

# Mobile Banking FAQ

## About Mobile Banking

### Login

### Securities Trading

### Fund Transfer

### Account Enquiry

### Setting

### Others

## 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:

<b>BOC Group</b>	<b>Mobile Banking URLs</b>
Bank of China (HK) Ltd.	<a href="https://m.bochk.com">https://m.bochk.com</a>
Nanyang Commercial Bank Ltd.	<a href="https://m.ncb.com.hk">https://m.ncb.com.hk</a>
Chiyu Banking Corporation Ltd.	<a href="https://m.chiyubank.com">https://m.chiyubank.com</a>

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 (Safari browser)	iPhone	2G, 3G, 3GS, 4
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 Sony Ericsson	C5, C6, E5, E52, E72, N86 8MP, N95, N97, N97 mini, X6, 5230, 5530, 5630 Xpress Music, 5730, 5800 Xpress Music, 6300 I8910 HD Vivaz Pro
4. Android OS 1.5 or above (Default browser)	HTC  Google Huawei Motorola  Samsung  Sony Ericsson	Desire, Hero, Legend, Magic, Tattoo Nexus One U8110 Backflip, Milestone DROID, Milestone XT701 Galaxy I7500, Galaxy S I9000 Xperia X8, Xperia X10, Xperia X10 mini, Xperia X10 mini Pro
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	N8, 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.

<b>BOC Group</b>	<b>Mobile Banking URLs</b>
Bank of China (HK) Ltd.	<a href="https://m.bochk.com">https://m.bochk.com</a>
Nanyang Commercial Bank Ltd.	<a href="https://m.ncb.com.hk">https://m.ncb.com.hk</a>
Chiyu Banking Corporation Ltd.	<a href="https://m.chiyubank.com">https://m.chiyubank.com</a>

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?
- The URL of our Mobile Banking always starts with <https://m.bochk.com> and certificate is issued by VeriSign to “m.bochk.com, Bank of China (Hong Kong) Ltd”.
- 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;
    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.