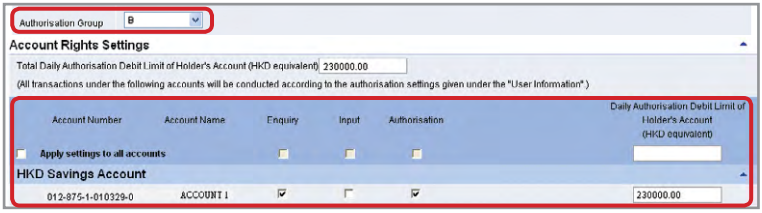


User settings:

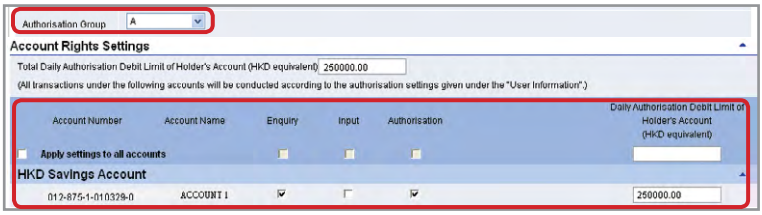
Staff A, B and C do not belong to any group, and have the right to enquire and enter transaction only.



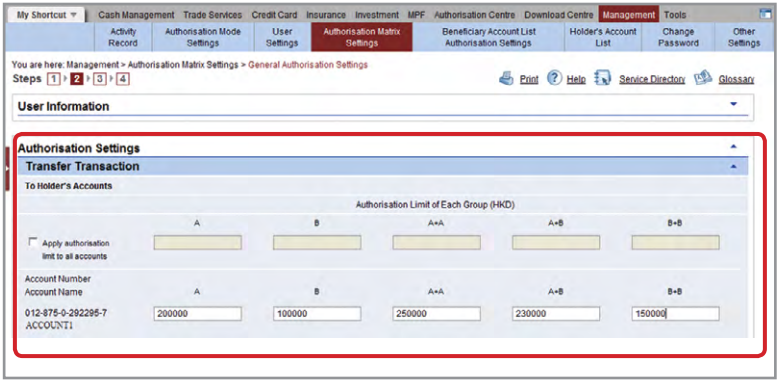
Manager and finance manager belong to group B, and have the enquiry and authorisation right. Also, their daily debit limits of ACCOUNT 1 are HKD230,000.



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.



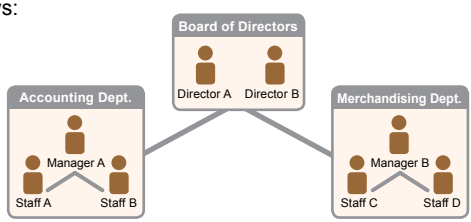
Account's "Authorisation Matrix Settings" should be set as follows:



8.1.5 Example for using "Advanced Authorisation Mode"

Advanced Mode

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



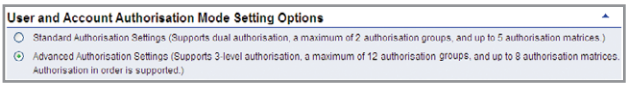
Person	Suggested Grouping	Checker Role
Staff A	No group (Can set up instructions but cannot authorise)	Yes
Staff B	No group (Can set up instructions but cannot authorise)	Yes
Staff C	No group (Can set up instructions but cannot authorise)	No
Staff D	No group (Can set up instructions but cannot authorise)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

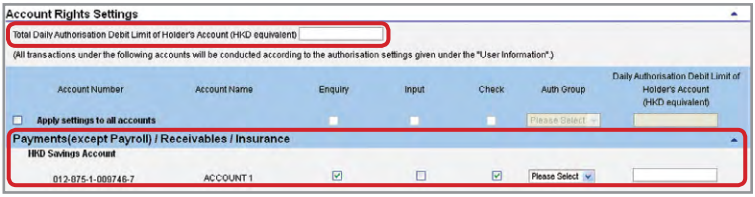
1. Merchandising department needs to transfer an amount of HKD100 or less from ACCOUNT 1 for purchasing purpose. The transaction has to be verified by a staff from the accounting department, and then authorised by the merchandising department manager.
2. Merchandising department needs to transfer an 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.

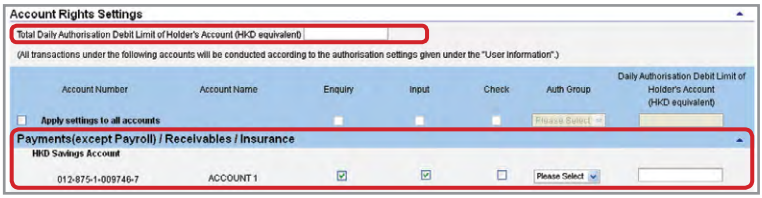


User settings:

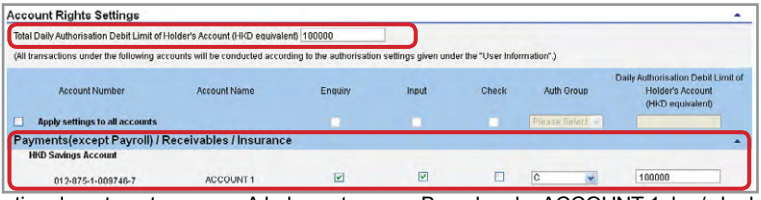
Staff A and B from accounting department do not belong to any group, and under ACCOUNT 1, they have the enquiry and verification right on conducting Payments (except Payroll) / Receivables / Insurance transactions.



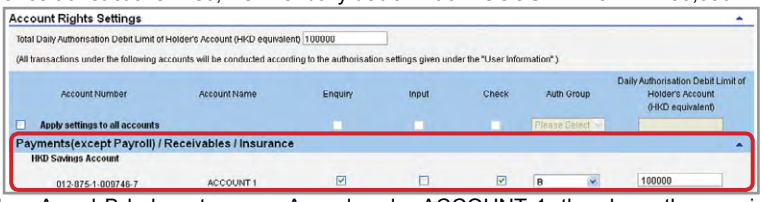
Staff C and D from merchandising department do not belong to any group, and they have the right to enquire and enter transaction on conducting Payments (except Payroll) / Receivables / Insurance transactions.



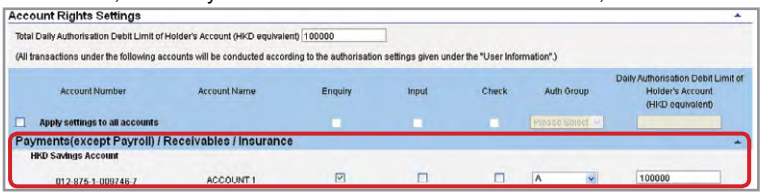
Merchandising department manager B belongs to group C, and under ACCOUNT 1, he / she has the enquiry and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.



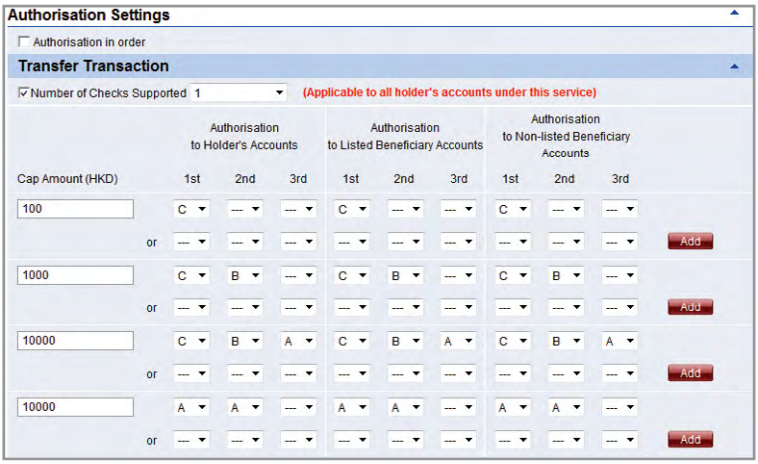
Accounting department manager A belongs to group B, and under ACCOUNT 1, he / she has the enquiry, verification and authorisation right on conducting Payments (except Payroll) / Receivables / Insurance transactions. Also, his / her daily debit limit of ACCOUNT 1 is HKD100,000.



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.



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



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.

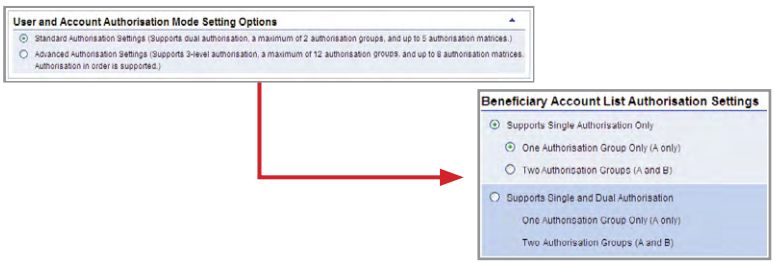
Assume Trading Company X has one director and one staff. The authorisation mode is as follows:

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

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

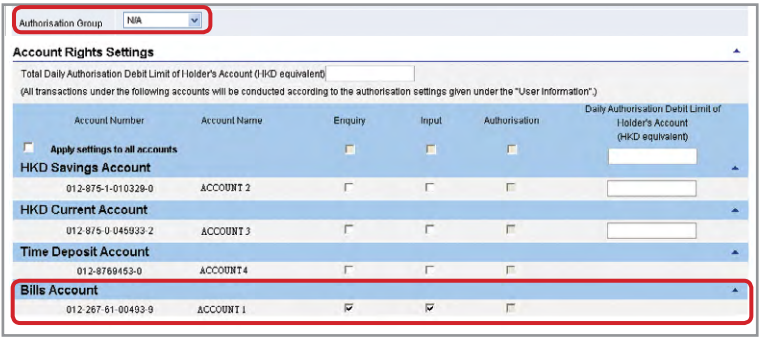
If Trading Company X would like to conduct the following transactions:
Issue LC of HKD100,000 or less from ACCOUNT 1, authorisation from the director is required.

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

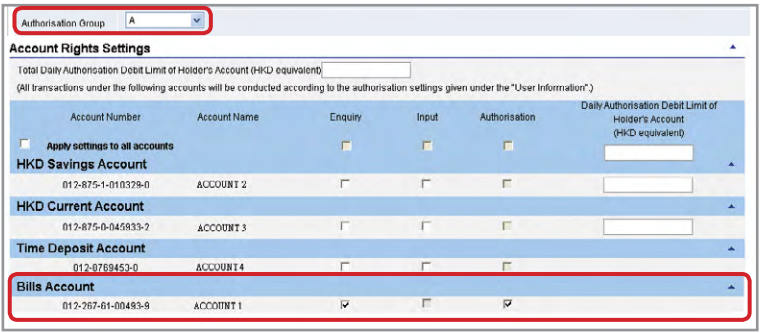


User settings:

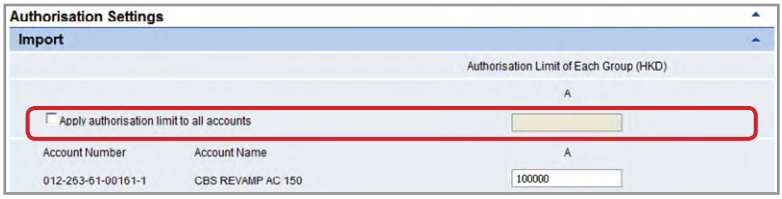
Trading staff A does not belong to any group, and has the right to enquire and enter transaction only.



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



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



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 8th 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.

11. 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.

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

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
Transfer[1]	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[2]	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[3]	24-hour service[4]	08:30 - 13:00[5,6]	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[7]	24-hour service	24-hour service	24-hour service
Autopay-In / Autopay-Out[2]	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 tranfer of the same currency. Please refer to the cut-off time of Currency Exchange Service if it involves currency exchange.
2. Valid on the next working day at the earliest.
3. 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 25th 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 25th December, the service is available until 5:00pm.
4. The service is still available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8.
5. The service is not available during public holidays and the hoisting of a 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 special circumstances).
6. The service is not available on 25th 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 to conduct RMB business in a specified scope, RMB is still not freely convertible 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 receive any return from their investment in Investment Funds. Part of the investment 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.

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