

Mobile Banking FAQ

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About Mobile Banking

1. What is Mobile Banking?
 - Mobile Banking provides general banking and investment services through the mobile network platform. The easy and user-friendly interface is great for anyone who wants to manage their finances conveniently from wherever they are using their handset.
2. How to activate Mobile Banking?
 - Activation is not required. For existing Internet Banking customers to access the Mobile Banking, simply input the login details and accept the terms and conditions. If you have not yet registered for our Internet Banking services, please visit any of our branches.
3. How can I access Mobile Banking?
 - Please visit the following URLs to access Mobile Banking:

BOC Group	Mobile Banking URLs
Bank of China (HK) Ltd.	https://m.bochk.com
Nanyang Commercial Bank Ltd.	https://m.ncb.com.hk
Chiyu Banking Corporation Ltd.	https://m.chiyubank.com

4. Can I access Mobile Banking on any mobile handsets?
 - Our Mobile Banking can support most of the mobile phones equipped with web browser in the market. Followings are the recommended platforms, browsers and handset models:

Recommended Platforms & Browsers	Recommended Handsets	
	Brands	Models
1. iPhone OS	iPhone	2G, 3G, 3GS

(Safari browser)		
2. Windows Mobile 5.0 & 6.X (IE mobile browser)	HTC Acer LG Samsung Toshiba	HD2, Diamond, Diamond 2, Touch 2 F900 GM750 B7300 TG01
3. Symbian S40 & S60 (Default browser)	Nokia Samsung	C5, E52, E72, N86 8MP, N95, N97, N97 mini, X6, 5530, 5630 Xpress Music, 5730, 6300 I8910 HD
4. Android OS 1.5 or above (Default browser)	HTC Google Huawei Motorola Samsung Sony Ericsson	Desire, Hero, Legend, Magic, Tattoo Nexus One U8110 Milestone DROID, Milestone XT701 Galaxy I7500, Galaxy S I9000 Xperia X10, Xperia X10 mini
5. Sony Ericsson Symbian (Safari browser)	Sony Ericsson	Satio
6. BlackBerry OS 4.5 or above (BlackBerry browser)	BlackBerry	BOLD 9700
7. Others	Nokia Samsung	N900 M8910 (Pixon 12)

5. Do I need to use any particular telecommunications service providers?

- Our Mobile Banking is available to all telecommunications service providers. However, you are advised to study the data roaming charges imposed by the service providers.

6. What services are available on Mobile Banking?

- Mobile Banking provides the following services:
 - ✧ Securities trading
 - ✧ Real-time stock quote

- ✧ Transfer
- ✧ Credit card payment
- ✧ Account enquiry
- ✧ Change password and email address

7. Do I need to pay additional charges for using Mobile Banking?
- Our Mobile Banking service is free of charge. However, charges may apply to selected services such as securities trading. You may also incur charges with your mobile internet connection depending on the service plan of your telecommunications service provider. You are also advised to study the data roaming charges imposed by the service providers.
8. Can I get access Mobile Banking overseas?
- Yes, you can access our Mobile Banking anywhere you have a mobile internet connection via your mobile handset. Please note that data roaming charges may apply. For details, please contact your telecommunications service providers.
9. Do I need to install designated software for using Mobile Banking?
- No, software installation is not required. You can simply access Mobile Banking with mobile web browser and internet connection via your mobile handset.
10. I am now using your SIM-based Mobile Banking. Can I enjoy the new Mobile Banking service at the same time?
- We have upgraded the Mobile Banking platform. Existing Internet Banking users can simply access the user-friendly Mobile Banking with mobile internet connection. Existing SIM-based Mobile Banking users can continue to use the existing services. If you do not have an Internet Banking account but wish to enjoy the new Mobile Banking services, please visit any of our branches for registration.

Login

11. How can I access and sign on Mobile Banking?
- Visit one of the following URLs with the web browser in your mobile handset and sign on with your Internet Banking Number / User Name and

password.

BOC Group	Mobile Banking URLs
Bank of China (HK) Ltd.	https://m.bochk.com
Nanyang Commercial Bank Ltd.	https://m.ncb.com.hk
Chiyu Banking Corporation Ltd.	https://m.chiyubank.com

12. I forgot my password. What shall I do?

- Your password will be suspended after 5 consecutive failed attempts. Access to Internet Banking and Mobile Banking will be denied. To release the suspended password, please visit any of our branches or contact Phone Banking as follows:
 - i. Dial in to Phone Banking
 - ii. Press 5 “For cheque service, monthly statement, or change the setting on Internet Banking”
 - iii. Press 5 "Release suspended Internet Banking".

Securities Trading

13. What investment services are available on Mobile Banking?

- You can trade all stocks listed on the Stock Exchange of Hong Kong (SEHK) via Mobile Banking, given you have a securities account (Margin account and mortgaged account do not apply.)

14. What market information is available on Mobile Banking?

- Real-time stock quote, delayed stock quote and index quote are available on Mobile Banking.

15. What are the securities trading service hours for Mobile Banking?

- The securities trading hour starts from 08:30 to 16:00 on every trading day. During the trading hour, you can place, update or delete orders. All at-auction and at-auction limit orders are only accepted before the end of pre-opening session.

16. What are the securities trading charges of Mobile Banking?

- The securities trading charges of Mobile Banking are the same as those incurred via Internet Banking and Automated Stock Trading Hotline. For more details, please visit our website or any of our branches.

17. Can I use Mobile Banking to update/delete any orders placed via other channels?
- Yes, you can use Mobile Banking to update/delete any orders placed via other channels including Internet Banking, SIM-based Mobile Banking, Phone Banking, General Investment Hotline or branches. You can simply select “Update/Delete Order” under the Securities menu page.
18. Can I use Mobile Banking to check the status of securities trading orders placed via other channels?
- Yes, you can use Mobile Banking to check the status of securities trading orders placed via other channels including Internet Banking, SIM-based Mobile Banking, Phone Banking, General Investment Hotline or branch. You can simply select “Transaction Records” under the Securities menu page.
19. Are free real-time stock quotes available on Mobile Banking? What are the charges for additional quotes?
- Yes, Mobile Banking offers monthly free real-time stock quotes (depending on the type of account you are holding). You can use the free real-time stock quotes either on Internet Banking or Mobile Banking. For example, if you are i-Free customer, you are entitled to 700 free real-time stock quotes per month no matter you use Internet Banking or Mobile Banking services. Each additional quote will be charged at HK\$0.10 (Please note there is a minimum charge of HK\$ 10.00 per month.).
20. How many information providers are supporting the stock quote service on Mobile Banking?
- Currently, SINO is the sole information provider to the stock quote service on Mobile Banking.
21. Can I check the remaining stock quotes on Mobile Banking?
- Yes, you can check the number of remaining free real-time quotes or the number of chargeable quotes used of the current month via “Real-Time Quote Meter” on Mobile Banking. If the remaining free real-time quotes as of last trading day are less than 20, a reminding message will be displayed on the Mobile Banking Homepage and Securities Homepage.
22. How do I ensure the securities trading order has been submitted?

- One of the followings can tell whether the order has been successfully submitted:
 1. The Order Number upon transaction completion: or
 2. Last Ten Transaction Records;or
 3. Transaction Record
23. How do I ensure the securities trading order has been accepted?
- One of the followings can confirm the acceptance of your order:
 1. Transaction Records; or
 2. Email notification; or
 3. SMS notification (if enrolled)

Fund Transfer

24. What fund transfer services are available on Mobile Banking?
- You may make HKD transfer to the accounts with the same customer name including the accounts at Bank of China (Hong Kong), Nanyang Commercial Bank and Chiyu Bank. In addition, you can settle BOC Credit Card payment with the same currency (HKD or RMB) as the credit card is defaulted.
25. Is 24-hour fund transfer service available on Mobile Banking?
- Yes.

Account Enquiry

26. What types of accounts I can enquire on Mobile Banking?
- You may check the account balance(s) of the following accounts:
 - ✧ HKD Current and Savings Accounts
 - ✧ RMB and Multi-Currency Current and Savings Accounts
 - ✧ Securities Accounts
 - ✧ Credit Card Accounts
 - ✧ Time Deposit Accounts
27. How can I enquire my latest transactions completed via Mobile Banking?
- You can select “Last Ten Transaction Records” under “Enquiry” or “Last Ten Transaction Records (Mobile)” under “Assistant” on Mobile Banking and Internet Banking respectively to enquire the latest transactions

completed via Mobile Banking.

28. Can I use Mobile Banking to enquire my latest transactions completed via Internet Banking?

- Currently, you can only enquire the latest transactions completed via Internet Banking on Internet Banking platform.

Setting

29. Can I change my Internet Banking password through Mobile Banking?

- Yes, you can select “Setting” on Mobile Banking to change your Internet Banking password.

30. Can I change my email address through Mobile Banking?

- Yes, you can select “Setting” on Mobile Banking to change your email address.

Others

31. Is Mobile Banking secure?

- We have developed various security measures to safeguard your information. The website is protected with strong encryption (128-bit Secure Sockets Layer). Access is protected by personalized username and password. The system is protected from duplicate access (Customer cannot sign on at the same time with different devices). The session will be automatically terminated after idling for around 10 minutes, which prevents unauthorized use of your session by anyone else.

32. Can I know more about the security measures of Mobile Banking?

- You can check Mobile Banking’s digital certificate via your handset. For details, you can also refer to the “Security Information” page on our website.

33. What should I avoid when using Mobile Banking?

- Avoid signing on Mobile Banking via public Wi-Fi (wireless network) and Wi-Fi without encryption. We advise using pre-set and reliable mobile internet connection.
- Avoid using Mobile Banking in crowded area especially for password input

because it may take some times to change the password into asterisk format..

34. What if there is an incoming call or weak signal when I am placing an instruction? How can I ensure the instruction has been submitted?

- One of the followings can tell whether the instruction has been successfully submitted:
 1. The Order Number upon transaction completion: or
 2. Last Ten Transaction Records;or
 3. Transaction Record

35. If there is an incoming call, will the Mobile Banking session be automatically signed out?

- It depends on the mobile handset model you use. You may go back to the browser and check if the webpage is still valid. Please note that the session will be automatically terminated after idling for around 10 minutes.

36. Why would the connection be slow when using Mobile Banking?

- Mobile Banking adopts a simple design to minimize the average data traffic and reduce the loading time of each webpage. Under general circumstances, our Mobile Banking operation will be normal. However, it all depends on the network coverage and network transmission speed which are subject to different locations and telecommunications service providers. Different handset models may also vary in the capability of data receiving and processing. Please contact your telecommunications service providers regarding internet connection.

37. What if Mobile Banking connection keeps busy? How can I use the service and perform transaction?

- Such situation would be rare. You may consider using alternate channels such as Internet Banking.

38. Do I need to close the web browser after logging out Mobile Banking?

- You are advised to close the web browser after logging out and delete the temporarily saved and past historical records on a regular basis.

手機銀行常見問題

關於手機銀行

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關於手機銀行

1. 甚麼是手機銀行？

- 手機銀行是透過流動網絡平台提供一般網上理財及投資服務。手機銀行以簡易清晰的版面讓您隨時隨地利用流動電話，輕鬆辦理各種銀行事務。

2. 如何啓動手機銀行？

- 手機銀行是無需特別的啓動手續。如您已經是本行的網上銀行客戶，只須輸入登入資料及確認條款，即可享用手機銀行服務。如您還未開立本行的網上銀行服務，請親臨本行任何一家分行辦理。

3. 如何登入手機銀行？

- 請瀏覽以下網址以登入手機銀行：

中銀香港集團	手機銀行網址
中銀香港	https://m.bochk.com
南洋商業銀行	https://m.ncb.com.hk
集友銀行	https://m.chiyubank.com

4. 是否能透過任何手機型號登入手機銀行？

- 市面上大部分採用瀏覽器連接互聯網的手機型號均可支援手機銀行服務。建議操作系統、瀏覽器及手機型號包括：

建議操作系統及瀏覽器	建議手機	
	牌子	型號
1. iPhone OS (Safari 瀏覽器)	iPhone	2G, 3G, 3GS
2. Windows Mobile 5.0 及 6.X (IE mobile 瀏覽器)	HTC	HD2, Diamond, Diamond 2, Touch 2

	Acer LG Samsung Toshiba	F900 GM750 B7300 TG01
3. Symbian S40 及 S60 (預設瀏覽器)	Nokia Samsung	C5, E52, E72, N86 8MP, N95, N97, N97 mini, X6, 5530, 5630 Xpress Music, 5730, 6300 I8910 HD
4. Android OS 1.5 或以上 (預設瀏覽器)	HTC Google Huawei Motorola Samsung Sony Ericsson	Desire, Hero, Legend, Magic, Tattoo Nexus One U8110 Milestone DROID, Milestone XT701 Galaxy I7500, Galaxy S I9000 Xperia X10, Xperia X10 mini
5. Sony Ericsson Symbian (Safari 瀏覽器)	Sony Ericsson	Satio
6. BlackBerry OS 4.5 或以上 (BlackBerry 瀏覽器)	BlackBerry	BOLD 9700
7. 其他	Nokia Samsung	N900 M8910 (Pixon 12)

5. 是否需要使用指定的電訊服務供應商才可享用手機銀行？
- 所有的電訊服務供應商服務都可以支援本行的手機銀行服務，但請留意電訊服務供應商的數據海外使用量收費計劃。
6. 手機銀行提供哪些服務？
- 手機銀行提供以下服務：
 - ◇ 證券買賣
 - ◇ 股票即時報價
 - ◇ 轉賬
 - ◇ 信用卡結賬
 - ◇ 賬戶查詢

◇ 更改密碼及電郵地址

7. 手機銀行會否額外收費？

- 本行的手機銀行服務是免費的。但部分特定服務則需要收取費用，例如股票買賣。同時請留意電訊服務供應商的數據收費計劃，尤其是海外使用量的收費。

8. 能否於海外使用手機銀行服務？

- 可以，只要您的手機能夠接駁流動互聯網，您即可於任何地方享用手機銀行服務。但請留意數據海外使用量的收費計劃，詳情請與您的電訊服務供應商聯繫。

9. 是否需要安裝指定軟件才可使用手機銀行？

- 您無需安裝任何指定軟件即可享用本行的手機銀行服務。您只須透過手機上的瀏覽器連接互聯網，即可輕鬆享用手機銀行服務。

10. 我現時仍使用 SIM 卡的流動銀行，是否可同時使用新的手機銀行？

- 本行已提昇手機銀行服務平台。現時的網上銀行客戶可以輕鬆透過手機接駁流動互聯網享用全新及方便易用的手機銀行服務。如閣下為現有採用 SIM 卡的流動銀行客戶，閣下可繼續享用現有的服務。閣下欲享用全新的手機銀行服務但尚未登記成為本行網上銀行客戶，請親臨本行任何一家分行辦理開立網上銀行。

登入

11. 如何登入手機銀行？

- 您可在手機上的互聯網瀏覽器輸入以下其中一個網址，並以網上銀行號碼／用戶名稱及密碼登入手機銀行。

中銀香港集團	手機銀行網址
中銀香港	https://m.bochk.com
南洋商業銀行	https://m.ncb.com.hk
集友銀行	https://m.chiyubank.com

12. 如果我忘記了密碼，應怎辦？

- 若您連續五次輸入錯誤的密碼將被凍結並無法登入網上銀行及手機銀行。請親臨本行任何一家分行辦理手續，或致電電話銀行重啓被凍結的密碼：

- i. 致電電話銀行
- ii. 請按"5"「支票服務、綜合月結單或更改網上銀行服務設定」
- iii. 再按"5"「解除被凍結的網上銀行服務」

證券買賣

13.. 手機銀行可提供哪些投資服務？

- 您可透過手機銀行買賣所有在香港聯合交易所進行交易的證券，該證券交易服務只適用於證券賬戶（不包括孖展賬戶及作押賬戶）。

14. 手機銀行提供哪些市場資訊？

- 手機銀行提供即時股票報價、延遲股票報價及多項香港市場指數等市場資訊。

15. 手機銀行的證券交易服務時間詳情？

- 證券交易服務時間由每個交易日的上午八時三十分至下午四時正。在交易服務時段內，您可輸入、更改或取消任何買賣指示。所有競價盤及競價限價盤只於開市前時段完結前才予以接受。

16. 透過手機銀行買賣股票的收費詳情？

- 透過手機銀行進行證券交易的服務收費與透過網上銀行及自動化電話專線進行證券交易的收費一致。您可瀏覽本行網站或親臨本行任何一家分行查詢收費詳情。

17. 我可否透過手機銀行更改或取消於其他渠道提交的買賣指示？

- 可以，您可透過手機銀行更改或取消於其他渠道提交的買賣指示，包括：網上銀行、流動銀行 (SIM 卡)、電話銀行、櫃檯及投資中心。您可於證券主頁項下選擇「更改/刪除交易」即可。

18. 我可否透過手機銀行查詢於其他渠道提交的證券買賣指示紀錄？

- 可以，您可透過手機銀行查詢於其他渠道提交的證券買賣指示紀錄，包括：網上銀行、流動銀行 (SIM 卡)、電話銀行、櫃檯及投資中心。您可於證券主頁項下選擇「交易紀錄」即可。

19. 手機銀行是否提供免費的股票即時查價服務？額外的查價次數收費多少？

- 是。手機銀行提供每月基本免費即時查價次數（視乎閣下所持賬戶類別）。您可於網上銀行及手機銀行使用每月的基本免費即時查價次數。

舉例：如閣下持有好自在綜合賬戶，即可於網上銀行及手機銀行合共享用 700 次每月基本免費即時查價次數。每個額外即時查價將收取港幣 0.10 元(每月最低收費為港幣 10.00 元)。

20. 目前有多少家股票供應商支援手機銀行的股票查價服務？
- 現時手機銀行的股票查價服務只由中訊股票資訊供應商提供。
21. 我可否透過手機銀行查詢股票查價次數？
- 可以，您可利用手機銀行的「即時查價數量計」查看當月尚餘的免費查價次數或已使用的收費次數。如閣下截至上一個交易日的免費查價次數少於 20 次，手機銀行將於主頁及證券主頁顯示提示訊息。
22. 如何確認已成功遞交證券交易指示？
- 您可透過以下方式確認已成功遞交證券交易指示：
 - ✧ 交易完成的參考編號；或
 - ✧ 最近十筆交易紀錄；或
 - ✧ 交易紀錄
23. 如何確認已成功辦理證券交易指示？
- 您可透過以下方式確認已成功辦理證券交易指示：
 - ✧ 交易紀錄；或
 - ✧ 電郵覆盤；或
 - ✧ 短訊覆盤（如已登記）

資金轉賬

24. 手機銀行提供哪些資金轉賬服務？
- 您可透過手機銀行辦理港元轉賬至相同姓名的賬戶，包括中國銀行（香港）、南洋商業銀行及集友銀行的賬戶；以及相同貨幣的中銀信用卡結賬（港元及人民幣信用卡）。
25. 手機銀行是否提供 24 小時轉賬服務？
- 是。

賬戶查詢

26. 我可透過手機銀行查詢哪些賬戶資料？
- 您可以透過手機銀行查閱下列於本行開設的個人賬戶結餘：

- ◇ 港幣往來及儲蓄存款賬戶
- ◇ 人民幣及外幣往來及儲蓄存款賬戶
- ◇ 證券賬戶
- ◇ 信用卡賬戶
- ◇ 定期賬戶

27. 如何查詢最近透過手機銀行辦理的交易紀錄？

- 您可於手機銀行「查詢」項下的「最近十筆交易紀錄」或網上銀行「個人助理」項下的「最近十筆交易紀錄（手機銀行）」查詢透過手機銀行辦理的交易紀錄。

28. 如何利用手機銀行查詢最近透過網上銀行處理的交易紀錄？

- 目前只能透過網上銀行查詢最近透過網上銀行處理的交易紀錄。

設定

29. 能否透過手機銀行更改網上銀行密碼？

- 您可以隨時透過手機銀行的「設定」項下更改網上銀行密碼。

30. 能否透過手機銀行更改電郵地址？

- 您可以隨時透過手機銀行的「設定」項下更改電郵地址。

其他

31. 手機銀行的保安措施嚴密？

- 我們加設了多項的保安措施以保障閣下的資料。本行的網站採用了嚴密的 128 位元加密技術。透過個人化的登入名稱及密碼可以保障客戶登入手機銀行的安全。我們同時採用防止重覆登入措施（同一客戶不能於不同手機或電腦同時登入）。如客戶的登入時段靜止約 10 分鐘，登入將被自動終止連線，以防止任何人執行未經授權的交易。

32. 如何進一步了解手機銀行的保安措施？

- 您可透過手機檢視本行的手機銀行數碼證書。如欲查詢詳情，請瀏覽本行網站的「保安資訊」。

33. 使用手機銀行時應特別注意的事項？

- 避免使用公眾地方的 Wi-Fi(無線網絡)及欠缺加密保護的 Wi-Fi 登入手機銀行，建議使用已設定及可靠的 Wi-Fi 連接互聯網以登入手機銀行。

- 避免於環境擠迫的地方登入手機銀行，尤以輸入密碼時，個別瀏覽器可能須停頓短時間，稍後才轉為*的符號。
34. 若我在交易中途，有電話來電或忽然失去了網絡訊號，如何確認已成功遞交交易指示？
- 您可透過以下方式確認已成功遞交證券交易指示：
 - ✧ 交易完成的參考編號；或
 - ✧ 最近十筆交易紀錄；或
 - ✧ 交易紀錄
35. 如有電話來電，手機銀行會否自動登出？
- 這要視乎不同手機型號的處理。您可查看瀏覽器以檢視剛才的登入是否仍有效。請留意如手機銀行已靜止約 10 分鐘，系統將會自動登出。
36. 使用手機銀行的速度會否很慢？
- 本行的手機銀行採用簡約的設計，以盡量減低每個版面的平均數據流量及大大減低載入時間。在一般情況下，本行手機銀行的運作速度是正常的，但亦要視乎不同地區的網絡覆蓋、電訊供應商的網絡傳輸速度及不同手機型號的接收和處理能力等。請聯絡閣下的手機供應商查詢流動數據的處理能力。
37. 如手機銀行系統繁忙，如何使用服務及處理交易？
- 系統繁忙的機會相當低，如出現此情況，請透過其他渠道，例如網上銀行以辦理交易。
38. 登出手機銀行後，是否需要關閉瀏覽器？
- 本行建議您登出系統後，亦同時關閉瀏覽器。此外，閣下亦須定時刪除瀏覽器的暫存及歷史資料。