

Personal e-Banking Services Security Upgrade for Transactions Authorization

From 18 December 2025,
**Mobile Token/ Security Device will replace SMS
One-Time Password (OTP),**
to serve as the two-factor authentication tool for
authorizing designated transactions.

Customers are required to authorize designated transactions with Mobile Token/ Security Device via Internet/ Mobile Banking.

By phasing out the use of SMS One-Time Password (OTP) for transaction authorization, it helps prevent your SMS from being intercepted or phished by fraudsters and enhance security of e-Banking services.

1st Security Upgrade:

Enhanced Protection For Every Transaction

Mobile Token/ Security Device, or other two-factor authentication methods#, will be required for authorizing designated transactions, including but not limited to:



Reset password



Investment Service



Transfer to an unregistered payee



Registering Payee



Increase the transaction limit



Register small-value fund transfer



JETCO Cardless withdrawal service



Update customer information



NCB WeChat Account Binding Service

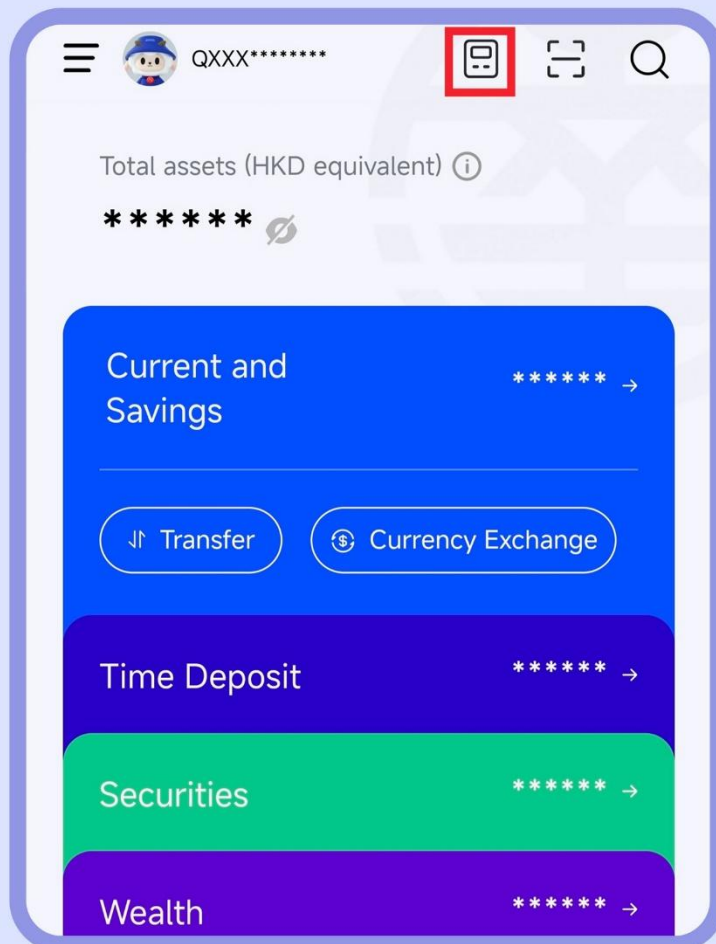
2nd Act Now :

Activate Mobile Token[^] for easier transaction authorization now

Login to Mobile Banking

Click "Mobile Token"

Proceed Activation



#Subject to the need for enhanced security control measures, customers may be required to enter an additional SMS One Time Password (OTP) and / or adopt other designated authentication method for transaction authorization.

^The Mobile Token takes six hours to become effective upon successful authorization. Within the aforementioned 6-hour period, customers are not able to authorize transaction with Mobile Token serving as the two-factor authentication tool.

**If you have any enquiries
please contact our staff or call our Customer
Service Hotline (852) 2616 6628.**

