

中銀企業網上銀行 及 中銀企業電話銀行

BOC Corporate Banking Services Online &
CBS Phone Banking

User Manual

STRONG SUPPORT FOR
YOUR BUSINESS SUCCESS



中國銀行(香港)
BANK OF CHINA (HONG KONG)



NCB 南洋商業銀行



集友銀行
Citic Banking Corporation Ltd.

Simply by taking up our Corporate Banking Services Online (“CBS Online”) and CBS Phone Banking Service, you can conduct a wide range of financial transactions while accessing the latest market information via internet and telephone anytime, anywhere.

Corporate Banking Services Online

Efficient and Easy Financial Management

You can review and download your account information via internet, making your company’s financial management easier. Additionally, you can always check your latest transaction and monthly statement, settle card payment, and browse promotional offers of BOC Commercial Card.

Same-day Remittance with BOC Remittance Plus

Upon placement of “BOC Remittance Plus” instruction via CBS Online before the cut-off time of each working day, you can get your fund transferred to over 3,000 remittance points* in the Mainland of China and Macau.

Preferential Charges for Online Transactions

To help you save more, we offer you a preferential online remittance fee at HK\$100# (based on each transaction), and no extra charge will be levied for messages in Chinese or English. For online inter-bank fund transfers via CHATS, the handling fee of each transaction is only HK\$50#.

Trade Services at Your Fingertips

Apart from applying for the Import, Export, Guarantee, Repayment, you can access outstanding import and export records, trade financing limit and L/C advising records via internet. You can also set up templates through our online platform.

Flexible Fund Transfer

Via CBS Online, you can pre-set fund transfer, manage payroll, upload MPF files and make bill payment with ease.

Investment Services in your hands

CBS Online provides you with access to a wide range of our investment services and helps you grasp your investment opportunities. With CBS Online, you can make timely investments in various types of investment products.

Multi-level Authorisation

Apart from the use of electronic certificate and password in verifying the identity of users, CBS Online offers multi-level authorization which controls every individual’s access and his/her scope of operation according to the structure of your company.

Two-factor Authentication for Added Security

To ensure the security of your transactions conducted via CBS Online, we will apply for the organizational electronic certificate issued by designated subcontractor or partner on your behalf. This will be served as a two-factor tool for your online authentication.

Bonus Points for Privileged Rewards

Through CBS Online, your monthly account balances and transaction volume will be converted into Bonus Points, namely “Customer Relationship Points”. These Bonus Points give you access to privileges and rewards. The more points you earn, the more money you save and the greater rewards you have.

CBS Phone Banking Service

While trading your securities via our Manned CBS Phone Banking Investment Hotline, you can conduct the transactions of foreign exchange / precious metal with your tone-dial phone. Also, you can access deposit interest rates, foreign exchange rates, precious metal trading rates as well as transaction codes.

*For further information, please call our Customer Service Hotline

The above charges are for reference only. The Bank reserves the right to revise the charges from time to time.

- **Introduction**
- **System Requirements**



Introduction

Welcome to BOC Corporate Banking Services Online (“CBS Online”). From now on, you can manage your company’s finances in a more convenient and flexible manner via internet anytime, anywhere.

System Requirements

Software

- Microsoft Windows 2000 or above. The language used in the system must be the same as that used in the CBS Online.
- Internet Explorer 6.0 or above
- SSL 128-bit, JavaScript Cookies and Applet supported by browser
- Browser with Microsoft Virtual Machine or Sun Java Runtime
<http://java.sun.com/products/archive>

- **Electronic Certificate**
- **How to Get Started With CBS Online**



To ensure the security of your transactions conducted via CBS Online, we will apply for the organizational electronic certificate issued by designated subcontractor or partner on your behalf. This will be served as a two-factor tool for your online authentication.

Please download i-Key User Manual from the related hyperlink from our website www.bochk.com (under “Corporate banking > e-Commerce Services > CBS Online”, under “RELATED LINKS” section, select “Download e-Cert”). Please click on the upper right corner to download i-Key User Manual.

How to Get Started With CBS Online

To access CBS Online, just follow the few simple steps:

1. Visit the website of your account-opening bank:

Bank of China (Hong Kong) Limited	—	http://www.bochk.com
Nanyang Commercial Bank Limited	—	http://www.ncb.com.hk
Chiyu Banking Corporation Limited	—	http://www.chiyubank.com

Then login to CBS Online.

2. Upon identification and verification of your CBS Online account number, user ID, password, electronic certificate and electronic certificate password by our system, you can access CBS Online.
3. For first-time user of CBS Online, you can enjoy the CBS Online service after changing your password. Otherwise, the system will bounce you back to the previous login page.
4. To safeguard your company’s interest and protect you against third party fraud, your CBS Online service will be temporarily suspended if invalid password (s) has/have been entered for four times consecutively. For a delegate user, the password can be reset by the primary user and the account will be re-activated again (Please refer to P.9). However, for the primary user, please contact the account- opening bank of CBS Online to apply for a new password.
5. Primary User : Please refer to Part 1 System Setup.

All Users: please refer to Part 2 System Functions and Transaction Process.

Note: Please memorize your password and electronic certificate password, and then destroy the letter containing such information. To prevent any fraud conducted by any unauthorized third party, please do not disclose your passwords to third party (including Bank staff or Police). Please always access CBS Online through the above designated websites instead of any hyperlink from other websites. If you have any enquiry, please contact our staff.

Part 1

System Setup



To better meet your management needs, CBS Online allows you to designate two categories of authorised users, namely the Primary User and Delegate User. Both users must be the authorised holders of electronic certificate.

The Primary User is responsible for adding new users, setting up Authority Class of each user and account, deleting Delegate User (including CBS Online Investment Function User), changing Delegate User (excluding CBS Online Investment Function User), assigning Authority Class of other transactions, and re-issuing Delegate User's password.

(1) Applicable to the user with “Pre-set Authority” function

If you have chosen an option that any of Primary Users can manage the system setting when applying for the service, all Primary Users can automatically access the following services and you do not have to set up the authority. It is so convenient and efficient.

(Note: Any additional Primary User(s) will share the same authority as the existing class A* Primary User)

- (1) Account Balance Enquiry
- (2) Fund Transfer to Holder's Account
- (3) Setting of Daily Debit Limit** for each account
- (4) Authority setup of Class A* (The highest Authority Class)
- (5) Authority setup of the following 3 non-financial transactions:
 - Receipt of Bank Messages / Messages Sent to Bank
 - Enquiry on other Users' Transaction Details
 - Enquiry on Remittance Details

- To assign Delegate User, please refer to **Step1** → **Step2** of page 8 and 9.
- To make Fund Transfer to Third Party Account, please refer to **Step3** of page 12.
- To pre-set the authority for Beneficiary List Account, please refer to **Step4** of page 13.
- To setup “Non-listed Beneficiary Limit”, please refer to **Step5** of page 14.

*The Authority Class is divided into A, B, C and D, with A being the highest class and D being the lowest. When a transaction that requires authorisation is processed, a user of higher Authority Class can replace one of lower Authority Class.

** The Daily Debit Limit is based on the amount as specified by the client at the time of application.

(2) Step-by-Step Authorisation Setup (applicable to the users without choosing “Pre-set Authority”)

“Step-by-Step Authorisation Setup” helps Primary Users complete the required setup steps during their first login to CBS Online.

“Step-by-Step Authorisation Setup” includes the followings:



Questions for Setup

1. During your first login to CBS Online, you are required to answer few questions. Then click **Confirm** to proceed.

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BOC CORPORATE BANKING SERVICES ONLINE

(* Mandatory Field) Print ?HELP

Step-by-Step Authorization Setup

Welcome to BOC Corporate Banking Services Online. Please answer the following questions, it will guide you to finish the authorization setup.

	Yes	No
1. Does your company only allow Primary-User to access CBS Online? *	<input type="radio"/>	<input checked="" type="radio"/>
2. Does your company need to perform fund transfer? *	<input checked="" type="radio"/>	<input type="radio"/>
3. Does your company need to perform payroll through CBS Online? *	<input checked="" type="radio"/>	<input type="radio"/>
4. Does your company need to perform bill payment? *	<input checked="" type="radio"/>	<input type="radio"/>
5. Does your company need to transfer funds to third party? *	<input checked="" type="radio"/>	<input type="radio"/>

Confirm

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2. The required setup steps will be displayed on the screen.
3. Please click **Start** to begin setup procedure.

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Print ?HELP

Step-by-Step Authorization Setup

You will need to finish the following steps:

Start

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Change Primary User Setting

Primary Users may change the existing setting and click **Submit** to complete. In the event that no change is required, please click **Skip**.

Status of Step-by-Step Authorisation Setup

Add New Delegate User

To add new Delegate User, you are required to enter User ID (not more than 6 characters or numbers), User Name and Password. After setting up the transaction(s) required, Authority Class and Daily Debit Limit of Holder's Account, please click **Submit**. Otherwise, please click **Skip**.

You can click **Add New User** to add more Delegate Users. Otherwise, click **Next** to continue.

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Step 1 2 3 4 5 6

Print HELP

User Control (Add New User) - Transaction is accepted.(Please check the result.)

Tx Ref. No.	Tx Date	Tx Time	User
J186000313	2028/07/04	14:30:39	AUTH2

Tx Result : TRANSACTION OK

User Setting

User ID : USER1

User Name : DELEGATE USER 1

Total Daily Debit Limit(Equivalent Amount in HKD) : 1,000,000.00

Management Control Operation(Not Applicable for Primary Users) : N

Message To Bank : Y

Remittance Enquiry : Y

Activity Query on Other User : Y

Commercial Card Service : N

File Download (Payroll) : N

File Download (Autopay) : N

Beneficiary List Account Control(Auth. Class) : B

Holder's Account Setting

Account Number	Enquiry	Holder's Account Daily Debit Limit (Equivalent Amount in HKD)	Transfer Auth. Class	Time Deposit (Update/Withdrawal) Auth. Class	Payroll Confirmation Auth. Class	Bills Payment Auth. Class
012-875-0-010107-7 DD CO.	Y	1,000,000.00	B			B
012-875-1-010805-9 DD CO.	Y	1,000,000.00	B			B

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AddNewUser Next

Add New User

Setup of Account Control

You are required to complete the setup of Account Control as per the transaction(s) required. Take Fund Transfer as an example. You can set up the Maximum Transaction Limit and Authority Class, which authorises one or two users to complete the transaction.

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Step 1 2 3 4 5 6

Print HELP

Transfer

Account Refer To : 012-875-0-010107-7

Selected Account : 012-875-0-010107-7 012-875-1-010805-9

Transfer Transaction includes Auto Pay Transaction, Participating Bank Transfer, Local Bank Transfer, Remittance Transaction, Time Deposit Placing Transaction and Credit Card Payment.
(At least one amount level is required, amount level control should be started from lower amount.)
(The authority class is divided into A,B,C and D, if the authority class column is marked "*", no user may conduct any pertinent transaction and vice versa.)

Amount <= HKD	To Holder's Account	To Listed Bene. Account	To Non-Listed Account
100000.00	D or	D or	D or d d
200000.00	C or	C or	C or d d
300000.00	B or C C	B or	B or
400000.00	A or	A or b b	A or

Auth. Class A : AUTH2

Auth. Class B : USER1

Auth. Class C :

Auth. Class D :

Submit Clear Skip

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Start using CBS Online

Upon completion of setup, you can start using CBS Online.



Please note the followings:

1. If you update Primary User setting and add new Delegate User through "Step-by-Step Authorisation Setup", same Authority Class will be assigned to all functions.
2. Authority Class of each amount level must not be blank. You are required to fill in A/B/C/D/*. Otherwise, this transaction cannot be authorised.

For example, [A][][B][C] stands for instruction that can be authorised by user with either one A class or one B class plus one C class.
3. If you would like to make Fund Transfer to a Non-listed Account, Please refer to Step 5 of page 14 to set up Total Daily Debit Limit to Non-listed A/C.

(3) Applicable to the users without choosing “Pre-set Authority” and those users who have not conducted “Step-by-Step Authorisation Setup”

If you have not chosen the “Pre-set Authority” when applying for the service and have not conducted “Step-by-Step Authorisation Setup” during your first login, please complete the following procedures:

- How to set up the system for the first-time session?

Step1 → **Step2** → **Step3** Complete

- How to set up newly-added account?

Step2 → **Step3** Complete

- How to add / amend the authority for beneficiary list account?

Step4 Complete

- How to set up / amend Non-listed Beneficiary Limit?

Step5 Complete

Step 1

Setup of Delegate Users (If not applicable, please go to Step 2)

1. Primary Users select **Add** under **User Control**.

Click **Add**

User ID	User Name	Setting	Delete	Release Pwd
AUTH2	AUTH2	Setting		
OPR2	OPR2	Setting		
USER1	DELEGATE USER 1	Setting	Delete	Release Pwd

2. Enter the User ID (not more than 6 characters or numbers), User Name and Password. After setting up the transaction(s) required, Authority Class and Daily Debit Limit of the Holder’s Account, please click **Submit**.
3. Repeat the above steps to set up more Delegate Users.

Add New User

User Setting

User ID *

User Name *

Password * (6 digits)

Please re-input password *

Total Daily Debit Limit(Equivalent Amount in HKD) * (up to 2 d.p.)

Management Control Operation (Not Applicable for Primary Users)
 Message To Bank

Remittance Enquiry
 Activity Query on Other User

Commercial Card Service
 File Download (Payroll)

File Download (Autopay)

Holder's Account Setting (Apply to all HKD or Foreign Currency Saving & Current A/C, as well as Multi-Currency A/C)

Functions to be authorized

Transfer*
 Time Deposit (Update/Withdrawal)

Payroll Confirmation
 Bills Payment

Beneficiary List Account Control

The following setting will be applied to all holder's accounts associated to the selected functions

Auth. Class

Holder's Account Daily Debit Limit(Equivalent Amount in HKD) * (up to 2 d.p.)

All holder's a/c can perform enquiry

Note:

1. The password comprises letters, numbers and symbols, upper and lower case, and should not contain 3 or more consecutive identical characters.

2. For security, new password must be different from the previous password, login name and words that can be found in dictionary are not accepted.

*Transfer Transaction includes Auto Pay Transaction, Participating Bank Transfer, Local Bank Transfer, Remittance Transaction, Time Deposit Placing Transaction and Credit Card Payment.

Step 2 Setup of Users

With **User Control** you can change the setting of Primary User and assign Delegate User. "Simple Authorisation" and "Advance Authorisation" are both available to meet your needs.

Simple Authorisation

1. Please choose "Simple Authorisation." Same Authority Class* and Daily Debit Limit** of Holder's Account will be applicable to all accounts and authority setup functions.

Select
"Simple Authorisation"

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Paying & Receiving Trade Services Loans Market Information Others Management
Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Preferences

List Existing User History Terminated History

(* Mandatory Field) AUTH PEND Print HELP

Update User Setting

User ID: USERA
User Name: USER A
Auth. Setting Option*: Simple Auth.

Back Submit Clear

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2. After changing the Account Control setting, Please click **Submit**.

Account Control
setting (subject to
change)

Existing setup
for your
reference

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Paying & Receiving Trade Services Loans Market Information Others Management
Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Preferences

List Existing User History Terminated History

(* Mandatory Field) AUTH PEND Print HELP

Update User Setting

User Setting

User ID: USERA
User Name: USER A
Total Daily Debit Limit (Equivalent Amount in HKD)*: 999,999,999.99 (up to 2 d.p.)

Management Control Operation (Not Applicable for Primary Users) Message To Bank
 Remittance Enquiry Activity Query on Other User
 Commercial Card Service

Holder's Account Setting (Apply to all HKD or Foreign Currency Saving & Current A/C, as well as Multi. Currency A/C)

Functions to be authorized

Transfer* Time Deposit (Update/Withdrawal)
 Payroll Confirmation Bills Payment
 Beneficiary List Account Control (Existing Auth. Class: B)

The following setting will be applied to all holder's accounts associated to the selected functions

Auth. Class: [Dropdown]
Holder's Account Daily Debit Limit (Equivalent Amount in HKD)*: 999,999.99 (up to 2 d.p.)
 All holder's a/c can perform enquiry

Existing Holder's A/C Setting

Account Number	Enquiry	Holder's Account Daily Debit Limit (Equivalent Amount in HKD)	Transfer* Auth. Class	Time Deposit (Update/Withdrawal) Auth. Class	Payroll Confirmation Auth. Class	Bills Payment Auth. Class
012-873-0-000089-1	Y	99,999,999,999.99	B		A	
HKD CURRENT ACCOUNT NAME XXXXXXXXX						
012-0000007-0	Y			D		
CIF ACCOUNT NAME XXXXXXXXX						
012-875-0-800864-6	Y	88,888,888,888.88	C			A
USD CURRENT ACCOUNT NAME XXXXXXXXX						
012-873-1-000001-8	N	99,999,999,999.99	B		A	D
HKD SAVING ACCOUNT NAME XXXXXXXXX						
012-875-4-000001-5	Y					
LOANS ACCOUNT NAME XXXXXXXXX						
039-730-5-000504-6						
TIME DEPOSIT ACCOUNT NAME XXXXXXXXX						

*Transfer Transaction includes Auto Pay Transaction, Participating Bank Transfer, Local Bank Transfer, Remittance Transaction, Time Deposit Placing Transaction and Credit Card Payment.

Back Submit Clear

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Advance Authorisation

1. You can setup different Authority Class* and Daily Debit Limit** of Holder's Account for different accounts and functions with "Advance Authorisation".

Select "Advance Authorisation"

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Paying & Receiving Trade Services Loans Market Information Others Management

Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Prefer/Tx NotificationSet

List Existing User History Terminated History

(* Mandatory Field) Print ?HELP

Update User Setting

User ID SEC1
User Name SEC_0821
Auth. Setting Option Advance Auth.

Back Submit Clear

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2. After changing Account Control setup, please click **Submit**.

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Paying & Receiving Trade Services Loans Market Information Others Management

Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Prefer/Tx NotificationSet

List Existing User History Terminated History

(* Mandatory Field) Print ?HELP

Update User Setting

User Setting

User ID SEC1
User Name SEC_0821
Total Daily Debit Limit(Equivalent Amount in HKD)* 100000.00 (up to 2 d.p.)

Management Control Operation (Not Applicable for Primary Users) Message To Bank
 Remittance Enquiry Activity Query on Other User
 Commercial Card Service File Download (Payroll)
 File Download (Autopay)

Beneficiary List Account Control

Auth. Class C

Holder's Account Setting

Account Number	Enquiry	Holder's Account Daily Debit Limit (Equivalent Amount in HKD)	Transfer* Auth. Class	Time Deposit (Update/Withdrawal) Auth. Class	Payroll Confirmation Auth. Class	Bills Payment Auth. Class
012-875-0-010107-7 DD CO.	<input checked="" type="checkbox"/>	90000.00	C		C	C
012-875-1-010805-9 DD CO.	<input checked="" type="checkbox"/>	90000.00	C		C	C

(The authority class is divided into A,B,C and D.)
*Transfer Transaction includes Auto Pay Transaction, Participating Bank Transfer, Local Bank Transfer, Remittance Transaction, Time Deposit Placing Transaction and Credit Card Payment.

Back Submit Clear

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Copy Authorisation Setting

No matter you select “Simple Authorisation” or “Advance Authorisation”, you can copy the same authorisation setting to other users by using **Copy Authorisation Setting**.

The screenshot shows the 'Holder's Account Setting' table with the following data:

Account Number	Enquiry	Holder's Account Daily Debit Limit (Equivalent Amount in HKD)	Transfer Auth. Class	Time Deposit (Update/Withdrawal) Auth. Class	Payroll Confirmation Auth. Class	Bills Payment Auth. Class
012-873-0-000089-1	Y	123,456.00	A		A	A
HKD CURRENT ACCOUNT NAME XXXXXXXXX						
012-0000007-0	Y			A		
CIF ACCOUNT NAME XXXXXXXXX						
012-875-0-800864-6	Y	123,456.00	A			A
USD CURRENT ACCOUNT NAME XXXXXXXXX						
012-873-1-000001-8	Y	123,456.00	A		A	A
HKD SAVING ACCOUNT NAME XXXXXXXXX						
012-875-4-000001-5	Y					
LOANS ACCOUNT NAME XXXXXXXXX						
039-730-5-000504-6						
TIME DEPOSIT ACCOUNT NAME XXXXXXXXX						

A red button labeled 'Copy Auth. Setting' is located at the bottom right of the table area.

Copy Authorisation Setting

* The Authority Class is divided into A, B, C and D, with A being the highest class and D being the lowest. When a transaction that requires authorisation is processed, a user of higher Authority Class can replace one of lower Authority Class.

** The Daily Debit Limit is based on the amount as specified by the client.

Step 3

Setup of Account Control

1. After you have completed the setup of user, you are required to set up the Account Control.
2. Please select the transaction type (such as Fund Transfer, Time Deposit or Bills Payment). For example, if you select the Fund Transfer, your company's savings account, current account and multi-currency account will be shown in the lower portion of the page. Then, please select the account and click **Submit**.

Account Refer To

The screenshot shows the 'Account Control' setup page. The 'Account Refer To' dropdown menu is open, showing a list of accounts with checkboxes for selection. The selected account is 012-875-0-010107-7. Below the dropdown, there are 'Submit' and 'Clear' buttons.

Primary Users can assign the Authority Class required for each type of transaction or use "Account Refer To" to copy the same setup to other accounts.

The screenshot shows the 'Transfer' setup page. The 'Account Refer To' and 'Selected Account' fields are filled with the account number 012-875-0-010107-7. Below, there is a table for setting authority classes for different transaction amounts and account types.

Amount <- HKD	To Holder's Account	To Listed Bene. Account	To Non-Listed Account
1000.00	D or	C or	D or
2123.00	C or	B or	C or
3123.00	B or	A or	B or
9999999999.99	A or	A or C D	B or

Below the table, there are fields for 'Auth. Class A' (AUTH2), 'Auth. Class B' (USER1), 'Auth. Class C' (SEC1), and 'Auth. Class D'. There are 'Back', 'Submit', and 'Clear' buttons at the bottom.

Take Fund Transfer as an example. You can set up the Maximum Transaction Limit and Authority Class, which authorises one or two users to complete the transaction.

Please note the followings:

1. "Holder's Account" refers to the account that has been registered at your account-opening bank.
"Beneficiary's Account" refers to the account that has not been registered at account-opening bank (i.e. a third party's account).
"Listed Beneficiary's Account" refers to third party's account that has been registered under the "Beneficiary's Account Control" list.
"Non-listed Account" refers to the account that has not been registered under the "Beneficiary's Account Control" list.

2. If the Authority Class column is marked "*", no user may authorise any Fund Transfer. If the Authority Class column has not shown any authority (or has been marked "*"), all users can authorise this transaction.

For example, [A] [B][C] stands for instruction that can be authorised by user with either one A class or one B class plus one C class.

3. If you would like to make fund transfer to a "Non-listed Account", please refer to Step 5 of page 14 to set up Total Daily Debit Limit to Non-listed A/C.

Step 4

Setup of Beneficiary List Account (applicable to those customers who have to make Fund Transfer to Third Party's Account)

You can set up the Authority Class related to the addition of beneficiary through

Beneficiary List Account Control

Beneficiary List Account Control

You can add beneficiary and set up the daily credit limit on “Beneficiary Account Control”, and then click **Submit**.

Please note the followings:

1. If the Authority Class column has not shown any authority or marked “*”, all users can conduct the relevant transactions.

For example, [A] []/[B][C] stands for instruction that can be authorised by user with either one A class or one B class plus one C class.

2. If you would like to make fund transfer to Beneficiary's Account, you must register the third party's account under the “Beneficiary's Account Control”. This registration will not be treated as valid until the relevant application is accepted. You are required to print the application form and then send the completed and signed form to our Bank for further processing. The service will become available when the Bank has completed the necessary procedure.

3. If you would like to make fund transfer to a “Non-listed Account”, please refer to Step 5 of page 14 to set up Total Daily Debit Limit to Non-listed A/C.

Step 5

Setup of Non-listed Beneficiary Limit (applicable for those customers who have to make Fund Transfer to Non-listed Beneficiary Account)

1. You can set up “Total Daily Debit Limit to Non-listed A/C” through

Non-listed Beneficiary Limit under **Account Control**.

The screenshot shows the BOC Corporate Banking Services Online interface. At the top, there is a header with the bank's name in Chinese and English, the user's authentication status (AUTH2), the current time (2028/07/04), and links for Logout and Contact Us. Below the header is a navigation menu with categories like Paying & Receiving, Trade Services, Loans, Market Information, Others, and Management. Under Management, there are sub-menus for Activity Query, User Control, Account Control, A/C List Enquiry, Bene. A/C Control, Pending Authorisation, Change Password, and My Prefer./Tx NotificationSet. The main content area shows a breadcrumb trail: Transfer > Time Deposit > Payroll Confirmation > Bills Payment > Non-list Bene. Lmt. The form is titled 'Non-list Bene. Lmt.' and contains the following fields:

Account Refer To	012-875-1-010805-9
Selected Account	012-875-1-010805-9
Total Daily Debit Limit to Non-Listed A/C (HKD) *	<input type="text" value="2000000.00"/> (up to 2 d.p.)

At the bottom of the form, there are buttons for Back, Submit, and Clear. Below the form, there are links for Terms & Conditions, Important Notice, Security Information, and Hyperlink Policy. At the very bottom, there is a copyright notice: COPYRIGHT © BANK OF CHINA (HONG KONG) LIMITED. ALL RIGHTS RESERVED.

Step 6

Change of User's Name / Deletion of User

1. Primary user can change the Delegate User's Name (but not allowed to amend CBS Online Investment Function User's name in the system). To get started, please select the User Name under the table on the user setting page.

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BOC CORPORATE BANKING SERVICES ONLINE

Paying & Receiving Trade Services Loans Market Information Others Management

Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Preferences

List Existing User History Terminated History

AUTH PEND Print HELP

ADD

User ID	User Name	Setting	Delete	Reissue Pwd
USERA	USERA	Setting	Delete	Reissue Pwd
USERB	USERB	Setting	Delete	Reissue Pwd
USERC	USERC	Setting	Delete	Reissue Pwd
HAPPY	HAPPY CHAN	Setting	Delete	Reissue Pwd

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Select the User Name

2. Enter a new User Name (except CBS Online Investment Function User)

中銀企業網上銀行 (HAPPY) HK Time: 2009/11/23 Logout Contact Us

BOC CORPORATE BANKING SERVICES ONLINE

Paying & Receiving Trade Services Loans Market Information Others Management

Activity Query User Control Account Control A/C List Enquiry Bene. A/C Control Pending Authorisation Change Password My Preferences

List Existing User History Terminated History

(* Mandatory Field) AUTH PEND Print HELP

Update User Name

User ID USERA

User Name * USER AMY

Back Submit Clear

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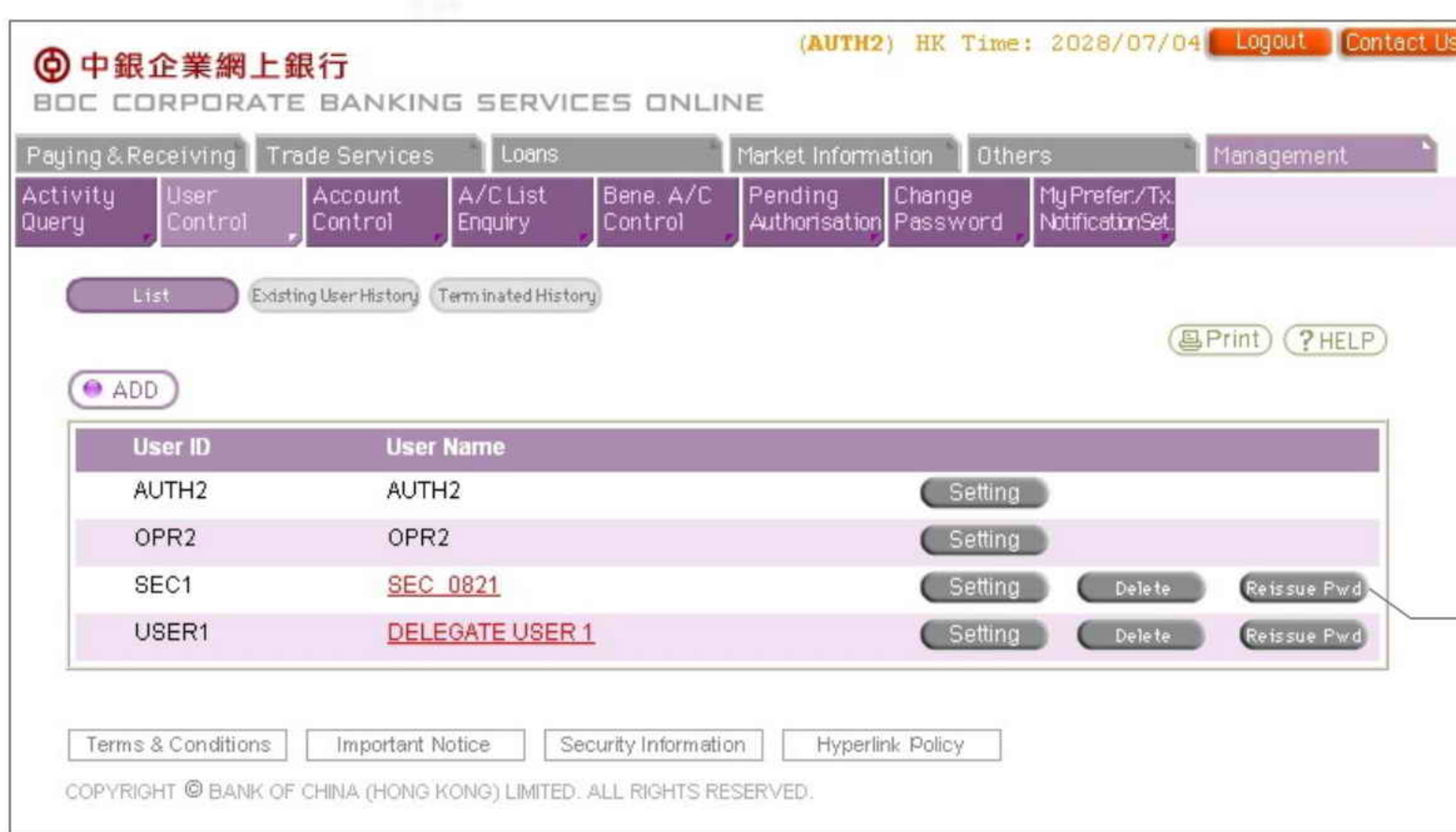
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Step 7

Reissuance of Password

Reissuance of password for Delegate User :

1. The Primary User can reissue a password for a Delegate User. Please go to **User Control**, select the designated User ID under **List** and click **Reissue Password**.
2. Input password and tick the box marked "Reset Password Error Count". The whole process is completed upon approval of the Primary User.



Select User and click
Reissue Password

Reissuance of password for Primary User

In the event that the Primary User requires the reissuance of password, please contact your account-opening bank of CBS Online.

Part 2

System Functions



Payment and Receipt of Funds

Transfer

- ▶ Participating Bank*
- ▶ Multi-Account
- ▶ Local Bank
- ▶ Bills Payment
- ▶ Standing Instruction

Remittance

- ▶ Telegraphic Transfer
- ▶ Demand Draft
- ▶ BOC Remittance Plus
- ▶ Outward Remittance Enquiry
- ▶ Inward Remittance Enquiry

Auto Proceed Transaction Enquiry

- ▶ Rejected Transaction
- ▶ Undue Transaction
- ▶ Standing Instruction

Account Enquiry

- ▶ Account Statement
- ▶ Consolidated Balance
- ▶ Account Balance

Time Deposit

- ▶ Enquiry/Change/ Withdrawal
- ▶ Time Deposit Placing
- ▶ Booked Interest Rate Enquiry

Template/Application In Process

- ▶ Template
- ▶ Application In Process
- ▶ Bank Forms

Cheque Handling

- ▶ Status Enquiry
- ▶ Stop Payment
- ▶ Cheque Book Request

Credit Card

- ▶ Overview
- ▶ Payment
- ▶ Transaction Record
- ▶ Credit Adjustment
- ▶ Apply Commercial Card
- ▶ Card Promotions

Pending Authorisation

- ▶ Pending Authorisation

* Participating Bank refers to Bank of China (Hong Kong), Nanyang Commercial Bank or Chiyu Banking Corporation.

Trade Services

Overview

- ▶ Inbox
- ▶ Pending
- ▶ Bills Account Selection

Repayment

- ▶ Import LC Document
- ▶ Import Loan
- ▶ Import Invoice Financing
- ▶ Packing Loan
- ▶ Pre-shipment Financing
- ▶ Export Invoice Discounting

Management

- ▶ User Setting
- ▶ User Enquiry
- ▶ Limit Setting
- ▶ Limit Enquiry
- ▶ Activity Log

Import

- ▶ Import LC
- ▶ Import Collection
- ▶ Shipping Guarantee
- ▶ Import Invoice Financing

Guarantee

- ▶ Bank Guarantee
- ▶ Standby LC

Database

- ▶ Counterparties
- ▶ Templates
- ▶ Clauses

Export

- ▶ Export LC
- ▶ DA/DP
- ▶ Pre-shipment Financing
- ▶ Export Invoice Discounting
- ▶ LC Transfer

Enquiry

- ▶ Transaction Status
- ▶ Outstanding Records
- ▶ Closed Records
- ▶ Credit Limit

System Functions



Loans

Product Information

- ▶ Product Information

Loan App. Appointment

- ▶ Loan App. Appointment

Custody

(For cash management customer only)

Transaction Records

- ▶ Transaction Records

Portfolio Holding

- ▶ Portfolio Holding

Market Information

Exchange Rate

- ▶ BOCHK Exchange Rate
- ▶ NCB Exchange Rate
- ▶ Chiyu Exchange Rate
- ▶ Booked Rate
- ▶ Details
- ▶ History
- ▶ Forward Contract

Deposit Interest Rate

- ▶ BOCHK Interest Rate
- ▶ NCB Interest Rate
- ▶ Chiyu Interest Rate

Market Information

- ▶ Market Information

Others

Pending Authorization

- ▶ Pending Authorization

Consolidated Statement

- ▶ E-Statement
- ▶ Setting

Payroll

- ▶ Payroll Confirmation

Bank Message

- ▶ Message to Bank
- ▶ Message from Bank

Template/Other Forms

- ▶ Template
- ▶ Bank Forms

Autopay

- ▶ Autopay In/Out
- ▶ Undue Autopay Transaction

Insurance

- ▶ Golfer Insurance (Instant Approval)
- ▶ Universal Travel Insurance (Instant Approval)
- ▶ BOC Business Comprehensive Insurance Plan
- ▶ 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
- ▶ Marine Insurance
- ▶ Money Insurance
- ▶ Burglary Insurance
- ▶ Group Life Protection Plan
- ▶ Download Forms

System Functions



Account Management

User Control

- ▶ List
- ▶ Setting
- ▶ Existing User History
- ▶ Terminated Record

Change of Password

- ▶ Change of Password

Pending Authorization

- ▶ Pending Authorization

Account List Enquiry

- ▶ Holder's A/C List

Account Control

- ▶ Demand Deposit
- ▶ Time Deposit
- ▶ Payroll Confirmation
- ▶ Bills Payment
- ▶ Non-List Beneficiary Limit

Beneficiary Account Control

- ▶ Beneficiary Account List

Other Control

- ▶ Transaction Control

Transaction Enquiry

- ▶ Last Transaction
- ▶ Today's Transaction
- ▶ Yesterday's Transaction
- ▶ Application in Process

Preferences of Webpage

- ▶ Preferences of Webpage

Transaction Process



Transaction Process

To let you savor the convenience brought by CBS Online, we now take the process of fund transfer as an example. All you need to do is to follow three simple steps listed below:

(Note: The following example of transaction process is not applicable to investment services.)

- 1 Input data: Input required data as shown on the page and click **Submit** to proceed

- 2 Authorization: Please key-in the electronic certificate password if the data is correct, and click **Confirm**. To amend the data, please click **Back** confirmed.

- 3 Finish: Transaction details such as transaction result, reference number, date, time and User ID will be shown on the screen. User can print this page for reference if needed.

(If the message "Auth Pend" appears on the transaction result page, it means that the transaction is not completed until "Pending Authorization" is approved by the authorized person.)

Pending Authorization

If a user is not eligible to authorize a transaction, those transactions conducted by him/her will be automatically pre-set as pending authorization. In such case, those transactions will only be accepted upon approval of the authorized person.

If the message "Pending Authorization" appears on the upper right corner of the screen, it means that there is/are transaction(s) awaiting to be authorized. User can select "Pending Authorization" to authorize, amend or delete any transaction.

For your convenience, you may authorise or delete multiple transactions by using **Multiple Authorisations** or **Multiple Deletions**.

Trade Services



System Introduction

Users can conduct import, export, bank guarantee, Standby LC or repayment transactions and access their records through the page of Trade Services under CBS Online.

Access to Trade Services

After login, please select **Trade Services** (only applies to authorised CBS Online Trade Services Function Users).

A Import

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

B Export

中銀企業網上銀行 (apple1) | 繁體 | 简体 | Contact Us | HK Time: 2010/04/21
 BOC CORPORATE BANKING SERVICES ONLINE Bills Account Number: 012-267-61-00100-1 | [Inbox](#) | My Shortcut | [Close](#)

Overview | Import | **Export** | Repayment | Guarantee | Enquiry | Management | Database

Inbox | Pending | Bills

Export LC

- Export LC
- DA/DP
- Pre-shipment Financing
- Export Invoice Discounting
- LC Transfer

LC Advising/Confirmation
 Packing Loan
 LC Collection/Advance
 Advance after Collection

[Add to My Shortcut](#) | [Print](#) | [Help](#) | [Glossary](#)

Total 4 Message(s), 0 Unread 0 Read [Search](#)

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

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中銀企業網上銀行 (apple1) | 繁體 | 简体 | Contact Us | HK Time: 2010/04/21
 BOC CORPORATE BANKING SERVICES ONLINE Bills Account Number: 012-267-61-00100-1 | [Inbox](#) | My Shortcut | [Close](#)

Overview | Import | **Export** | Repayment | Guarantee | Enquiry | Management | Database

Inbox | Pending | Bills

Export LC

- Export LC
- DA/DP
- Pre-shipment Financing
- Export Invoice Discounting
- LC Transfer

DA/DP Collection/Advance
 Advance after Collection

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Total 4 Message(s), 0 Unread 0 Read [Search](#)

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

[Conditions for Services](#) | [Important Notice](#) | [Security Information](#) | [Hyperlink Policy](#)

中銀企業網上銀行 (apple1) | 繁體 | 简体 | Contact Us | HK Time: 2010/04/21
 BOC CORPORATE BANKING SERVICES ONLINE Bills Account Number: 012-267-61-00100-1 | [Inbox](#) | My Shortcut | [Close](#)

Overview | Import | **Export** | Repayment | Guarantee | Enquiry | Management | Database

Inbox | Pending | Bills

Export LC

- Export LC
- DA/DP
- Pre-shipment Financing
- Export Invoice Discounting
- LC Transfer

LC Transfer Issuance
 LC Transfer Amendment

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Total 4 Message(s), 0 Unread 0 Read [Search](#)

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

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C Bank Guarantee and Standby LC

The screenshot shows the 'Bank Guarantee' menu selected. The 'Inbox' contains 4 messages. The table below lists the messages:

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

The screenshot shows the 'Standby LC' menu selected. The 'Inbox' contains 4 messages. The table below lists the messages:

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

D Repayment

The screenshot shows the 'Repayment' menu selected. The 'Inbox' contains 4 messages. The table below lists the messages:

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

E Enquiry

The screenshot shows the 'Enquiry' menu selected. The 'Inbox' contains 4 messages. The table below lists the messages:

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

F Overview, Management and Database

The screenshot shows the 'Selection' menu in the 'Inbox' section. The menu options are: Pending, Pending Authorisation, Bills Account Selection, Stored/Returned, and Deleted. Below the menu, there are search filters for 'Category' (set to 'All') and 'Unread/Read' status. A table of messages is displayed below the filters.

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

The screenshot shows the 'Management' menu in the 'Inbox' section. The menu options are: User Setting, User Enquiry, Limit Setting, Limit Enquiry, and Activity Log. Below the menu, there are search filters for 'Category' (set to 'All') and 'Unread/Read' status. A table of messages is displayed below the filters.

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

The screenshot shows the 'Database' menu in the 'Inbox' section. The menu options are: Counterparties, Templates, and Clauses. Below the menu, there are search filters for 'Category' (set to 'All') and 'Unread/Read' status. A table of messages is displayed below the filters.

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	265C22LC00015902
2009/11/03		LC Advising Notice	Exp LC Advising	265C22LA000182
2009/11/02	RE09BC0000000187	Appl. Rejected	Repay of EID	265C22ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	265C22IC000077

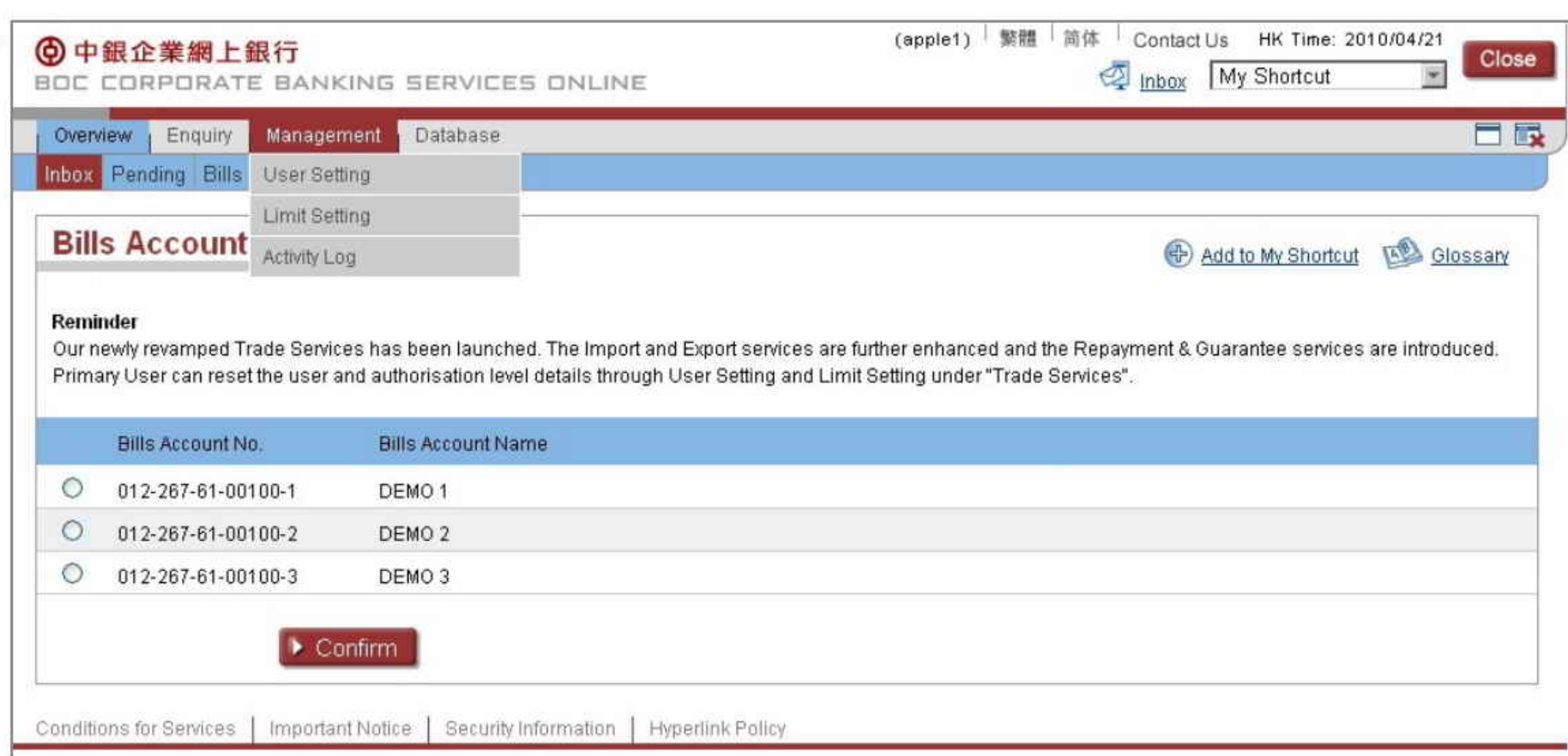
Read and Unread messages will be retained for 7 days after read and 14 days from the receipt date respectively.

Trade Services



Management

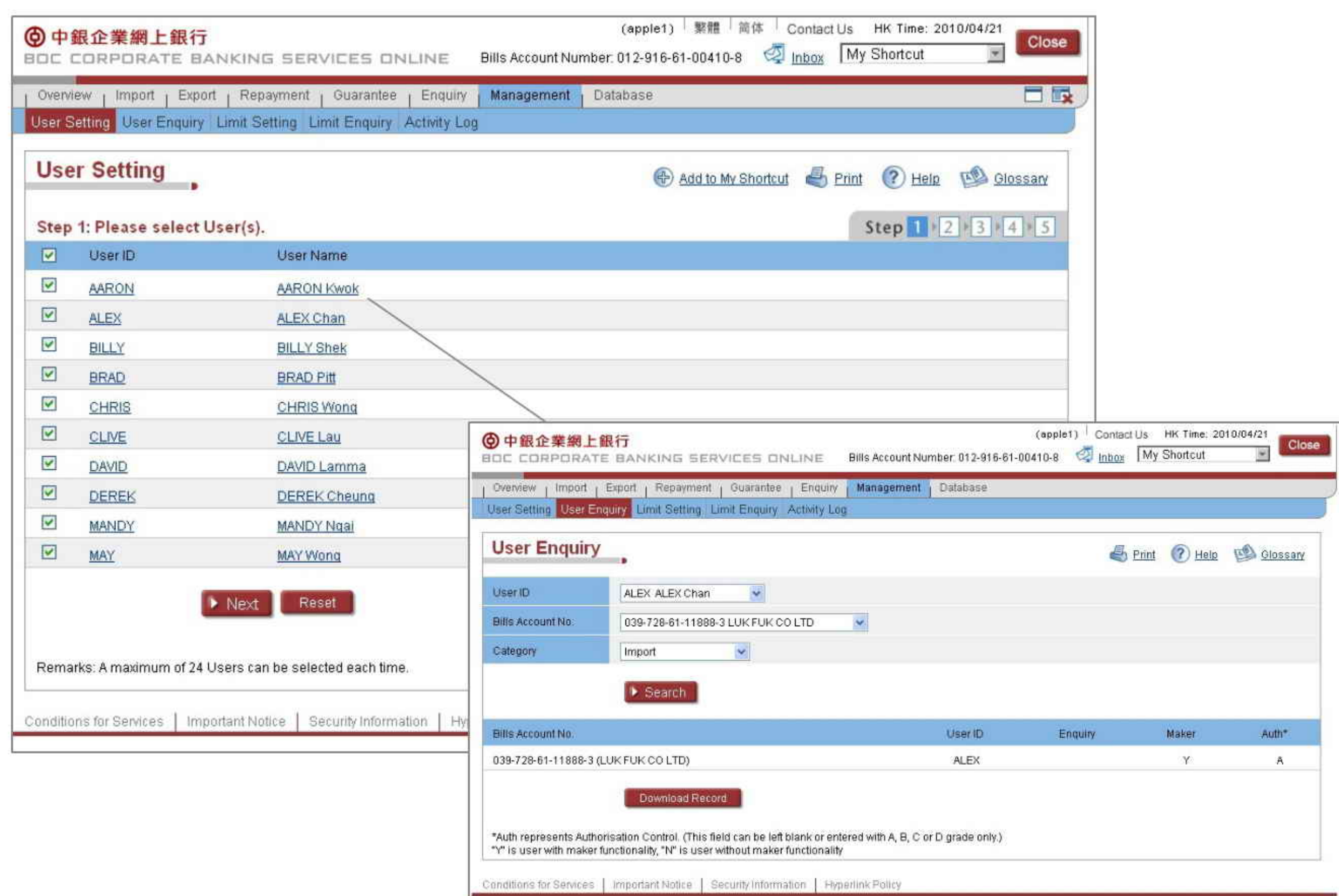
After entering the page of Trade Services under CBS Online, Primary Users can select **User Setting** or **Limit Setting** under **Management** without selecting any bills account number.



User Setting

Step 1: Select User

- Primary Users are required to select the User ID.
- A Maximum of 24 User IDs can be selected each time.
- Each User ID and User Name is embedded with a hyperlink. Primary Users can conveniently view the existing setting under each bills account.



Step 2: Update Users' Authorisation Level

- Primary Users can set the authorisation level of each user according to specified requirements.
- Primary Users may check **Maker/Enquiry** box. **Auth** box may be entered with A (the highest class), B, C or D (the lowest class).
- Primary Users may select users or enter authorisation level for each service category. Then, the system will automatically fill in the relevant field.
- The new settings will replace the existing settings.
- Each service category is embedded with a hyperlink. Primary Users may click to view business type in details.

The screenshot shows the 'User Setting' page with the following table structure:

User ID	All		Import		Export		Repayment		Guarantee		Credit Limit	Activity Log (All Users)	Setting
	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Enquiry	Enquiry	Enquiry
AARON	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
MAY	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Select users or enter authorisation level for each service category. Then, the system will automatically fill in the relevant field.

Step 3: Select Bills Account

- All settings will be applied to selected bills account.
- Each bills account number / name is embedded with a hyperlink. Primary Users can click to view the existing setting of users.

The screenshot shows the 'User Setting' page with the following table structure:

Bills Account Number	Bills Account Name
<input type="checkbox"/> 039-728-61-11888-3	LUK FUK CO LTD
<input checked="" type="checkbox"/> 012-916-61-00410-8	REM A/C 787-.....END

Step 4: Confirm setting

- Primary Users must verify all settings before authorisation.
- Due to the change of user’s authority, the system will list out all affected transactions in the **Transaction Information**, and remind you to take appropriate action. In the event that Primary Users continue the relevant setting, the related transactions will be returned.

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BOC CORPORATE BANKING SERVICES ONLINE
(apple1) | Contact Us HK Time: 2010/04/21
Close

Bills Account Number: 012-916-61-00410-8
Inbox My Shortcut

Overview | Import | Export | Repayment | Guarantee | Enquiry | **Management** | Database

User Setting | User Enquiry | Limit Setting | Limit Enquiry | Activity Log

User Setting Print Help Glossary

Please verify before confirming this application.

Step 4: Please Confirm. Step 1 2 3 4 5

Access Right

*Auth represents Authorisation Control. (This field can be left blank or entered with A, B, C or D grade only.)
*Y is user with maker functionality, *N is user without maker functionality

User ID	Import		Export		Repayment		Guarantee		Credit Limit	Activity Log (All Users)	Setting
	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Maker/Enquiry	Auth*	Enquiry	Enquiry	Enquiry
AARON	Y		N		N		N		N	N	N
ALEX	Y		N		N		N		N	N	N

Bills Account

Bills Account Number	Bills Account Name
039-728-61-11888-3	LUK FUK CO LTD
012-916-61-00410-8	REM A/C 787-*****-END

Transaction Information

Important: The above changes of user setting may affect the following transaction(s). Please check and complete the transaction(s) if applicable. 2009/11/04 15:43:48

Date	Type	Amount	User ID	Status
2009/10/29 16:14:29	Bank Guar Amend	USD 10,020.00	AARON	Pending

Authorisation

Authorisation Required	P
First Authorised By	AARON
E-Cert. Location	<input type="text"/> Browse
E-Cert. Password	<input type="text"/>

Back
Confirm

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Limit Setting

Step 1: Input Transaction Limit & Authorisation Level

- Primary Users may set the transaction limit and authorisation level according to specified requirement.
- Each service category (except “repayment”) can be set with up to 4 levels of transaction limit and authorisation in ascending order (no decimal place is required).
- Transaction limit with “ 999999999999 “ means no limitation for the transaction amount.
- Each service category is embedded with a hyperlink. Primary Users can click to access the business type in details.

Step 1: Please update Transaction Limit and Authorisation Level. Step 1 | 2 | 3 | 4

Category	Transaction Limit (HKD) ^	Authorisation Level #	Remarks
Import	10000	D <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	^1) If you prefer to uplift the limit restriction, you may fill in "999999999999". 2) The term refers to the amount field for each type of transaction, for example, - LC Issuance refers to "LC Amount" field. - LC Amendment refers to "LC Amount (after amendment)" field. #1) If Authorisation Level is marked with "", it means that no User may conduct any pertinent transaction or vice versa. 2) [A] [B] [C], for example, stands for instruction can be authorised by User with either one A grade or one B grade plus one C grade.
	20000	C <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
	30000	B <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
	40000	A <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
Export	30000	D <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
	40000	A <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
	50000	A <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
		<input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
Guarantee	999999999999	A <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
		<input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
		<input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
		<input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	
Repayment		* <input type="checkbox"/> / <input type="checkbox"/> <input type="checkbox"/>	

That means

0-10,000.00	D grade
10,000.01-20,000.00	C grade
20,000.01-30,000.00	B grade
30,000.01-40,000.00	A grade
40,000.01 or above	not allowed

Next Reset

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Step 2: Select Bills Account

- All settings will be applied to the selected bills account.
- Each bills account number/name is embedded with a hyperlink. Primary Users can click to view the existing limit setting.

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BOC CORPORATE BANKING SERVICES ONLINE | Bills Account Number: 012-916-61-00410-8 | Inbox | My Shortcut

Overview | Import | Export | Repayment | Guarantee | Enquiry | Management | Database

User Setting | User Enquiry | Limit Setting | Limit Enquiry | Activity Log

Limit Setting | Print | Help | Glossary

Step 2: Please select Bills Account Number. Step 1 | 2 | 3 | 4

Bills Account No.	Bills Account Name
<input type="checkbox"/> 039-728-61-11888-3	LUK FUJ CO LTD
<input checked="" type="checkbox"/> 012-916-61-00410-8	REM A/C 787- ---- -FND

Back Submit Reset

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Step 3: Confirm setting

- Primary Users must verify all settings before authorisation.
- Due to the change of user’s authority, the system will list out all affected transactions in the **Transaction Information** , and remind you to take appropriate action. In the event that Primary Users continue the relevant setting, the related transactions will be returned.

Limit Setting

Please verify before confirming this application.

Step 3: Please Confirm.

Limit & Authorisation

Category	Transaction Limit (HKD) ^	Authorisation Level #	Remarks
Import		*	^1) If you prefer to uplift the limit restriction, you may fill in "999999999999". 2) The term refers to the amount field for each type of transaction, for example, - LC Issuance refers to "LC Amount" field. - LC Amendment refers to "LC Amount (after amendment)" field. #1) If Authorisation Level is marked with "*", it means that no User may conduct any pertinent transaction or vice versa. 2) [A][B][C], for example, stands for instruction can be authorised by User with either one A grade or one B grade plus one C grade.
Export		*	
Guarantee		*	
Repayment		*	

Bills Account

Bills Account No.	Bills Account Name
039-728-81-11888-3	LUK FUK CO LTD
012-916-61-00410-8	REM A/C 787- - - - -END

Transaction Information

Important : The above changes may affect the following transaction(s). Please check and complete the transaction(s) if applicable. 2009/11/04 16:08:19

Date	Type	Amount	User ID	Status
2009/10/27 19:50:12	Imp Collection	HKD 200,000.00	AARON	Pending

Authorisation

Authorisation Required	P
First Authorised By	AARON
E-Cert. Location	<input type="text"/> <input type="button" value="Browse"/>
E-Cert. Password	<input type="text"/>

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Trade Services



LC Issuance

A Flow of Application

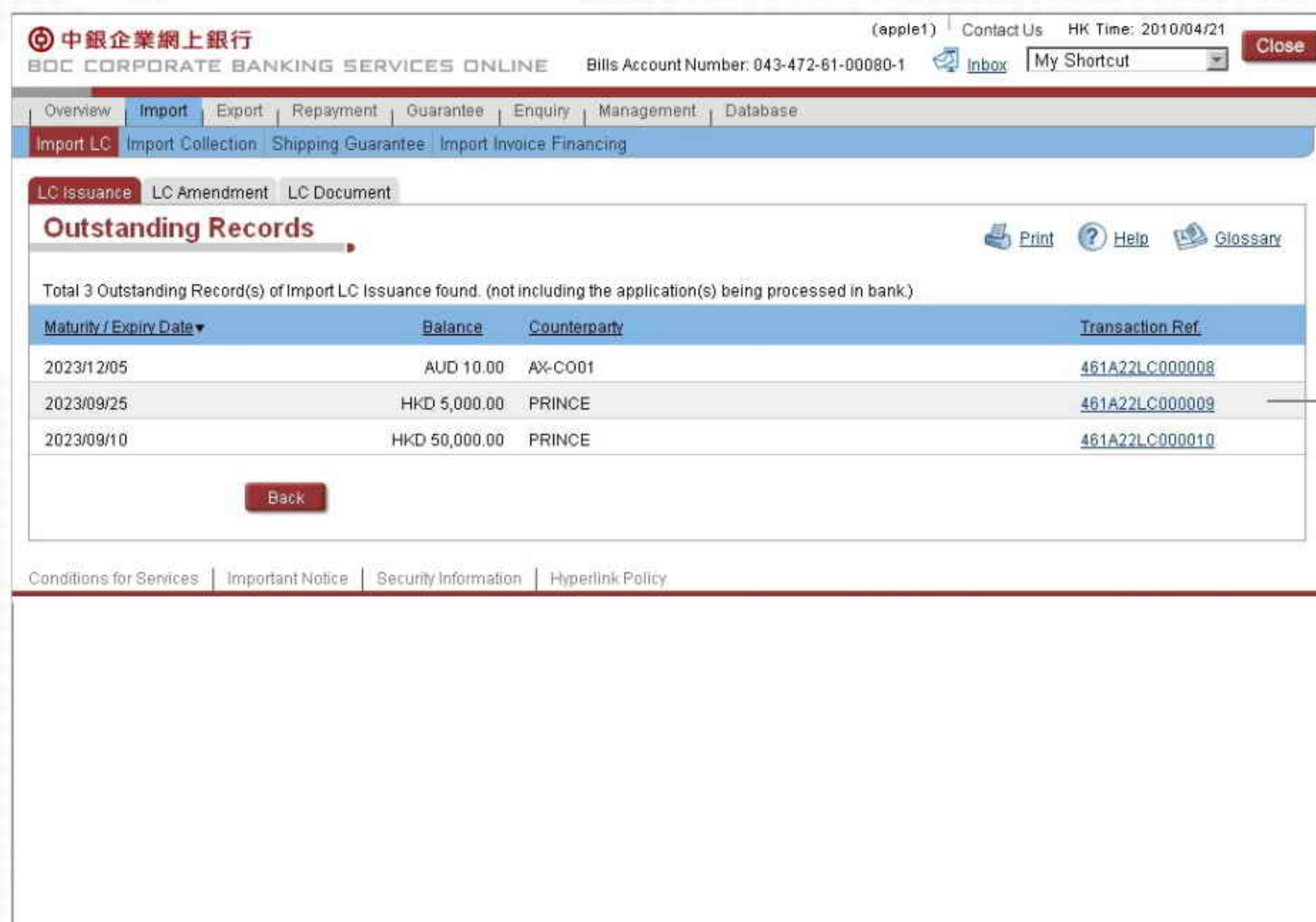
- i. **Step 1:** Makers can select **Import LC** under **Import** and then click **LC Issuance**.
- ii. **Step 2:**
 - a. Option 1: Makers input required data as shown on the screen.

The screenshot shows the 'LC Issuance' form in the BOC Corporate Banking Services Online system. The form is divided into several sections: 'General' with a large text area (Max. 65 characters x 4 rows), 'Contact Person' with a name and phone number field, 'Attachment' with an 'Upload File' button (System support upload a ".pdf" file and not exceeding 5MB), and 'Customer Internal Messages' with a text area (Max. 70 characters x 5 rows). At the bottom, there are buttons for 'Store', 'Store as Template', 'Submit', and 'Reset'. The top navigation bar includes 'Overview', 'Import', 'Export', 'Repayment', 'Guarantee', 'Enquiry', 'Management', and 'Database'. The 'Import LC' menu is active, showing 'Import LC Issuance', 'Import Collection', 'Shipping Guarantee', and 'Import Invoice Financing'.

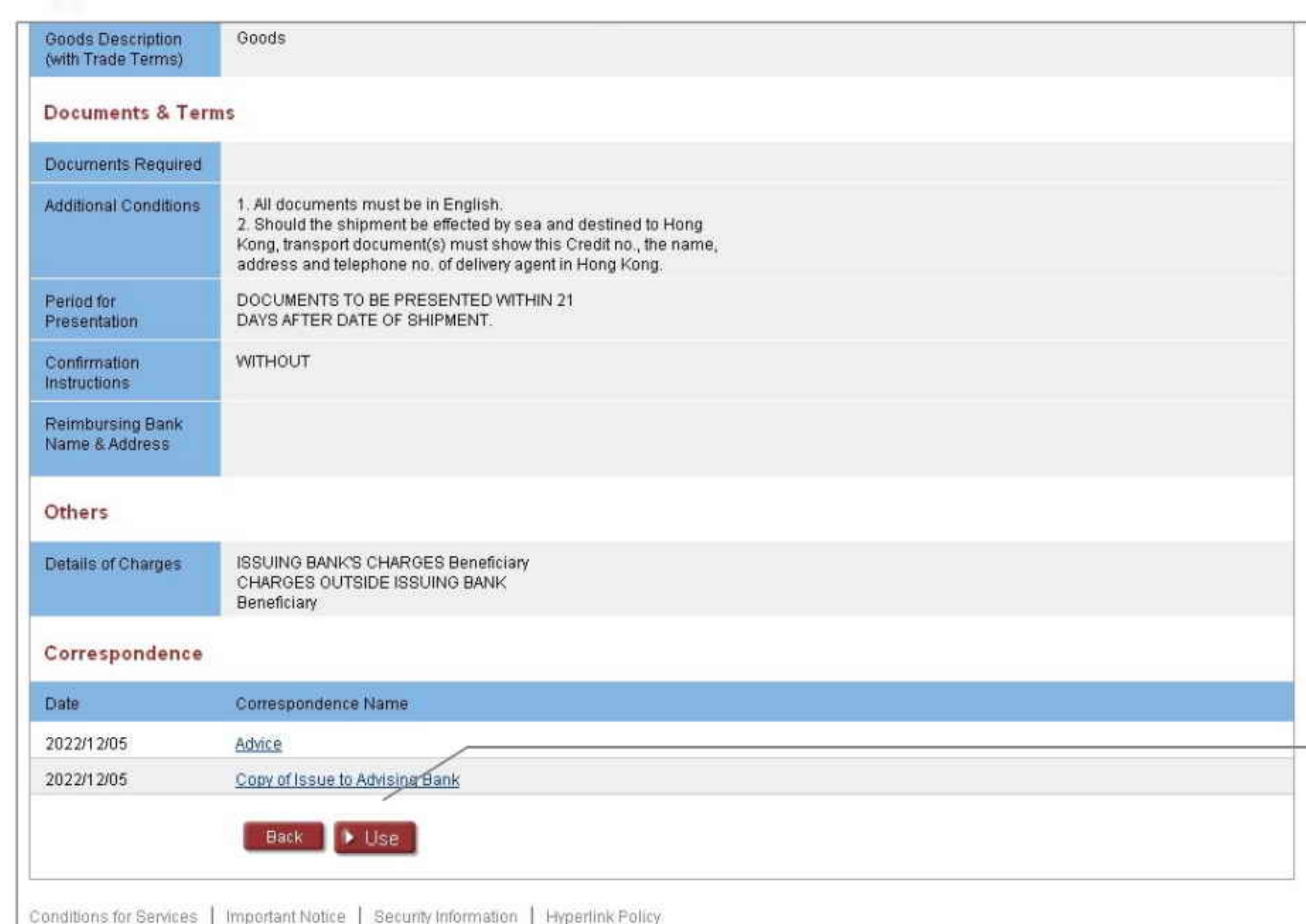
- b. Option 2: For makers who intend to apply for LC issuance, they can make use of the **Copy From** function to speed up the process if the relevant contents are similar to that of existing records. After searching and selecting an outstanding record, makers are required to click **Use** if the outstanding record is appropriate. Then, the system will transfer part of the existing details to the new application.

Select **Copy From** to speed up the application process

The screenshot shows the 'LC Issuance' form with the 'Copy From' function highlighted. The form is filled with data, including 'Application No.', 'Application Date (yyyy/mm/dd)', 'Customer Ref.', 'Back-to-Back LC' (Yes/No), 'Form of LC' (Irrevocable/Irrevocable Transferable), 'Expiry Date (yyyy/mm/dd)', 'Participant' (Applicant: REM A C 787.....END HSF), and 'Master LC No.'. The 'Copy From' button is highlighted in red, and a red box around it is connected to the text 'Select Copy From to speed up the application process'. The 'Send By' dropdown is set to 'Full Teletransmission'. The top navigation bar and 'Import LC' menu are also visible.

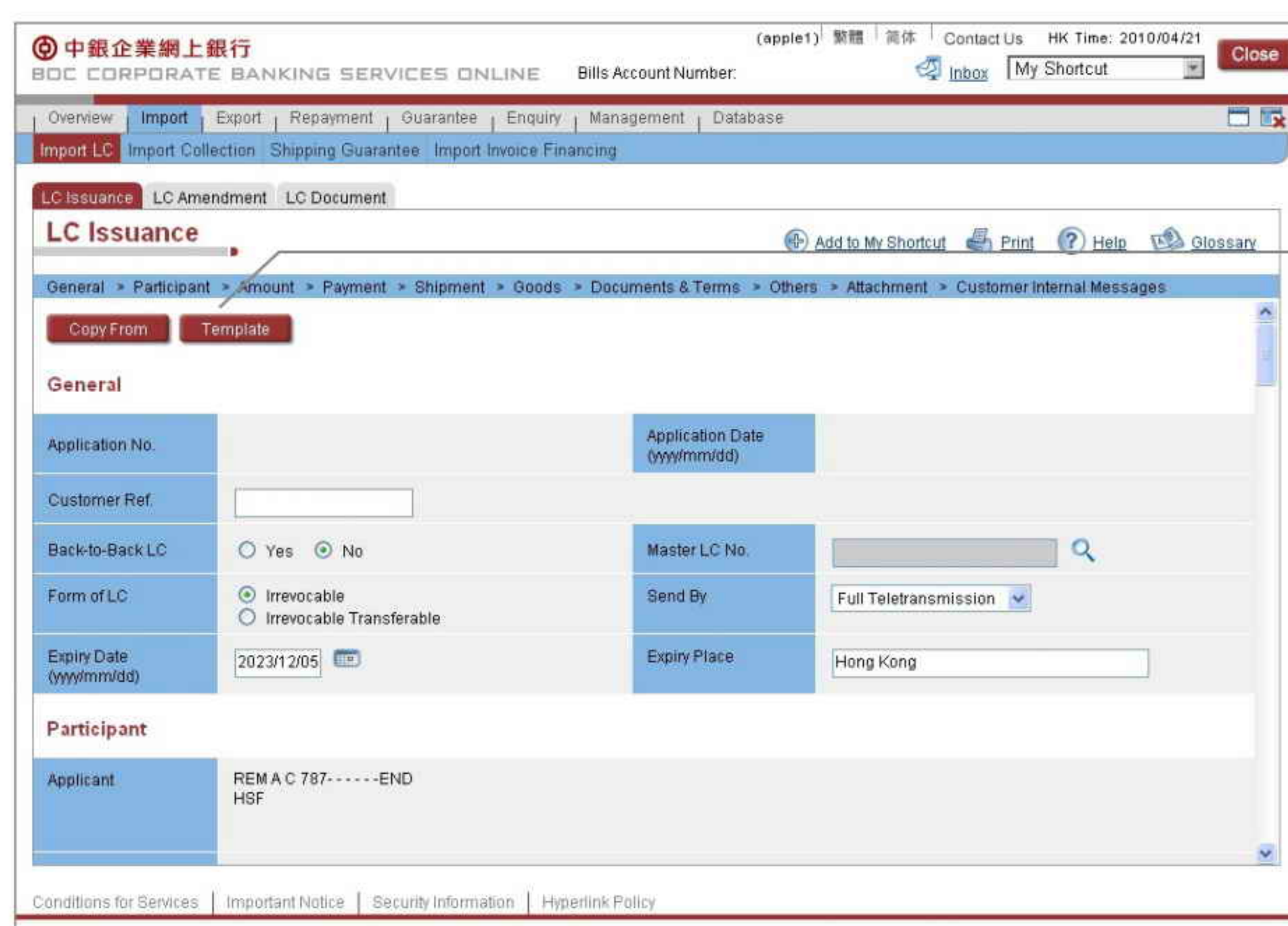


Makers search and select an outstanding record



After makers click **Use**, the system will transfer part of the existing details to the new application.

c. Option 3: Makers can opt to submit a LC issuance application with existing template. After clicking **Template**, makers can select a template from the list and then click **Use** if the details are appropriate. Then, details will be transferred to the application form.



Makers click **Template**.

The screenshot shows the 'Templates' section of the 'LC Issuance' module. It contains a table with the following data:

Template No.	Template Name
T:000	TestInstrToBankLength
T:123	TestBankInstr
T:LCL1	LC Insurrane 1
T:LCL2	TEST2
T:TESET7	TEST7

Select an appropriate template from the list

The screenshot shows the 'Confirmation Instructions' and 'Others' sections. The 'Confirmation Instructions' field is set to 'Without'. The 'Others' section includes fields for 'Issuing Bank's Charges', 'Charges outside Issuing Bank', 'Confirming Bank's Charges', 'Details of Charges', and 'Forward Contract'. The 'Instructions to Bank' field contains a long alphanumeric string. The 'Contact Person' field has a 'Phone No.' field next to it. At the bottom, there are 'Back' and 'Use' buttons.

Click **Use** to transfer the details to the application form after verifying the content.

iii. Step 3: Makers can input or amend data as shown on the screen and then click **Submit**

The screenshot shows the 'LC Issuance' form. It includes a breadcrumb trail: 'General > Participant > Amount > Payment > Shipment > Goods > Documents & Terms > Others > Attachment > Customer Internal Messages'. There are input fields for 'Contact Person' and 'Phone No.'. The 'Attachment' section has an 'Upload File' button and a note: '(System support upload a *.pdf file and not exceeding 5MB)'. The 'Customer Internal Messages' section has a large text area with a note: '(Max. 70 characters x 5 rows)'. At the bottom, there are 'Store', 'Store as Template', 'Submit', and 'Reset' buttons.

B Flow of Authorisation

- i. **Step 1:** Approvers with appropriate authorisation select **Pending** under **Overview**, and then click **Pending Authorisation**.

中銀企業網上銀行
BOC CORPORATE BANKING SERVICES ONLINE Bills Account Number: 012-267-61-00100-1

Overview | Import | Export | Repayment | Guarantee | Enquiry | Management | Database

Inbox: Pending Bills Account Selection

Pending Authorisation | Stored/Returned | Deleted

Total 3 Transaction(s) Pending for Authorisation.

Date	Maker	Authorised by	Auth. Required	Amount	Counterparty	Type
2009/11/03 15:28:12	Kitty		C	HKD 100.00	AX-C001	Imp Inv Finance
2009/11/03 08:15:09	Apple3		A	USD 100.00	AX-C001	Pre-ship Finance
2009/11/01 09:02:08	Hello		D	HKD 2,526.00	NG SIU WAN	Imp Collection

Records will be returned to maker at 15 days after latest authorising date or submitting date without completion of authorisation.

Conditions for Services | Important Notice | Security Information | Hyperlink Policy

- ii. **Step 2:** All application details will be displayed upon selection of an application by approvers. Approvers may click **Authorise** to approve the application, and confirmation page will be shown with all application details. After choosing e-Certificate and entering password, approvers then click **Confirm** to complete.

Remittance Information

Others

Details of Charges: Your bank charges are to be borne by our account. Charges outside your bank are to be borne by the Supplier. Please debit the interest, commission and/or charges from the following account: Account No.: 043-472-1-001393-9 Currency: HKD

Instructions to Bank: Instructions to Bank

Contact Person: Mr. test1

Phone No.: 27777778

Attachment

Customer Internal Messages

Remark: Please note that the related invoice(s) and/or supporting document(s), if any, together with the printout of this application must be sent to the Bank within two (2) working days from the application date. The application will be pending until receipt of the said document(s).

Back | Authorise | Return | Delete

Instructions to Bank: Instructions to Bank

Contact Person: Mr. test1

Phone No.: 27777778

Attachment

Customer Internal Messages

Remark: Please note that the related invoice(s) and/or supporting document(s), if any, together with the printout of this application must be sent to the Bank within two (2) working days from the application date. The application will be pending until receipt of the said document(s).

Authorisation

Authorisation Required: D

First Authorised By: AARON

E-Cert Location: [Browse]

E-Cert Password: []

We, acting for and on behalf of the Customer, have read and understood the terms and conditions in respect of this Import Invoice Financing application and hereby agree and confirm that this application shall be subject to the said terms and conditions as may be amended from time to time by your Bank at its sole discretion.

Back | Confirm | Cancel

② Function Keys

i. Search Key 🔍

Makers may search for and use the counterparty details and clauses in the database via Search Key 🔍.

Makers can search for the counterparty details via Search Key 🔍 in the database

Use the counterparty details in the database

Makers can search for clauses in the database via Search Key 🔍

Use the clauses in the database

ii. Store

Makers may temporarily store the incomplete application. The application will be stored in **Overview** > **Pending** > **Stored/Returned**.

Makers may temporarily store the incomplete application not yet been completed

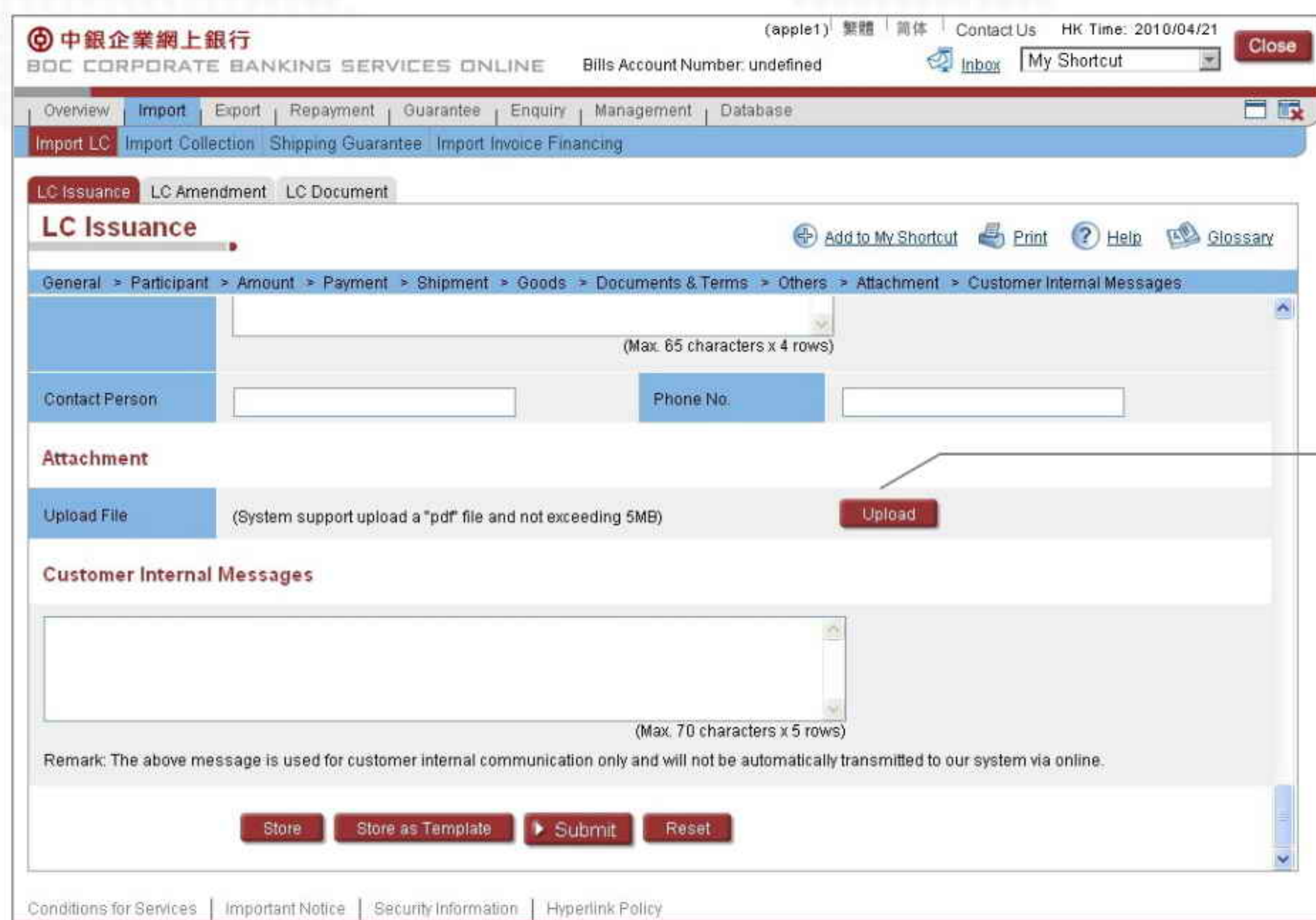
Date	Status	Maker	Returned by	Amount	Counterparty	Type
2009/11/03 13:11:31	Stored	User6	Apple1	GBP 778,500.00	Jan Inc.	Bank Guar Issuance
2009/11/03 11:32:00	Returned	Kitty	Apple3	HKD 255.33	William Inc.	Imp LC Issuance

The application will be stored in

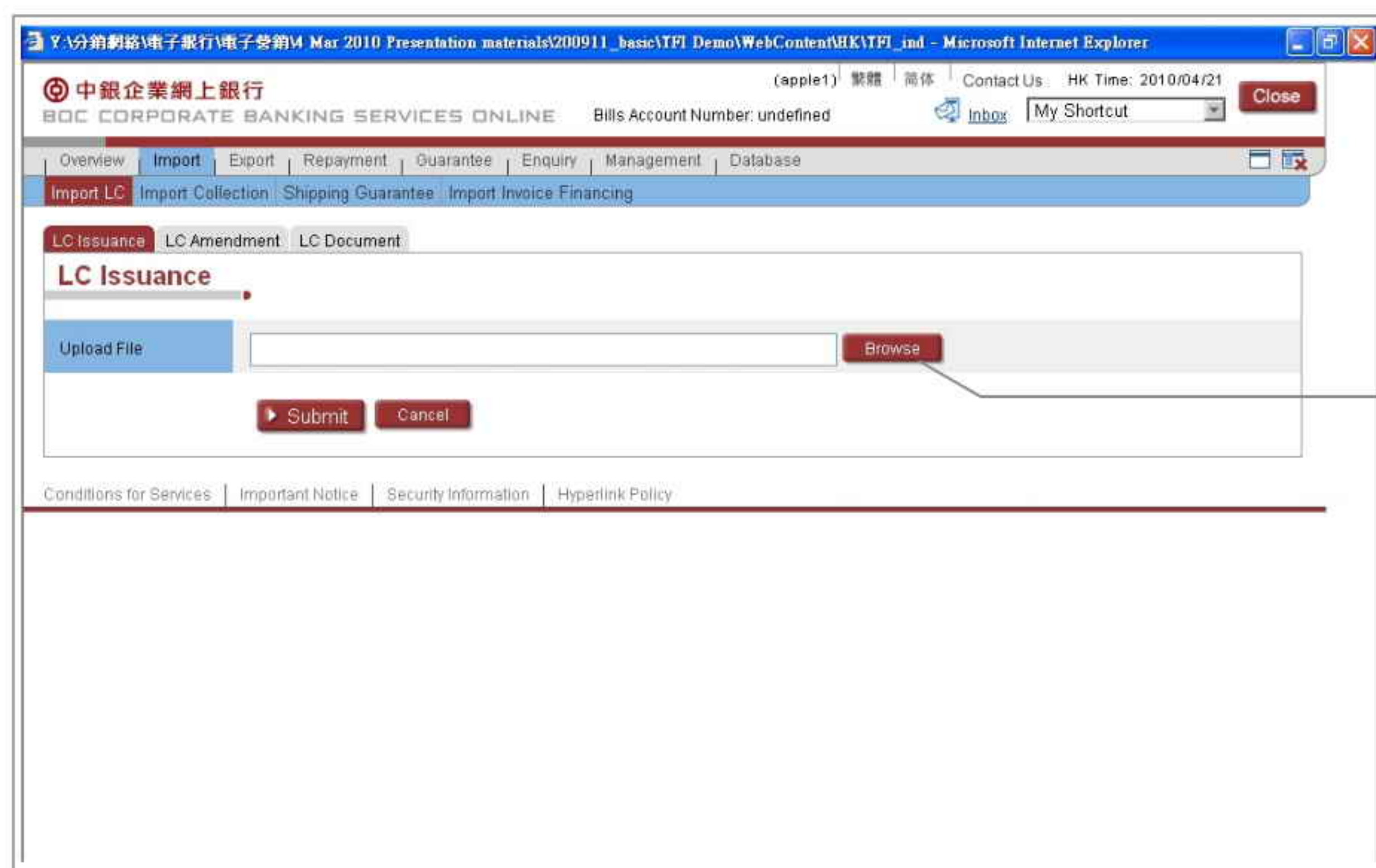
- Overview** >
- Pending** >
- Stored/Returned**

iii.Upload

When makers click **Upload**, the screen will be switched to an upload page in which makers click **Browse** to select a file to be uploaded. Upon completion of file upload, makers can click **Submit** and application screen will appear again.



Makers click **Upload**



Makers click **Browse** to select a file to be uploaded. Upon completion, please click **Submit** and the application screen will appear again.

Trade Services



Enquiry of Real-time Transaction Records & Application Status

A Enquiry of Real-time Transaction Records

- i. After selecting **Outstanding Records** under **Enquiry**, users can access transaction details according to a prescribed criteria, including category, type, LC number, transaction reference, balance, maturity/expiry date or counterparty.
- ii. When users input searching criteria and click **Search**, the latest transaction details will then be displayed.

B Enquiry of Application Status

- i. Users can select **Inbox** under **Overview** to access the application status.

Date	Application No.	Category	Type	Transaction Ref.
2009/11/03		Advice of Discrep.	Imp LC Document	285C21LC00015802
2009/11/03		LC Advising Notice	Exp LC Advising	285C21LA009162
2009/11/02	RE09BC000000187	Appl. Rejected	Repay of EID	285C21ED000023
2009/11/01		Advice of Imp Coll.	Imp Collection	285C21CC000077

- ii. Users may also select **Transaction Status** under **Enquiry** and then access the application status according to a prescribed criteria, including status, category, type, maker or application number.

The screenshot shows the 'Transaction Status' enquiry page. The 'Status' dropdown menu is open, displaying options: 'All Uncompleted', 'Stored', 'Pending Authorisation', 'Returned', 'Sent', 'WIP', 'Rejected within 14 days', and 'Completed within 14 days'. Other fields like 'Category', 'Type', 'Maker', and 'Application No.' are visible but not selected.

The screenshot shows the 'Transaction Status' enquiry page. The 'Category' dropdown menu is open, displaying options: 'All', 'Import', 'Export', 'Repayment', and 'Guarantee'. Other fields are visible but not selected.

The screenshot shows the 'Transaction Status' enquiry page. The 'Type' dropdown menu is open, displaying options: 'Import LC Issuance', 'Import LC Amendment', 'Import LC Document', 'Import Collection', 'Shipping Guarantee', and 'Import Invoice Financing'. Other fields are visible but not selected.

The screenshot shows the 'Transaction Status' enquiry page. The 'Maker' dropdown menu is open, displaying a list of names: 'All', 'AARON', 'ALEX', 'BILLY', 'BRAD', 'CHRIS', 'CLIVE', 'DAVID', 'DEREK', 'MANDY', and 'MAY'. Other fields are visible but not selected.

The screenshot shows the 'Transaction Status' enquiry page with search results displayed in a table. The table has columns for Date, Status, Type, Maker, Amount, and Application No. There are two rows of results.

Date	Status	Type	Maker	Amount	Application No.
2009/10/31	Stored	Imp LC Issuance	Mary	AUD 770.00	LC09BC000002704
2009/10/30	Stored	Imp LC Issuance	Susan	AUD 222.15	LC09BC000002703

Below the table, there is a note: 'Total 2 Transaction(s) found. (Users can only view transaction(s) according to their scope of authority/assess right)'. A 'Download Record' button is located at the bottom of the results area.

Search results

Investment Services



To apply for the CBS Online Investment Function, you may visit any of our branches or commercial centres (relevant investment account must have already been opened) and submit the completed “Application/Amendment Form for Investment Function under BOC Corporate Banking Services Online” and authorize designated Investment Function User(s) to access our online investment services.

Note:

- 1.The above service only applies to the CBS Online Investment Function Users authorized by your company.
- 2.Only one CBS Online Investment Function User is allowed to conduct investment transactions during the same time span.
- 3.There is no upper limit of the investment amount.
- 4.Opening of investment account cannot be processed via CBS Online. The relevant investment account must have already been opened.
- 5.Your company’s authorized representative is required to complete the “Questionnaire on Investment Preference”* on a regular basis at your account-opening branch.
- 6.If the risk rating of the investment services/products selected by your company is higher than your risk tolerance level, the relevant transaction will be rejected by our system accordingly.
- 7.To add or change the authorized CBS Online Investment Function Users, please complete and submit the “Application/Amendment Form for Investment Function under BOC Corporate Banking Service Online” and we will process your instructions accordingly.
- 8.CBS Online Investment Function is not applicable for cash management customers.

* For details of “Questionnaire on Investment Preference”, please refer to page 18.

Risk Disclosure

Investments involve risks. Before making any investment decision, you should carefully read the relevant offering documents including (in particular) the risk disclosure statement, and make sure you understand the nature of and the risks involved in the investment.

Investment Services



Access to investment services

Step 1: Login to CBS Online

中銀企業網上銀行
BOC CORPORATE BANKING SERVICES ONLINE

Pay & Receive Trade Services Loans Market Info. Others Management

Welcome to BOC Corporate Banking Services Online

Please select services
"Customs & Excise Department - Duty Collection" Enter

Notices
Your e-Cert will expire on 2011/09/19. You will receive the download notification if the renewal fee has been successfully deducted from your company's settlement account. Otherwise, the e-Cert renewal will not be processed. Your BOC Corporate Banking Services Online will be affected. You will have to apply for a new e-Cert to resume the service.
Your password has not been updated within a specified period, to ensure your password to be safe and confidential, please update your password first.

Last Login Information

HK Date	HK Time	Details	Status
2010/04/22	15:25:11	Login	Succeeded
2010/04/22	15:25:42	Logout	Succeeded

Last Transaction (Not include transactions created in the "Trade Services" and "Investment" of CBS Online)

HK Date	HK Time	Transaction	Reference	Status
2009/12/16	14:29:56	Time Deposit (Time Deposit Placing)	H087000310	Pending Authorisation

Attention:
-- Please logout to leave.
-- Please change your password occasionally.

Step 2: After login, please select **Investment** under **Others** (only applies to authorised CBS Online Investment Function Users) and then enter your e-Cert. password.

中銀企業網上銀行
BOC CORPORATE BANKING SERVICES ONLINE

Pay & Receive Trade Services Loans Market Information Others Management

Bank Message Payroll Autopay Insurance Consolidated Statement Investment Template/ Other Forms Pending Authorisation TFP Bonus Point Scheme

Investment
(* Mandatory Field) AUTH PEND Print HELP

Investment
e-Cert / e-Cert Storage Device Password* : *

Only one user from the same CBS Online Account is allowed to access the CBS Online Investment Service at any one time.
* Please enter e-Cert Password if you are using USB as storage media.
Please enter e-Cert Storage Device Password if you are using I-Key / StarKey as storage media.

Submit

Step 3: Main page of investment services

中國銀行(香港)
BANK OF CHINA (HONG KONG)

Home 繁體 简体 Contact Us HK Time: 2026/11/27 My Shortcut Close

Investment | Setting

Stock Information

HK Major Indices

Market Turnover	HSI	HSCEI	HSCCI	GEM	HSFMI25
33.25B	20608.64 ↓ -117.54 (-0.57%)	11858.46 ↓ -117.19 (-0.98%)	4013.99 ↓ -5.65 (-0.14%)	791.54 ↑ 8.55 (1.09%)	7292.27 ↓ -59.70 (-0.82%)

Stock Information Last Updated: 2010/04/22 15:28:57 HKT

Information provided by CFI

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Investment Services



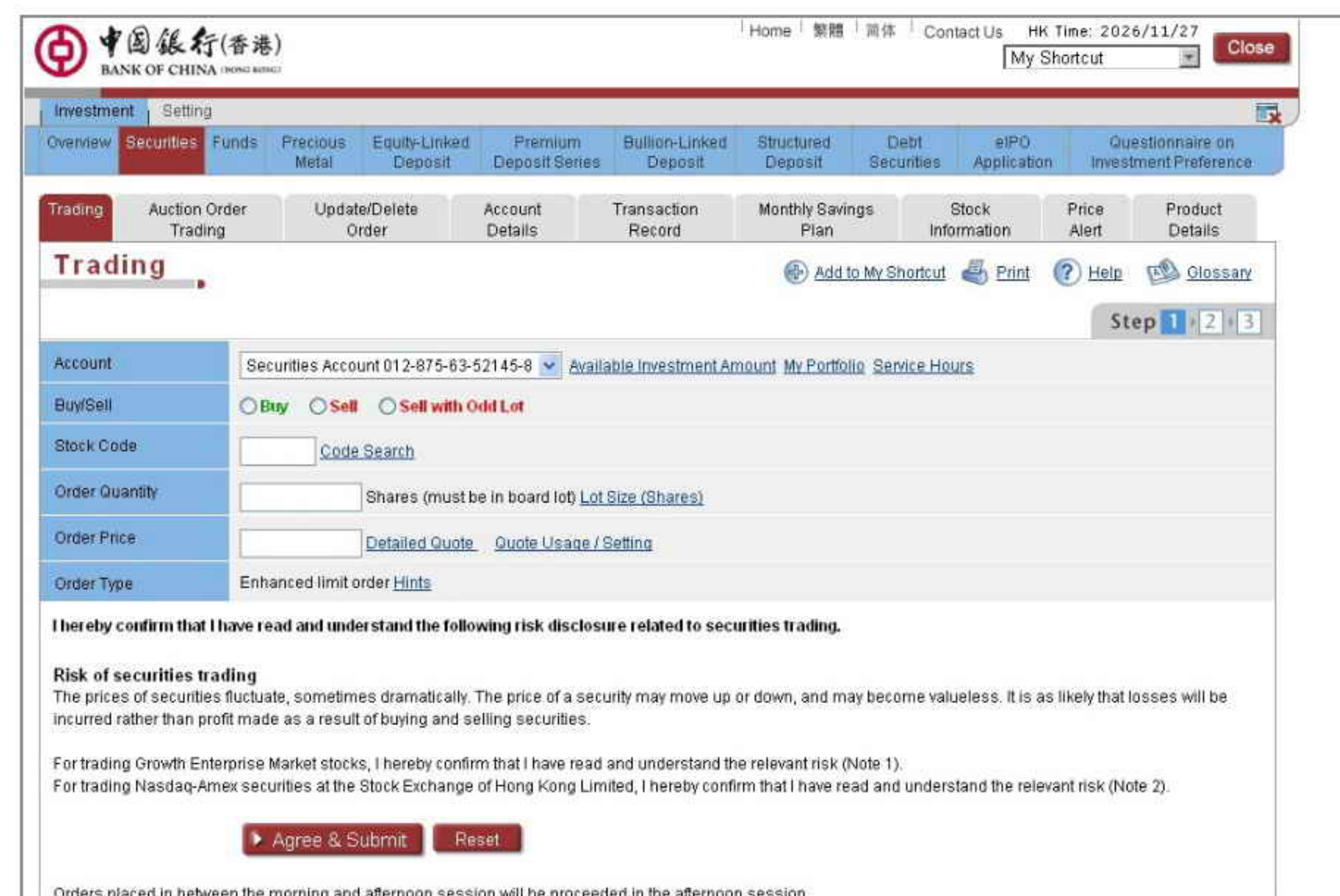
Transaction process

In order for you to fully experience the advantages of CBS Online Investment Function, we now take securities trading as an example to demonstrate its hassle-free transaction process.

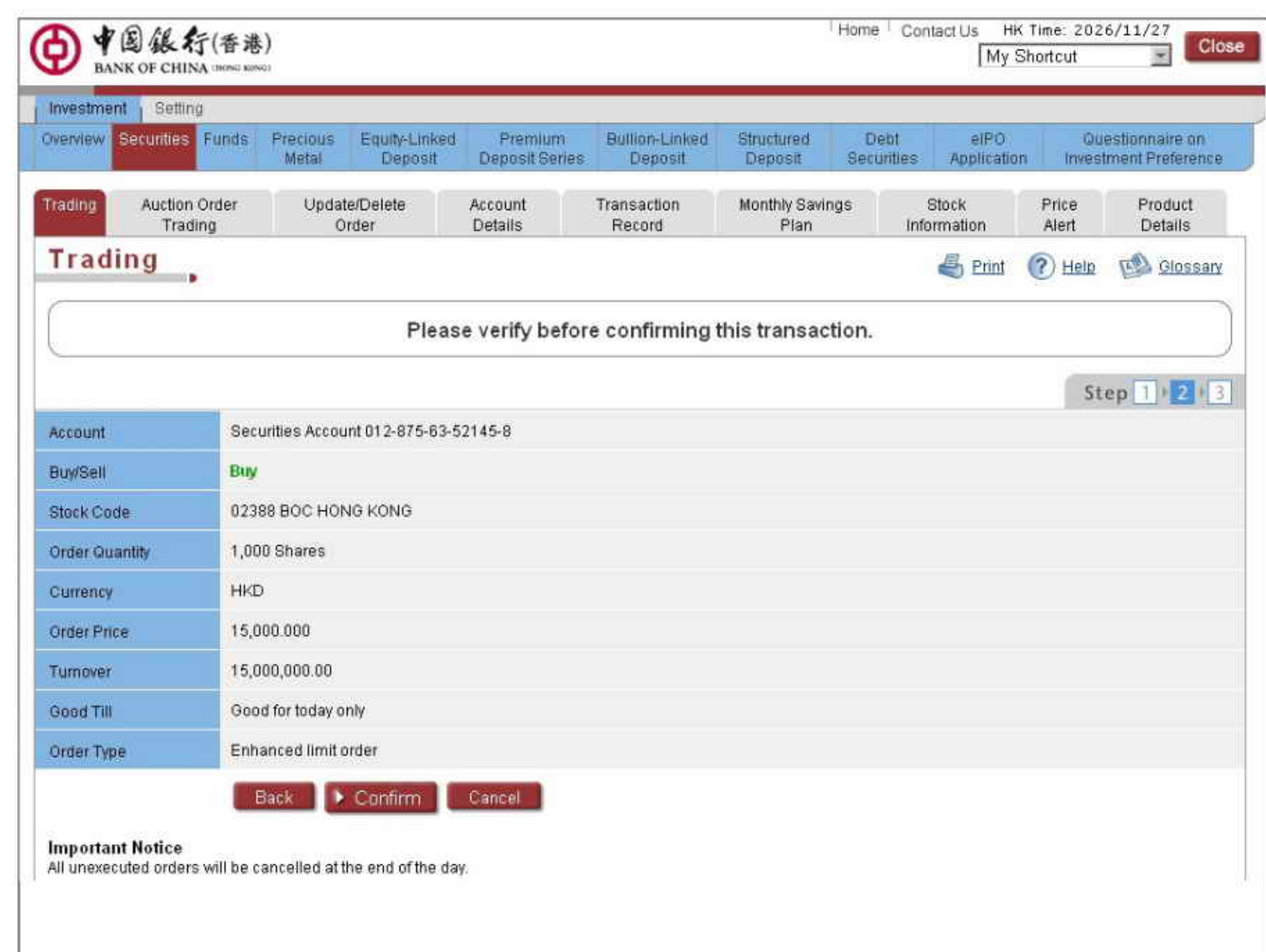
Step 1: Click **Investment** and choose **Securities**, then select **Trading** to proceed.



Step 2: Enter your instruction on the trading page, then key-in the Stock Code, Order Quantity and Order Price before clicking **Submit**.



Step 3: Please verify all details on the page, and then click **Confirm**.



Step 4: Upon acceptance of your instruction, the page will display the Order Number for your future reference.

The screenshot shows the 'Trading' section of the BOC Corporate Banking Services Online interface. A green message box states: "Buy - Order is being processed. The processing status will be sent you later by E-mail and SMS (if applicable). Order Number¹: 1127010000251". Below this, a table displays order details:

Account	Securities Account 012-875-63-52145-8
Buy/Sell	Buy
Stock Code	02388 BOC HONG KONG
Order Quantity	1,000 Shares
Currency	HKD
Order Price	15,000.000
Turnover	15,000,000.00
Additional Charges*	31,350.00 (Brokerage Fee of HKD 15,000.00 included)
Total Amount	15,031,350.00
Good Till	Good for today only
Order Type	Enhanced limit order
Order Date & Time	(HK Time) 2010/04/22 15:32:21

Footnote: ¹ If personal customers want to enquire, update or delete orders submitted via Internet Banking through Mobile Banking, the reference number to be input will be the 7th to 12th digits of the above reference number. This is not applicable to the orders including odd lot or odd lot under monthly savings plan.
* The additional charges also include stamp duty, transaction levy and trading fee.

Step 5: You can conveniently access your recent securities trading records under **Transaction Record** section.

The screenshot shows the 'Transaction Record' section of the BOC Corporate Banking Services Online interface. It includes search filters for Record Type (Transaction Record), Day (Trading Day) (Today), and Order Medium (All). A table displays the transaction records:

Order Date & Time	Stock (Code) Name	Buy/Sell	Order Quantity	Currency	Order Price	Status ¹	Confirmed Quantity	Order Type	Good Till	Order Number ²
2026/11/27 15:23:17	02388 BOC HONG KONG	Buy	1,000	HKD	15,000.000	Client Cancelled	0	Enhanced Limit Order	2026/11/27	112701000022
2026/11/27 15:32:22	02388 BOC HONG KONG	Buy	1,000	HKD	15,000.000	Processing	0	Enhanced Limit Order	2026/11/27	112701000025

Information last updated at HK Time 2010/04/22 15:28:36

The odd lot of the designated rights will be traded at the prevailing market price. The order status will soon be available for your reference.

¹ The order status is for your reference only, please click the order number for details.
² If personal customers want to change or Delete Orders submitted via Internet Banking through Mobile Banking, the reference number to be input will be the 7th to 12th digits of the

Investment Services



Note:

1. The Primary user as your company’s representative is required to complete the “Questionnaire on Investment Preference” on a regular basis at your account-opening branch.
2. If the risk rating of the investment services/products selected by your company is higher than your risk tolerance level, the relevant transaction will be rejected by our system accordingly.

Actions related to “Questionnaire on Investment Preference” are as follows:

	Status	Action
1	“Questionnaire on Investment Preference” will expire	Notice will be sent to customers but customers can still conduct investment transactions via internet.
2	“Questionnaire on Investment Preference” has expired	Notice will be sent to customers and all investment transactions via internet will be rejected.
3	Results of “Questionnaire on Investment Preference” is not in line with risk rating of the product	Transactions rejected
4	“Questionnaire on Investment Preference” has not been completed	Transactions rejected

Daily Supervision



Daily Supervision

CBS Online comes with a daily supervision service to let the primary user oversee and check the account activities. Each user can check his/her own transaction history*. Primary user may also authorize delegate users to access other users' transaction records.

Daily supervision covers the followings:

- Enquiry of transaction status
- Accesss to authorized pending transactions
- Enquiry of incoming / outgoing messages
- Enquiry of the holder's account details
- Enquiry of user setup status

In addition, every time you conduct an investment transaction through CBS Online, an account advice will be issued by post on the next following working day, setting out details of all the transactions conducted through CBS Online that day and the relevant results. You will therefore receive the latest information of your account and transactions.

*As investment transaction is shown on the main page, the primary user must also be a CBS Online Investment Function User in order to monitor the investment transactions.

Transaction Hours



The service hours of various transactions available on CBS Online differ. For details, please refer to “Help” of CBS Online. In the event that severe weather conditions (such as a typhoon or black rainstorm signal is in force) affecting the Bank’s actual business hours, the service hours of CBS Online may also be adjusted accordingly. In addition, the Bank reserves the right to modify its business hours as needed without prior notice.

Transactions conducted after the cut-off time

These transactions will not be conducted instantly. However, users are allowed to pre-register pending transactions for the followings:

1 Transfer (Participating Bank Transfer / Multi – Account Transfer)

You have to select the effective date (subject to a maximum of 50 days), and your instruction will be processed on the designated date.

2 Remittance Application

For those applications submitted after the cut-off time, the following message will be marked in red to remind the user:

“ Your application will be processed on the next working day.”

Important Notice



Information Retainment

For transactions conducted via CBS Online, the relevant details will be retained for a certain period of time. As such, you can access the relevant information within this period.

- Successful Transaction – Information will be retained for 2 working days (including the transaction date)
- Statement Information – Transaction details of your account will be retained for a certain period of time (excluding the date of request)
- Viewed E-mails – Viewed emails will be retained for 3 working days (including the day of viewing this email). For e-mails that have not been read, they will be retained for 1 year.
- Pending Authorization – Transaction will be automatically cancelled if no authorization is received after 7 working days (including the transaction date)
- Auto-proceed Transaction – Information will be retained for 2 working days (including the transaction date) after being rejected.

① Character/Symbols

Generally speaking, CBS Online only accepts the following characters / symbols:

A B C D E F G H I J K L M N O P Q R S T U V W X Y Z

0 1 2 3 4 5 6 7 8 9

@ # \$ % ! & * () _ + - = : ; ' ? , . /

The following symbols are not applicable:

~ ` | " < > ^ [] { } \

The following symbols and characters are not applicable to Letter of Credit application and outward remittance:

< | & ! \$ * ; % _ > # @ : ^ \ [] =

NNNN QTA ZCZC

Note: In order to meet the requirements of telegraphic format, you must not leave any blank space at the beginning of each line when applying for Letter of Credit or outward remittance.

② Chinese Character Input

Currently, Chinese character input (BIG 5 CODE) is only available at the Traditional Chinese version of CBS Online, and applicable to outward remittance information like name of receiving bank, name and address of beneficiary, details of payment and “Beneficiary Account Control” under “Management”.

In view of the great numbers of font data bank in the market and the lack of a dependable standard among them, we only accept those fonts which are included in our primary data bank. If your data is rejected, please make sure the fonts are included in our primary data bank.

3 Data Verification

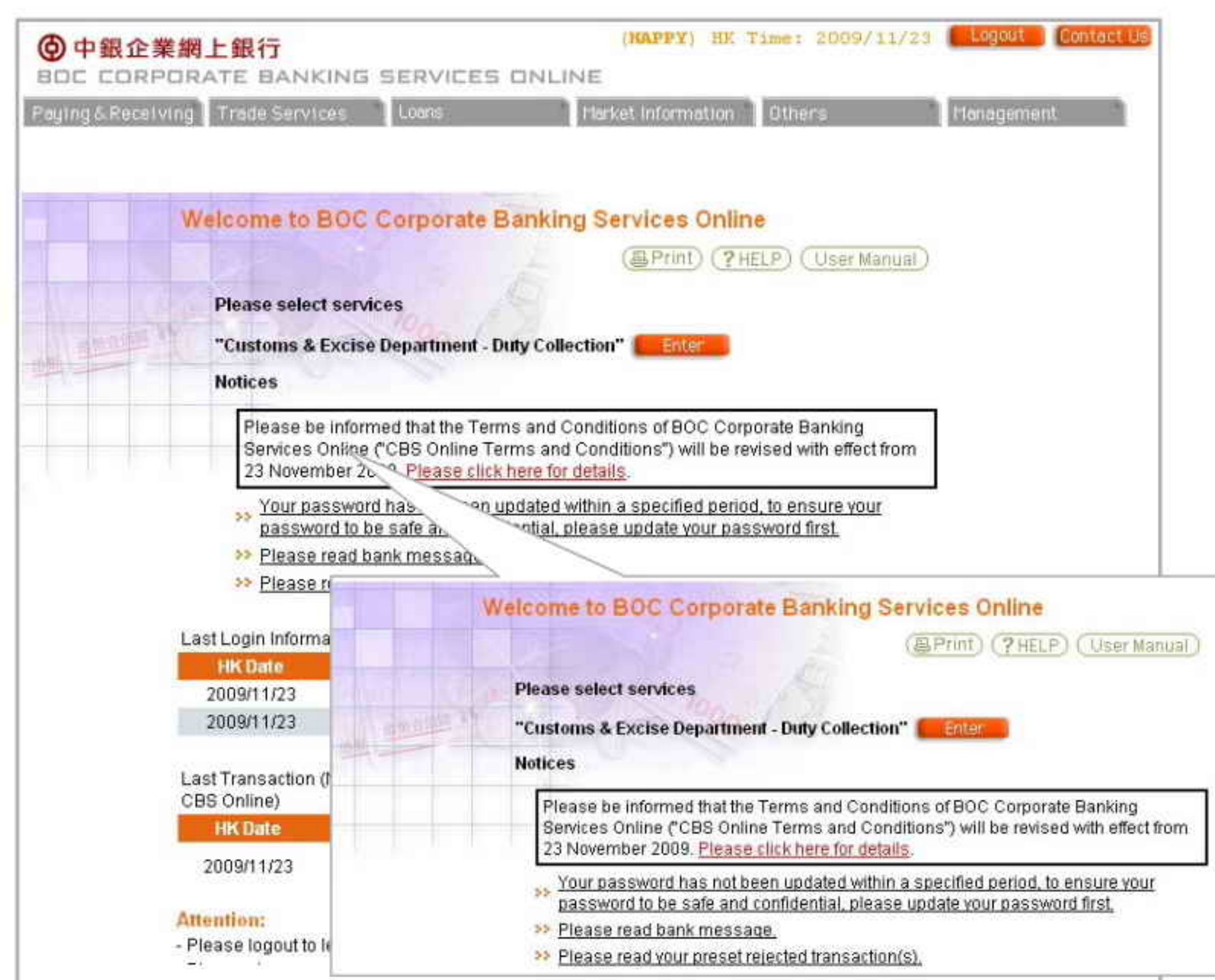
Please carefully verify all data before confirmation. No amendment or deletion can be made after the transaction is submitted.

CBS Online is operated via a digit-based system. Once a transaction is confirmed, it will be processed immediately in accordance with the account information provided by you. We bear no responsibility to ensure that the account number and the name of account holder is matched. Therefore, please make sure all account information is correct before you confirm any transaction.

Some semi auto-proceed transactions (such as Telegraphic Transfer, Demand Draft Remittance as well as Payment to Local Bank) will be processed within the Bank's working hours upon receipt of your instruction. You may access the transaction status under "Activity Query".

Take remittance as an example. In addition to providing all relevant information, you must specify the region and country of the corresponding bank to which the funds are transferred. Once you have sent your remittance instruction to the Bank, the relevant funds and handling fee will be debited from your account accordingly. Remittance instructions placed after cut-off time will be processed within a certain period of time specified by the Bank. However, your instruction will be rejected due to insufficient available balance or other reasons which do not allow the Bank to debit the funds from your account. Please ensure sufficient funds in your account, and check the progress of your remittance instruction under "Today's Transaction" and "Application in Progress" of "Activity Query". Regardless of the transaction result, all incurred charges and difference on foreign exchange will be paid by customers.

4 Reminder Messages



1. After your login to CBS Online, your last login and transaction record will be displayed on the page.

If there are some reminder messages such as "Transaction(s) require authorization", "Please read bank message", "Please read your preset but rejected transaction(s)" or "Your password has not been updated within a specified period. To protect your company's interest, please change your password immediately." appearing underneath the "Notices", simply click the link and go to the relevant pages for viewing and processing.



2. When messages like "AUTH PEND", "MSG PEND", "AUTO PROC REJ" appear on the upper right corner of the screen during transaction, please read the note and take appropriate action.

Contact Us



Customer Service Hotline of CBS online & CBS Phone Banking

For any enquiries regarding **CBS Online** and **CBS Phone Banking Service**, please call the following hotline during the office hours.

Bank of China (Hong Kong) Limited : (852) 3988 2288

Nanyang Commercial Bank Limited : (852) 2622 2633

Chiyu Banking Corporation Limited : (852) 2840 1600 (For Boc Corporate Banking Services only)

Office Hours

Monday to Friday : 9:00 - 18:00

Except Saturday, Sunday and Public Holidays



中國銀行(香港)

BANK OF CHINA (HONG KONG)