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

<table>
<thead>
<tr>
<th>Primary User (PU) *</th>
<th>Delegated User (DU) *</th>
</tr>
</thead>
<tbody>
<tr>
<td>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”&gt; “Download Forms”.</td>
<td>“Security Device” application of Delegated User should be submitted by Primary User via “CBS Online”. Primary User shall choose the application purpose and the application needs to be verified by one-time password generated by the “Security Device”.</td>
</tr>
</tbody>
</table>

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.

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

For the address of business account opening branch, please visit www.bochk.com “Home” > “Branch Locator”, and select “Business Account Opening Branch List” under “Service Types”.

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.

<table>
<thead>
<tr>
<th>Transaction Type</th>
<th>Format of One-time Password</th>
</tr>
</thead>
<tbody>
<tr>
<td>General Transaction (Security Code)</td>
<td>123456</td>
</tr>
<tr>
<td>Designated Transaction (Transaction Confirmation Code)</td>
<td>123 456 [please do not enter the space inside the code]</td>
</tr>
</tbody>
</table>

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:

<table>
<thead>
<tr>
<th></th>
<th>General Transaction</th>
<th>Designated Transaction</th>
</tr>
</thead>
<tbody>
<tr>
<td>Security Device</td>
<td>One-time Security Code</td>
<td>One-time Transaction Confirmation Code</td>
</tr>
<tr>
<td>e-Cert</td>
<td>e-Cert Storage Device Password</td>
<td></td>
</tr>
</tbody>
</table>