

Terms and Points to Note

1. How to use Mobile Token?
 - a. Upon activation of Mobile Token, you are required to set up a Mobile Token passcode to use your Mobile Token.
 - b. If your mobile device is eligible for Biometric Authentication, you may choose to register Biometric Authentication to use your Mobile Token. By doing so, you are deemed to have agreed that your use of Biometric Authentication for the Mobile Token shall be subject to the Terms and Conditions for use of Biometric Authentication for the Bank' s Mobile Banking.
 - c. If you disable the Biometric Authentication function of your Mobile Token, you can still use Mobile Token passcode to use your Mobile Token. If your biometric credential stored on your mobile device has been changed, your Mobile Token will be suspended. You are required to reactivate the Mobile Token.
 - d. When you cancel your Mobile Token, you can no longer use Biometric Authentication for Mobile Banking.
2. Can I still use my Security Device?
 - a. Upon successful activation of the Mobile Token, your existing Security Device (if any) will be suspended automatically.
 - b. You can reactivate your Security Device through Internet Banking or apply a new Security Device at any of our branches or use other authentication means as agreed by the Bank from time to time to conduct and authenticate transaction instructions. Upon successful activation of the Security Device, your Mobile Token will be cancelled automatically and you can no longer use Biometric Authentication for Mobile Banking.
3. Others
 - a. Please activate the auto-lock function on your mobile device, and do not use easy-to-guess personal information, numbers or words as your password.
 - b. Do not use jailbroken or rooted mobile device.
 - c. You must take security measures on your mobile device for use in mobile banking as recommended by the Bank from time to time. Please visit our website for the security information of using mobile banking:

<http://www.bochk.com/en/security.html>

- d. If you find or believe that your mobile device is lost or stolen, or any unauthorized transactions have occurred, you are required to inform the Bank as soon as possible.