

Notice on adjusting the authentication method of device binding for Mobile Banking

Dear Customers,

In order to further protect customers from digital frauds and scams, Nanyang Commercial Bank, Limited (the "Bank") will undergo a system update from 7:00 pm to 11:00 pm on 24 Sep 2025 to adjust the authentication method of device binding for Mobile Banking. During the system update, the Mobile Banking services remain.

Currently, when customers log on to Mobile Banking for the first time or log on with an unbound mobile device, customers must bind their mobile device as the only trusted device by entering a SMS One-time password for authentication prior to accessing Mobile Banking services. After the system update, **customers must activate the device binding through the following default authentication methods according to the types of identity documents they had used for account opening:**

Types of identity document used for account opening		Default authentication method for device binding activation
Hong Kong Identity Card		i. Capture photos of identity document and a selfie; or ii. Capture a selfie (If customers had once completed relevant identity document verification via our Mobile Banking successfully)
PRC Resident Identity Card		Enter SMS One-time password (Remains unchanged)
Other types of identity documents	For customers with security device	Enter the 6-digit security code generated by security device
	For customers without security device	Call our Customer Service Hotline (852) 2616 6628 or visit any of our branches for identity authentication



For more information on device binding activation, please refer to the enclosed "Supplementary Information: User Guide for Device Binding Activation".

We sincerely apologize for any inconvenience it may cause you.

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

Nanyang Commercial Bank, Limited

Supplementary Information : User Guide for Device Binding Activation

- **Holder of Hong Kong Identity Card:**

Step1: After logging on to the Mobile Banking via a new mobile device, click "Authentication" according to the on-screen instruction.

Step2: Capture the front and back of your Hong Kong Identity Card. (Go to Step 3 if you had once completed relevant identity document verification via our Mobile Banking successfully).

Step 3: Take a selfie for verification. After completing the facial recognition authentication, the device binding activation is then complete.

- **Holder of the People's Republic of China Resident Identity Card:**

Step1: After logging on to the Mobile Banking via a new mobile device, click "Authentication" according to the on-screen instruction.

Step2: Input SMS One-time password for authentication. The device binding activation is then complete.

- **Holder of other identity documents:**

Step1: After logging on to the Mobile Banking via a new mobile device, click "Authentication" according to the on-screen instruction.

Step2: If you have a security device, enter the 6-digit security code generated by the security device for authentication. The device binding activation is then complete.

If you do not have a security device, you are required to undergo the manual authentication process. Click "Submit Application" according to the on-screen instruction. Then you may contact our Customer Service Hotline at (852) 2616 6628 or visit any of our branches. Our staff will assist to complete device binding activation after verifying your identity.