

Attachment 4: Important Notes to Banking System Upgrade and Service Updates

Category	DOs	DON'Ts	Refer to Notice – Attachment 2
Notes to Personal Banking Services			
Passbook	Customers may visit any of our branches to request for new passbook or change to receive paper statement or e-statement	Use existing passbook	2.5
Safe deposit box	Use autopay service debiting customer's own account with our Bank to pay for annual rental fees	Use autopay service debiting other bank's account nor use cheque to pay for annual rental fees	5.1
Customer service hotline	Contact new service hotline	Contact previous service hotline	4
Settlement for remittances	Debit our Bank's savings or current accounts for settling remittance amounts and related fees	Use BOC credit cards for settlement	3.4
Funds transacted with non-settlement currencies	Exchange currency in advance for funds settlement in same currency	Not applicable	8.2
All BOC credit card services	Contact BOC credit card hotline at (852) 2853 8828 for enquiry	Use our Bank's services	6
All BOC Express Cash Revolving Credit services	Contact BOC customer service hotline at (852) 3711 4688 for enquiry	Use our Bank's services	6
Notes to e-Banking Services			
Internet Banking Services			
Login Internet Banking	Enter "mobile phone number + login password" or "Internet Banking No./User Name + login password" <i>(customer, who has forgotten the login password, can reset the password directly via "Forgot password" function)</i>	Login with "security device or mobile token" <i>(the cancellation of this login method will not affect other instructions that require the use of security devices or mobile tokens)</i>	1.1
Apply for, suspend or reactivate a security device	Visit any of our branches or contact customer service hotline at (852) 2616 6628	Use Internet Banking	1.1
Open an investment account, set fund price alerts, monthly stocks and funds savings plans and the application / change function of corporate actions	Use Mobile Banking	Use Internet Banking	1.2
Open family securities account	Visit any of our branches	Use Internet Banking	1.2

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Perform “Odd Lot Trade”	Input the total number of shares to be sold, and choose whether to input a price or not (enter multiple prices separately will no longer be available). The system will automatically execute the order to sell out the customer’s Ordinary Shares and Odd Lots according to the order of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)”. In case, customers wish to self-allocate the number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” to be sold separately and the specific selling price of each Lot, they may call our manned investment trading hotline or visit any of our branches for execution.	Input the prices and number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” separately	1.2
Change the pre-set electronic channel daily limit for stock trading	Visit any of our branches to reset	Use Internet Banking	1.2
Local transfer services	Use Internet Banking “Transfer to NCB” / “Transfer to Local Bank” function	Use Internet Banking “Fast Transfer” function	1.3
Overseas remittance services	Use “Remittance to Overseas Bank” on Internet Banking	Use “Remittance” on Internet Banking	1.3
“Fast Transfer” Transfer / “Remittance” Payee	Select “Registered Payee” or “non-registered Payee”	Select “My Beneficiary” or “New Beneficiary”	1.3
Check telegraphic transfer receipt records	Select “My Account” > “Account Summary” on Internet Banking	Select “Remittance” > “Inward Remittance Enquiry” on Internet Banking	1.3
“Standing Instructions” for telegraphic transfer previously set up on Internet Banking	Set up again	Not applicable	1.3
“Pre-set Transactions” / “Pre-set Instructions for Bill Payment Service” / “e-Alert” settings on Internet Banking after system upgrade	Set up again	Not applicable	1.3
Check transaction details on Internet Banking	Select “My Account” > “Account Summary” > “Deposits” > “Details”	Select “Transaction Number”	1.3
Payment to merchants which solely receive bill payments through JETCO	Use Automated Teller Machines (ATMs)	Use Internet Banking	1.3

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Phone Banking Services			
Login Phone Banking	Enter “8-digit phone banking number / internet banking number + login password”	Enter “14-digit savings / current account / credit card number and 14-digit phone banking number + login password”	2.1
Release suspended Internet Banking due to incorrect password inputted (Forgot Password)	Access “Forgot password” on Internet Banking or Mobile Banking to reset the password for login	Use Phone Banking	2.1
Reset Phone Banking password	Use Internet Banking or visit any of our branches	Use email or mail	2.1
Apply for monthly statement	Use Internet Banking	Use Phone Banking	2.1
Precious metal trading	Use Internet Banking or Mobile Banking	Use Phone Banking	2.2
Mobile Banking Services			
Via Mobile Banking	Download the latest Mobile Banking APP	Use the old Mobile Banking APP	3.1
Perform “Odd Lot Trade”	Input the total number of shares to be sold, and choose whether to input a price or not (enter multiple prices separately will no longer be available). The system will automatically execute the order to sell out the customer’s Ordinary Shares and Odd Lots according to the order of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)”. In case, customers wish to self-allocate the number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” to be sold separately and the specific selling price of each Lot, they may call our manned investment trading hotline or visit any of our branches for execution.	Input the prices and number of shares of “Board Lot”, “Odd Lot” and “Odd Lot (Monthly Savings Plan)” separately	1.2
Local transfer services	Select “Local Transfer” via Mobile Banking	Select “Fast Transfer” via Mobile Banking	3.3
Overseas remittance services	Select “Overseas Remittance” via Mobile Banking	Not applicable	3.3
Set daily transfer total limits	Use Internet Banking	Use Mobile Banking	3.3
“Pre-set Instructions for Bill Payment Service” on Mobile Banking after system upgrade	Set up again	Not applicable	3.3
Check transaction details on Mobile Banking	Select “Current and Savings” > “Transaction Records”	Select “Transaction Number”	3.3

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Payment to merchants which solely receive bill payments through JETCO	Use ATMs	Use Mobile Banking	3.3
<u>Self Service Banking Services</u>			
Check MPF integrated account balance and latest contribution	Use Internet Banking, Mobile Banking and ATMs with “MPF” logo	Use the Bank’s ATMs	4.1
MPF contribution services	Use ATMs with “MPF” logo	Use the Bank’s ATMs	4.1
Apply for the latest monthly statement of the current account with NCB ATM card linked to the current account	Use Internet Banking, Mobile Banking or visit any of our branches	Use the Bank’s ATMs (temporary suspension for one month after the Effective Date)	4.4
<u>NCB WeChat Services</u>			
Setup identity verification for related services via NCB banking account linked to NCB WeChat official account	Enter login ID and password of the existing Internet Banking or Mobile Banking	Set up a separate password on NCB WeChat	5.2