

1. What should I do if I forget my user ID?

Primary Users can visit our branches for your user ID. Delegated Users can request a Primary User to login to "CBS Online" and retrieve your ID from "Management" > "User Settings" > "User List" page.

2. What should I do if I forget my login password?

Primary Users need to download the "Application form for re-issuing of Corporate Internet Banking Password for Primary User" from "Form Download" > Read "Important notes" > Select "Accepted & Download Forms" > Select Forms of NCB website. Please complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form to reset password. Delegated Users can request a Primary User to reset your password in "CBS Online" > "Management" > "User Settings" > "User List" > "Reset Password".

3. Can I login to "CBS Online" by using tablets or mobile devices?

Yes, "CBS Online" is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using "CBS Online".

4. How does the "Security Device" work?

Every "Security Device" has a unique serial number, and is equipped with internal information and clock. When you press the button on the "Security Device", a one-time "Security Code" will be generated according to the information and clock inside the device. The code is only valid within a short period of time and is provided for the system to verify customer's identity.

5. Will there be any application fee for the "Security Device" ?

Each account is entitled to have one "Security Device" for free. If you want to apply for additional "Security Device" or the "Security Device" is lost, the replacement fee will be HKD100 per device. If the account cannot be opened successfully, the customer should get refund at the account-opening branch within 2 weeks upon receiving the notification from our bank. If the "Security Device" is not working, damaged or its battery is used up, you can return the "Security Device" to our Bank within 2 months for a free replacement.

6. What should I do if the screen of "Security Device" displays the message "BATT" ?

The battery of the "Security Device" normally lasts for 3 - 5 years, depending on the actual usage. You can make the request of replacing a "Security Device" online. Please note that the battery of the "Security Device" cannot be replaced. Any attempt to replace the components of the "Security Device" may cause malfunction of the device.

7. I am currently using "e-Cert", can I apply and activate "Security Device" online?

Yes. However as a user is not allowed to use "e-Cert" and "Security Device" at the same time, your existing "e-Cert" will become void after you have activated "Security Device" online. Since "Security Device Activation" process requires "e-Cert" password for verification, you must keep "e-Cert" until the "Security Device Activation" process is completed. If the "e-Cert" cannot function properly or it is lost, please contact our bank for requesting revocation of "e-Cert".

8. What should I do if I have lost my security device?

Primary Users can download the "Security Device Application and Status Reset Form for Primary User" from "Form Download" > Read "Important notes" > Select "Accepted & Download Forms" > Select Forms of NCB website. Please complete and return the form by visiting our branches or by mail to the address stated on the form. Delegated Users can request a Primary User to apply for security device replacement for you in "CBS Online" > "Management" > "User Settings" > "User List" > "Security Device Setting".

9. Who can amend the usage right and transaction limit of users via "CBS Online"?

Primary User can amend the usage right and transaction limit of all users via "CBS Online". If a Delegated User is assigned the right of "Internal Control Available" by the Primary User, he / she can amend other users' usage right and transaction limit via "CBS Online".

10. Can I manage all my company's bank accounts via "CBS Online"?

You can do so if you are assigned the right to operate all bank accounts via "CBS Online". However, if you are only assigned the right to manage the designated bank accounts, then you can manage those accounts accordingly.

11. In the "Authorisation Centre", within how many days should the checking and authorisation be performed?

Each transaction will be kept at "Authorisation Centre" for 7 working days only, regardless of the transaction status. Once a specific action is performed, you have to proceed to next action within 7 working days or the transaction will be automatically deleted on the 8th working day. However, the Trade Services transaction will still be kept at "Overview > Pending > Pending Authorisation" at Trade Services after the transaction is automatically deleted at "Authorisation Centre".

12. Which transaction limit will be deducted for each transaction?

For same-day transactions, the "Daily Accumulated Debit Limits" at company level on transaction date, "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on transaction date will be deducted.

For forward-dated transactions, the "Daily Accumulated Debit Limits" at account level on transaction date and "Daily Authorisation Debit Limit of Holder's Account" at user level on effective date will be deducted. The "Daily Accumulated Debit Limits" at company level on value date will be deducted.

For standing instructions, the total transaction amount of all standing instructions will be checked to see whether such transaction amount exceed the "Daily Accumulated Debit Limits" at company level and "Daily Accumulated Debit Limits" at account level.

Please make sure that the "Daily Limit of Transfer to Non-listed Beneficiaries" is sufficient prior to bill payment and payroll transaction.

13. How to reset/ increase the "Daily Accumulated Debit Limit of Payments to Other Third Party Accounts"?

You need to download the "Daily Accumulated Debit Limits Amendment Forms" under "Form Download" > Read "Important notes" > Select "Accepted & Download Forms" > Select Forms of NCB website, complete and submit the original form to us either by visiting our branches or by mail to the address stated in the form. After that, you still have to update related debit limits on CBS Online to ensure that they are not larger than the daily accumulated debit limit of payments to other third party accounts.

14. When will the new settings become effective?

New settings will be effective immediately after the completion of authorisation.

15. Any effect for the transactions that are not completed if changing the settings under "Management"?

These changes may result in status change of all related transactions that have not completed authorisation procedures at "Authorisation Centre". E.g. Amending the user settings of an existing user may result in status change of all transactions being checked or authorised by this user if yet completed authorisation procedures. Other transactions will not be affected.

16. Is there any service charge for the application of monthly e-statement? By what channels can I receive the e-statement?

There is no service charge for the use of e-statement. You need to activate this service at branch and then view monthly e-statements with the "Monthly Statements" function under "Download Centre" (Note: Adobe Reader installation is required to view the e-statements).

17. How long will monthly e-statements be kept in "CBS Online"?

Monthly e-statements will be kept in "CBS Online" for 13 months.

18. How can I enquire the transactions status?

You can enquire the transactions status in details by selecting "Enquiry / Transaction Status" under "Cash Management" section, or clicking the "To-Do List" shown at the left navigation area of every webpage.

19. What is “Pre-set Authority Function”?

You can apply for “Pre-set Authority Function” when you open “CBS Online” account at the branch. As such, you can login as Primary User and perform transaction without further setting. This “Pre-set Authority Function” will also apply to newly added Primary Users and bank accounts. “Pre-set Authority Function” can only be applied during account-opening at the branch. You are also required to visit the branch for the cancellation of “Pre-set Authority Function”.

20. Are there any restrictions for customers with “Pre-set Authority Function”?

Customers with “Pre-set Authority Function” can change their settings via “CBS Online”. But once the “Advanced Authorisation Mode” is chosen, “Pre-set Authority Function” will no longer apply to newly added Primary Users and bank accounts until “Standard Authorisation Mode” is chosen again.

21. How should I upload file?

You can upload files to perform transactions including Payroll, Autopay-In, Autopay-Out and MPF contribution, etc. As a standard format is required for uploading files, you are recommended to download templates at “File Templates” of “Download Centre” section (Note: MPF file template is not available in “CBS Online”). You can check whether the file is successfully accepted by the system via “Upload Result Enquiry”. Since file uploaded will only be effective after authorisation, please authorise the relevant transactions at the “Authorisation Centre” after upload file.

22. What is the transaction cut-off time for “CBS Online”?

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
Transfer ¹	24-hour service	24-hour service	24-hour service
Express Transfer (RTGS / CHATS) HKD, USD & EUR CNY	17:45 22:45	--- ---	--- ---
FPS	24-hour service	24-hour service	24-hour service
Telegraphic Transfer CNY to / via Mainland China CNY to Overseas SGD / THB Other currencies	16:30 22:15 15:30 18:00	--- --- --- ---	--- --- --- ---
BOC Remittance Plus	16:30	---	---
Payroll	12:00 (Valid on the same day at the earliest)	(Valid on the next working day at the earliest)	---
Bill Payment	24-hour service	24-hour service	---
Demand Draft	15:30	---	---
e-Cheques Issuance Service Issue e-Cheque/ e-Cashier's Order Stop e-Cheque/ e-Cashier's Order	24-hour service ^{3,4} 08:00 - 21:00	24-hour service ^{3,4} 08:00 - 16:00	24-hour service ^{3,4} ---

Transaction Types	Transaction Cut-off Time		
	Mondays to Fridays	Saturdays	Sundays & Public Holidays
e-Cheques Deposit Service Deposit e-Cheque/ e-Cashier's Order	21:00 ^{5,6}	---	---
Currency Exchange ⁷	24-hour service ⁸	08:30 - 13:00 ^{9,10}	Service available during Public Holidays (excluding Sundays)
Trade Services	17:00	---	---
Time Deposit Placement	20:00	16:00	---
Securities Trading	16:00	---	---
Stock Trading Order Placement ¹²	24-hour service	24-hour service	24-hour service
Autopay-In / Autopay-Out ²	18:00	12:00	---
Upload MPF Contribution File	17:00	11:00	---
Send Message	18:00	13:00	---

1. The relevant cut-off time applies to the transfer of the same currency. Please refer to the cut-off time of Currency Exchange Service if it involves currency exchange.
2. Valid on the next working day at the earliest.
3. Except system maintenance period.
4. If the transaction involves currency exchange, please refer to the service time of Currency Exchange.
5. The e-Cheque will be deposited on the next clearing date if the transaction is made after cut-off time.
6. The cut-off time is 18:00 if manual-checking of account name is needed.
7. Except THB, SGD, DKK, NOK and SEK, the service for other currencies is available from 8:00am on Monday to 5:00am on Saturday. On 25th December, the service is available until 5:00pm. The service for THB, SGD, DKK, NOK and SEK is available from 8:00am to 3:30am on the next day. On 25th December, the service is available until 5:00pm.
8. The service is still available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8.
9. The service is not available during public holidays and the hoisting of a Black Rainstorm Warning or a Gale or Storm Signal No. 8. However, the service is still available if the Black Rainstorm Warning is issued at or after 8:30am (subject to further notice in case of special circumstances).
10. The service is not available on 25th December.
11. Services are not available during 16:00 to 17:00 from Mondays to Fridays due to the process of information update.

Note: The above service hours are for reference only. The Bank reserves the right to revise the service hours from time to time.

Technical Support and Enquiries

If you have any enquiry about "CBS Online", please contact us during service hours.

Nanyang Commercial Bank Customer Service Hotline : (852) 2622 2633

24-hours Security Incidents Hotline (Electronic Banking) : (852) 2850 1100

or browse our website www.ncb.com.hk.

Service Hours:

Mondays to Fridays: 9:00 – 18:00

Saturdays: 9:00 – 13:00

Except Sundays and Public Holidays