

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

Primary Users need to complete and submit the "Application for Re-issuance of CBS Online Primary User Password" form to the Bank if they forget the password. Delegated Users can request Primary Users to reset the password for them.

2. How does the "Security Device" work?

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

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

Each account is entitled to have two "Security Devices" for free. If you want to apply for additional "Security Device" or to replace the lost "Security Device", the fee will be HK\$100 per device. If the "Security Device" does not function properly, or it is damaged or out of battery after receiving it, you can return the "Security Device" to the Bank for free replacement.

4. 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 the "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.

5. I am currently using "e-Cert", can I apply and enrol "Security Device" online?

Yes. However, as the user is not allowed to use "e-Cert" and "Security Device" at the same time, your existing "e-Cert" will be invalid after you have enrolled "Security Device" online. Since "Security Device" enrolment process requires "e-Cert" password for verification, you should keep your "e-Cert" until the "Security Device" enrolment process is completed. If the "e-Cert" cannot function properly or it is lost, please contact the Bank for requesting the revocation of the "e-Cert".

6. Who can amend the usage right and the transaction limit of the users via "BOCNET HK" ?

Primary Users can amend the usage right and the transaction limit of all users of "BOCNET HK". 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 of "BOCNET HK".

7. Can I manage all my company's bank accounts via "BOCNET HK" ?

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

8. At 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" of Trade Services after the transaction is automatically deleted at "Authorisation Centre".

- 9. Which user's transaction limit will be deducted for each transaction?**
For each transaction, the daily transaction limit of the related bank account held by all the users who authorise the transaction will be deducted.
- 10. When will the new settings become effective?**
The change of account rights settings under "User Settings" will be effective only after the next login. Other new settings will become effective immediately after the completion of authorisation.
- 11. How does the change of the settings under "Management" affect the transactions that are not completed?**
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 the status change of all transactions that have been checked or authorised by this user but have not completed the authorisation procedures. However, other transactions will not be affected.
- 12. Is there any service charge for the application of monthly e-statement? By what channel can I receive the e-statement?**
This service is free of charge. You need to activate this service at any branch and then view the monthly e-statements through the "Monthly Statements" function under "Download Centre" (Note: Adobe Reader installation is required in order to view the monthly e-statements).
- 13. How long will monthly e-statements be kept in "BOCNET HK"?**
The monthly e-statements will be kept at "BOCNET HK" for 13 months.
- 14. How can I enquire the transactions status?**
You can enquire the transactions status by selecting "Enquiry / Transaction Status" under "Cash Management" section, or by clicking the "To-Do List" shown on the left of every webpage.
- 15. How can I upload file?**
You can upload files to perform transactions including Payroll, Bulk Payment, Autopay-In, Autopay-Out and MPF contribution, etc. However, since a standard format is required for uploading files, you are recommended to download the templates at "File Templates" of "Download Centre" section (Note: MPF file template is not available on "BOCNET HK"). You can check whether the file is successfully accepted by the system via "Upload Result Enquiry". Since the uploaded file will only be effective after authorisation, please authorise the relevant transactions at the "Authorisation Centre" after uploading the file.

16. What is the transaction cut-off time for “BOCNET HK”?

| Transaction Types | Cut-off Time | | |
|--|---|---|--|
| | Mondays to Fridays | Saturdays | Sundays & Public Holidays |
| Transfer ¹ | 24-hour service | 24-hour service | 24-hour service |
| Bill Payment | 24-hour service | 24-hour service | --- |
| Telegraphic Transfer | | | |
| CNY remitted to / via Mainland China | 15:30 | --- | --- |
| CNY remitted to Overseas | 22:15 | --- | --- |
| SGD / THB | 15:30 | --- | --- |
| Other currencies | 18:00 | --- | --- |
| Demand Draft | 15:30 | --- | --- |
| BOC Remittance Plus | 16:30 | --- | --- |
| Express Transfer (RTGS/CHATS) | | | |
| HKD, USD & EUR | 17:45 | --- | --- |
| CNY | 22:45 | --- | --- |
| Electronic Transfer (Express Processing) | 12:00 | --- | --- |
| Electronic Transfer ² | 24-hour service | 24-hour service | 24-hour service |
| Payroll | 12:00 (Value on the same day at the earliest) | Value on the next working day at the earliest | --- |
| Autopay-In / Autopay-Out ² | 18:00 | 12:00 | --- |
| Sub-Account Maintenance | 19:00 | 13:00 | --- |
| Trade Services | 17:00 | --- | --- |
| Currency Exchange ³ | 24-hour service ⁴ | 08:30 - 13:00 ^{5,6} | Service available during Public Holidays (excluding Sundays) |
| 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 |
| Upload MPF Contribution File | 17:00 | 11:00 | --- |
| Send Message | 18:00 | 13:00 | --- |
| Liquidity Management Enquiry | 24-hour service | 24-hour service | 24-hour service |
| Liquidity Management Settings | 20:00 | 17:00 | --- |
| Liquidity Management - Upload Payment Limit File | 18:00 | 15:00 | --- |

- The relevant cut-off time is applicable to the transfer of the same currency. If the transaction involves currency exchange, please refer to the service time of Currency Exchange.
- Value on the next working day at the earliest.
- The service for currency exchange is available from 8:00am on Mondays to 5:00am on Saturdays (except THB, SGD, DKK, NOK and SEK exchange). While the service for THB, SGD, DKK, NOK and SEK exchange is available from 8:00am to 3:30am on the next day. The service for currency exchange is available until 5:00pm on 25th December.
- The service is still available during public holidays, the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8.
- The service is not available during public holidays, 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 8:30 am (subject to further notice in case of special circumstances).
- The service is not available on 25th December.
- Services are not available during 16:00 to 17:00 from Mondays to Fridays due to the process of information update.