NCB 南洋商業銀行

Security tips for NCB e+ Mobile Application

How to download NCB e+ Mobile Application ("NCB e+")?

- Search "NCB e+" for free download of the Apps through the official App stores (such as Google Play, App Store, and Huawei AppGallery HK, etc.).
- If there are suspicious Apps for downloading, please do not login and stop proceeding the download immediately.
- To ensure the search wording is correct and prevent from downloading any counterfeit Apps which is attached with phishing program / Trojan to steal the login information.
- Do not reproduce and install any suspicious Apps on your mobile device(s).
- If any abnormalities are found, e.g. unusual layout or unusual slow login response, please stop the operation immediately.

Is NCB e+ secure?

- NCB e+ is protected with strong encryption (TLS). Access is protected by telephone number and SMS OTP. The session will be automatically disconnected after remaining inactive over a period of time to prevent unauthorised operation.

How can I access and log into NCB e+?

- Please download NCB e+ from official App stores, open the mobile application, log into the NCB e+ using your telephone number and SMS OTP.
- Customers are required to input the NCB e+ Password as well as SMS OTP before reviewing account information or updating documents for account opening application on NCB e+.

What should I be aware of when using NCB e+?

- Avoid logging into the NCB e+ via wireless network (i.e. Wi-Fi) which is public or without password setting. We advise using encrypted and reliable mobile internet connection.
- Activate the auto-lock function of your mobile device and avoid logging into NCB e+ in a crowded area and be careful when entering your password via specific mobile device. The format of password may be enlarged with clear display. It would indirectly disclose your login information to other people.
- Disable any wireless network functions (e.g. Wi-Fi, Bluetooth, NFC) or Payment Apps not in use. Choose encrypted networks when using Wi-Fi and disable Wi-Fi auto-connection settings.
- Avoid using the mobile device from other to login NCB e+ and sharing your mobile device with others.
- Customers should avoid connecting the mobile device to any personal computer that is suspected to be infected by computer virus. The mobile device is also infected. At the same time, it is recommended to setup firewall and install anti-virus software / mobile security App in your mobile device and update regularly. You can visit HKCERT website for reference: https://www.hkcert.org/mobile-security-tools, to select the appropriate Apps.
- To protect your personal information, we will check whether your mobile device is jailbroken or rooted and with recommended operating systems for minimum security requirements upon using of NCB e+. Customer may not be allowed to access the NCB e+ via such device. Please pay attention to the reminder.
- Customers are advised to set the auto-lock function for mobile devices, and do not choose personal information, numbers or characters that are easy to guess as passwords, and avoid using passwords registered on other websites as login passwords. Please download and install the update programs of this mobile application and other applications, mobile operating systems and browsers regularly through the designated official software application store (please refer to the Bank’s website for details) or the Bank’s website.

- When customers download or use NCB e+, information about your mobile device (including IP address, device ID and operating system), login and logout time will be recorded for the purpose of operational enhancement, statistical analysis and anti-fraud. Relevant information will not be retained for longer than necessary to fulfill the purpose.

Customer should ensure proper protection of your NCB e+ Password and personal information and hold accountability of this

- Please memorise your NCB e+ Password. Do not write the password on any of the devices used for Mobile Banking or anything which is usually kept with these devices, or store the password in the mobile phone or record it in any way without covering it.
- Do not use your name, date of birth, ID/passport number, telephone or lucky number, or other easy-to-guess personal information, numbers or words as your NCB e+ Password and avoid selecting the same password that you have used for accessing other web services.
- Do not disclose your NCB e+ Password to anyone (including bank staff and the police). You should also avoid disclosing your personal information, such as ID/passport number and date of birth, to anyone.
- Do not allow anyone else to use your NCB e+ or NCB e+ Password.
- Please change your NCB e+ Password regularly.
- If you have lost or disclosed your NCB e+ Password/lost your security device(s), or suspected that your NCB e+ Password or security device(s) has/have been used by an unauthorised party, or found any unauthorised transaction(s) associated with your account, please contact us immediately, or directly contact the Hong Kong Police Force.
- You should use all reasonable care to keep your mobile devices secure. If you find that your mobile devices have been lost or stolen or that any unauthorised

operations have occurred, you should contact us immediately, or directly contact the Hong Kong Police Force.

What if I quit the online submission process on NCB e+ halfway?

- Customer cannot resume the application process if they quit the online submission process halfway. The NCB e+ or WeChat official account's web page for account opening application do not retain filled in information or uploaded documents during the application process if the application is not submitted.

How can I reset NCB e+ Password if I forget answer to security question and NCB e+ Password?

- If customer has not submitted bank account opening application, customer can reset NCB e+ Password and security question by verifying his/her identity through SMS OTP.
- If customer has submitted application and the bank account is not opened yet, customer can only reset NCB e+ Password and security question by cancelling the account opening application after verifying his/her identity through SMS OTP.
- If customer has submitted application and the bank account is already opened, customer is not allowed to reset NCB e+ Password and can only view bank account information by contacting customer service in the online chatroom or by visiting the branch.

Security tips for WeChat official account

In order to ensure the services and information are provided by the Bank, please refer to the Bank's registered WeChat ID "NCB_HK" when searching for the WeChat official account. Please do not disclose your personal and account information to any unauthorised WeChat account(s). Should you have any queries, please contact the Bank's staff immediately. Points to note when using WeChat official account:

- When binding the Wechat official account, user is required to authenticate their Personal Internet Banking account, password and use the authentication means approved by the Bank.
- Please do not access WeChat official account via hyperlinks or QR Code embedded in any emails or SMS.
- Please do not input personal sensitive information into WeChat dialogue box. The Bank will not ask user to provide account number, password and personal information via WeChat dialogue box.
- For more details of account binding, please input "Account Binding Service Directory" into WeChat dialogue box for enquiry.
- For enquiry, security issues report and unbinding account request, please call：+852 2616 6628
- To ensure customer data security, the recommended operating systems and browsers are as follows:
  - iOS 9.0 or above (Default browser), WeChat 8.0.45 or above
  - Android 4.4 or above (Default browser), WeChat 8.0.45 or above
- Please download and install updates and patches for your Apps, operating systems and browsers regularly.