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- I discovered my recipient's mobile number has been flagged in Scameter. How come the Bank did not alert me when I previously made payment to this FPS proxy ID?

Questions on the scope

• Why are scam prevention alerts generated only for FPS proxy IDs when I conduct online transfers but no scam prevention alert is generated for accounts? (the online Scameter offers search service of suspicious accounts too)

Questions on operation

- How would I know if my recipient's mobile number/email address/FPS Identifier is flagged for scam prevention alert?
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- Will the Bank continue to mail any paper account statement of advice once I have subscribed to the eStatement/eAdvice service(s)?
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- What is International Business? How does it help us?
- How can I inquire the latest -to-date information online?
- If I cannot complete the application in one go, but I would like to continue editing later, what can I do?
- Why certain applications cannot be inquired in 'Workflow' under Inbox?
- What if we want to add one more authorized signer for the International Business, what should we do?
- If there are changes to the authorization matrix, how to remove an authorized user from International Business function?

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- How can I inquire the application status after submission?
- Can I inquire the application record?
- What is a template? How can it facilitate my application?

About the Authorization in International Business

- What does authorization mean in International Business?
- How many types of users are there in International Business?
- How are transaction limits determined?
- Can the limit be amended online?
- Authorizers can be divided into three groups: A, B and C upon procedure setup. What are the purposes of the 3 different groups?

About Time Deposit Services

- How can I enable Time Deposit function on my Online Enterprise Banking Services?
- How to initiate a Time Deposit instruction on Online Enterprise Banking Services?
- What types of currencies are available for Time Deposit transaction via Online Enterprise Banking Services?
- What are the tenors available for different currencies?
- What are the transaction limits for Time Deposit via Online Enterprise Banking Services?
- How can I inquire the transaction status of my Time Deposit instruction?
- What are the service hours for placing Time Deposit instruction?
- What is the cut-off time for amending the maturity instruction?
- What are the types of maturity instructions available?
- Is there any notification when the Time Deposit matures?
- Where can I inquire the reference interest rate for different tenors?

About Autopay-Out Service

- What is Autopay-Out service?
- How to enable Autopay-Out service?
- Are there any fees for -Autopay-Out service?
- What is the cut-off time for Autopay-Out service?
- When will the recipient receive the payment after autopay is completed?
- Why does the "Autopay" menu fail to show upon login with Master?
- Why does the project name fail to retrieve?
- How to setup the procedure for autopay Autopay-Out?
- Why the "Autopay" menu cannot be found after nonuse of service after a certain period of time?

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- How to inquire if an Autopay-Out transaction is executed successfully?
- How to inquire the reason of failure for the Autopay-Out transaction that I have been submitted?
- A reminder has prompted "you have submitted a same transaction on the same day, are your sure to submit again?" what should I do?
- How to delete the yet-to-be-approved Autopay-Out transaction(s)?
- How to delete the approved Autopay-Out transaction(s)?

About The Use Of Service

- How do I print on Online Enterprise Banking Services?
- What should I do if the system did not respond after clicking on a hyperlink or an icon?
- How to solve if Online Enterprise Banking Services content could not be displayed normally?
- Will the system sign off automatically after a certain period of inactivity?
- Who can I approach to for assistance regarding Online Enterprise Banking Services?

About Security

- What is Encryption/ Cryptography?
- What does SSL mean?
- What is cache? Why should I clear it?
- What is the strength of encryption on Online Enterprise Banking Services site?
- How secure is Online Enterprise Banking Services?
- What steps should I take such that I can access Online Enterprise Banking Services in a more secured environment?
- Why is a SMS one-time password required for additional authentication when using Online Enterprise Banking Services?

About Physical Security Device

- What is a Physical Security Device?
- How to retrieve a Security Code?
- What is a Serial Number?
- How to apply for a Mobile Token or Physical Security Device?
- When do I need to use the Mobile Token or Physical Security Device?
- What should I do after receiving a Physical Security Device?
- I have inputted the Security Code into Online Enterprise Banking Services, but it cannot be verified. What has happened?
- What should I do if my Physical Security Device is locked?
- I was required to enter a subsequent Security Code after the one that I inputted. Why do I need to enter the Security Code twice?
- Why does the Security Code displayed on the Physical Security Device screen has disappeared after a certain period of time?
- Is the Physical Security Device free-of-charge?
- Is there an expiry date for the Physical Security Device?
- Can I use the Physical Security Device when I am aboard?
- Will the Online Enterprise Banking Services be affected while waiting for the new Physical Security Device to arrive?



- What should I do if the Physical Security Device is lost or damaged?
- To which address will the Physical Security Device be mailed to? How can I update my mailing address?

About Deactivation

- What is "Emergency Deactivation"?
- Under what situations can I use the "Emergency Deactivation" function?
- How can I resume using Online Enterprise Banking Services after applying for "Emergency Deactivation"?



About Online Enterprise Banking Services

What are the services available on Online Enterprise Banking Services?

Currently you can:

Account Services

- Check current balances on your current account(s), savings account(s), batch inquiry, multi-currency savings account(s), time deposit, loan
- View latest transactions
- View transaction history with each enquiry interval up to 90 days
- View account statement
- View non-deliverable forward contract account
- View NDF exchange contract account
- View Dividend Payment account
- View inward remittance history with each enquiry interval of up to 90 days
- Conduct funds transfer[#]
 - Transfer funds between your company's accounts within the Bank
- Payment[#]
 - Payments to a third-party account with CCB Local
 - Payments to a CCB Mainland branch
 - Payments to a local bank
 - Payments to a global bank
 - FPS Payment
- Time Deposit*
 - Time Deposit Set Up
 - Amend Maturity Instruction
 - View Instruction History
 - Transaction Maintenance
- Autopay-Out*
- Autopay-In*
- Settlement Agent#
- Securities Trading*
- Cash Management[#]
- International Business*
- Bill Payment*
- Electronic Direct Debt Authorization Service*
- ERP Business Assistant*
- Business Card Inquiry

Rate Enquiry Services

• Enquire time deposit interest rate and foreign exchange rate

Customer Services

- Checkbook request*
- Statement request*
- Change Password*

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- View eStatement and eAdvice
- E-Statement/e-Advice Management*
- Setup eAlert*

* Mobile Token or Physical Security Device is required

Will I be charged for Online Enterprise Banking Services?

Online Enterprise Banking Services provides you with immediate access to your accounts. Account balance enquiry and submission of online requests are all free of charge!

🐥 Are the services on Online Enterprise Banking Services available 24 hours, 7 days per week?

Yes. You can access to Online Enterprise Banking Services anytime, around the clock throughout the day. However, certain functions are restricted with specific service hours.

Can I access Online Enterprise Banking Services from overseas?

You can browse the website at <u>https://intl.ccb.com/</u> and you can access your finances anywhere, anytime, all at your fingertips.

Is there any prerequisite for using Online Enterprise Banking Services?

You can sign up for Online Enterprise Banking Services with China Construction Bank (Asia) / China Construction Bank Hong Kong Branch (the "Bank", as the case may be) immediately if you have the following:

- A computer with a screen resolution of 1024x768 or above and Internet access
- Browser versions support: Microsoft Internet Explorer (version 9 or above), Mozilla Firefox (version 23 or above), Apple Safari (version 7 or above), Google Chrome (version 22 or above), Apple iOS Safari (version 5 or above), Android OS Browser (version 4.4 or above)
- Existing corporate account(s) held with the Bank

How can I sign up for the on Online Enterprise Banking Services?

First of all, an account with China Construction Bank (Asia) / China Construction Bank Hong Kong Branch is required. If you currently do not hold any accounts with China Construction Bank (Asia) / China Construction Bank Hong Kong Branch, you can open one and sign up for Online Enterprise Banking Services.

When can I start using Online Enterprise Banking Services?

Once you have signed up for Online Enterprise Banking Services, you will receive an acknowledgement letter along with User Name, Password and Physical Security Device (if applicable) from the Bank, please browse Online Enterprise Banking Services login page to perform activation.

How can I enable Transfer / Payment function on my Online Enterprise Banking Services?



You are required to sign up for the Transfer / Payment function by submitting an offline application. In addition, you are required to use the Mobile Token or Physical Security Device to perform this function, please register for Mobile Token Service on CCB(Asia) Business Mobile App (please refer to "CCB(Asia) Business Mobile App Frequently Asked Questions"), or apply for Physical Security Device by contacting your relationship manager.

How can I transfer money to my China Construction Bank (Asia) account or China Construction Bank Hong Kong Branch from different channels?

You can transfer money to your China Construction Bank Asia or China Construction Bank Hong Kong Branch account via different channels such as Clearing House Automated Transfer System ("CHATS"), eCheque. You might be requested to provide your Bank Code, Branch Code* and Account Number at China Construction Bank Asia or China Construction Bank Hong Kong Branch in the following format.

- China Construction Bank (Asia) Bank Code is "009", China Construction Bank Hong Kong Branch Bank Code is "221" (if required to be inputted)
- For conducting transfer via CHATS, you may need to input the account branch code and account number separately. You may refer to the Account Inquiry, bank statement on Online Enterprise Banking Services or contact your relationship manager for details.

How to conduct transfer / payment transactions on Online Enterprise Banking Services?

You log in to Online Enterprise Banking Services as an operator with "Create" authority before conducting Transfer / Payment transaction. In order for the transaction(s) to be executed by the Bank, it has to be approved by an Authoriser or Master before the instruction can be successfully submitted to the Bank.

What is the maximum standard daily transaction limit for Transfer / Payment transaction via Online Enterprise Banking Services?

Transaction Type	Maximum Daily Transfer Limit (HKD, RMB, USD Accounts)	Maximum Daily Transfer Limit (Accounts in other currencies)
Funds Transfer with the BankOwn name accounts within the Bank	HK\$100,000,000 or equivalent	HK\$20,000,000 or equivalent
 Payment Payments to a third-party account with CCB Local Payments to CCB Mainland branch Payments to a local bank 	To Registered Beneficiaries: HK\$50,000,000 or equivalent To Non-Registered Beneficiaries: HK\$2,000,000 or equivalent	To Registered Beneficiaries: HK\$8,000,000 or equivalent To Non-Registered Beneficiaries: HK\$2,000,000 or equivalent



Transaction Type	Maximum Daily Transfer Limit (HKD, RMB, USD Accounts)	Maximum Daily Transfer Limit (Accounts in other currencies)
 Payments to a global bank 		
 Payment FPS Payment 	HK\$2,000,000 or equivalent	HK\$2,000,000 or equivalent

*For transfer/payment transaction exceeding the above transaction limit, please kindly contact your relationship manager.

What is the maximum limit per transaction for foreign exchange via Online Enterprise Banking Services?

The limit for spot / limit order foreign exchange transactions is USD 3,000,000[^] or equivalent per transaction. [^]If you have large single-price transaction requests for Foreign exchange through Online Enterprise Banking Services, kindly contact your relationship manager.

How can I inquire the approval status of my Transfer / Payment transaction(s)?

You can inquire the transaction status of your Funds Transfer / Payment transaction from the "Transaction Inquiry" functions under the Transfer / Payment section. For transaction status as "Success", there is an "GPI Tracker" button for real-time tracking payment to local and global banks.

What is the service time of each transaction type perform on Online Enterprise Banking Services?

Transaction(s) completed within the service time will be executed on the same day, otherwise it will be executed on the next business day.

*Cross-currency transactions involve spot foreign exchange trading, please create and approve it at the same day.

Transaction Type	Services Time	
FPS Payment	24 Hours	
Payment to a CCB(Asia) Account*	24 Hours	
Payment to a Local Bank Account*	Submission latest by 5:00 pm on Monday to Friday (Except public holiday)	
Payment to a mainland CCB Account*	HKD, CNY, USD, EUR, GBP, CAD & CHF: : Submission latest by 4:00 pm on Monday to Friday (Except public	
Payments to a Global Bank*	holiday)	
	AUD, JPY, NZD, SGD, ZAR &Other Currency:	

	Submission latest by 4:00 pm on Monday to Friday (Except public holiday), transactions will be executed on the next business day
Time Deposit	Monday to Friday, 09:00am to 06:00pm (Except public holiday)
	Autopay-out Real Time mode: 24 Hours
Autopay	Autopay-out Batch Mode: Monday to Friday, 09:00am to 01:00pm
	(Except public holiday)
	Autopay in: Submission latest by 6:00 p.m. on one business day prior
	to the collection date
Foreign Exchange	Spot & Watch out limit order: Monday 09:00am to Friday 07:00pm
	(Except public holiday)
Bill Payment	24 Hours

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About Login to Online Enterprise Banking Services

How to perform Activation on Online Enterprise Banking Services?

Please click "Activate Now" on Online Enterprises Banking Services login page and input customer number, user name, SMS one-time password and physical Security Code (if applicable) to complete the activation. Please click here to learn more the procedure for activating Online Enterprise Banking Services.

Under what circumstances Activation is required?

For first time user(s) and user(s) who applied for new password and Physical Security Device (if applicable) at the same time, please click "Activate Now".

For user who applied for new password, please click "Password Reset".

For user who applied for new Physical Security device, please click "Security Device Replacement".

How to perform first-time login?

If you are a first-time user, please follow the instruction printed in the PIN Mailer for activation before you can log in to Online Enterprise Banking Services.

Why do I fail to login?

Please confirm all the login credentials are correct including customer number, user name and password.

How many entries of incorrect password input would lead to user lock?

Due to security concern, the user status will be locked once you have entered an invalid password for 5 times consecutively. (*the password login attempts are shared between Online Enterprise Banking Services and CCB(Asia) Business Mobile App)

How can I reset password?

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Please login Online Enterprise Banking Services with Master (if any) to access Operator Maintenance – Password Reset to reset operator password or you may reach out to us during operating hours via the following channels: For China Construction Bank (Asia) and China Construction Bank Corporation Hong Kong Branch customer: You can call our Online Enterprise Banking Services Hotline at +852 2903 8366 or contact your relationship manager for assistance.

Why do I need to perform additional authentication when I log into Online Enterprise Banking Services?

To protect your e-Banking and account security, customers may be required to authenticate themselves with a SMS one-time password before they can log into Online Enterprise Banking Services.

• Why do I receive a login SMS alert?

To ensure the security of your account, we may send login SMS alerts under certain circumstances.

Operations of Online Enterprise Banking Services and Authorization Matrix

What operator roles are there in Online Enterprise Banking Services?

Types of Users

There are 4 types of users: Master, Authorizer, Maker& Authorizer and Maker on Online Enterprise Banking Services. Only Maker, but not Master and Authorizer, is authorized to create a new transaction.

Master

Each company can designate up to two Masters. Masters are responsible for managing the system, which includes tasks such as deleting or modifying operators, setting permissions for accounts and transaction types, and authorizing transactions.

When registering Online Enterprise Banking Services with our Bank, customers should appoint their Masters and define the functionalities available to them.

Post-account opening, customers can opt for either "single master user authorization" or "dual master user authorization" for the addition, modification, or deletion of preparers, as well as for setting permissions per account and transaction type.

<u>Authorizer</u>

Besides the Master, the Authorizer is another category of user in Online Enterprise Banking Services. Unlike Masters, Authorizers lack the authority to manage other users or alter authorizations. <u>Authorizers</u> possess the ability to approve or decline transactions.

Maker

Alongside with Masters and Authorizers, the Maker falls under the general user classification in Online Enterprise Banking Services. Upon creation, a Maker can employ the Online Enterprise Banking Services operating function within permission established by the Master(s).

When opting for single-step submission (without requiring Authorizer/Master approval), the operator carrying the role of Maker must hold status as an authorized signatory for the account or be granted authority to act on behalf of the customer; failing this requirement could lead to unsuccessful transaction submission.

Maker/Authorizer

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Individuals endowed with concurrent permissions as both Maker and Authorizer can interchange roles through the operational interface. Nonetheless, a solitary transaction prohibits any individual from executing both creation and approval independently. Operators carrying the role of <u>Maker/Authorizer</u> must also be designated as authorized signatories for the account or receive authorization to represent the customer; lacking this status might hinder successful transaction processing.

Is it possible to set transaction authorizations for different amounts and allow multiple operators to participate in the review process?

Online Enterprise Banking Services comes equipped with default and customized transaction authorization modes:

Default:

Upon activation, all single transfers, single remittances, single agency settlements, direct debit authorization, foreign exchange, and bill payments default to being created by Maker, then reviewed by Authorizer or Master.

Once the preset default process is "Closed", customized processes mentioned above become applicable.

Customized Procedure:

Companies can tailor personalized online authorization and approval combinations based on management needs. This includes setting single or multi-level approvals according to various accounts and different payment amount ranges.

(Batch transfer/remittance services, Autopay-out/Autopay-In services, batch agency settlement, scheduled cash pooling, and periodic payment limits require self-defined customized procedure.)

The setup cannot be submitted when customizing the single-step process for the operator?

The operator must be an Authorized Signatory or Person purporting to act (PPTA) on behalf of the customer; otherwise, when the Master attempts to setup/modify the transaction flow to an operator (who is not an authorized signatory/PPTA) for the single-step process (for who have sole authority to process the transaction roles) cannot be submitted and will return an error.

Why transactions cannot be conducted when log in as an Authoriser?

If an operator is entitled with both Authoriser and Maker authority (under the same user name), please click "To Maker" to conduct transaction.

About Account Permission

Why the newly set-up account (s) cannot be inquired on Online Enterprise Banking Services?

Newly opened accounts are required to submit an offline application for linking up to Online Enterprise Banking Services, please contact your relationship manager for acquiring the forms.

Why do the operator(s) fail to inquire the account(s) after linking to Online Enterprise Banking Services?



By default, only Masters are entitled to inquire all the newly linked accounts to Online Enterprise Banking Services; other operators will not be able to inquire if no corresponding instructions have been given to the Bank. You may fill in an offline application for allocating the account functions or to be completed by Master on Online Enterprise Banking Services under Operator Maintenance.

About Corporate FPS Service (Suspicious FPS Proxy IDs Alert Mechanism)

If I find my recipient's FPS proxy ID is being flagged by the scam prevention alert, how can I remove it?

The scam prevention alert is generated based on information collected from scam reports and recorded in the Scameter of the Hong Kong Police Force. Please contact them at enquiry@cyberdefender.hk if you think the FPS proxy IDs are not tagged correctly.

H Will the Bank be able to help to remove my FPS proxy IDs from the scam prevention alert?

No, the Bank cannot do the deletion. The scam prevention alert is generated based on information collected from scam reports and recorded in the Scameter of the Hong Kong Police Force. Please contact them at enquiry@cyberdefender.hk if you think the FPS proxy IDs are not tagged correctly.

If I want to report a suspicious FPS proxy ID, what should I do?

The scam prevention alert is generated based on information collected from scam reports and recorded in the Scameter of the Hong Kong Police Force. If you suspect a crime case has occurred, please report to the Hong Kong Police Force at a police station or via Hong Kong Police Force e-Report Centre (https://www.police.gov.hk/ppp_en or https://www.police.gov.hk/ppp_tc).

If there is no scam prevention alert message relating to my recipient, does it guarantee it is safe to transfer to him/her?

No, it is not guaranteed. The scam prevention alert message will only be shown if the recipient's FPS proxy ID is included in the scam reports provided by the Hong Kong Police Force. If there has not been any report to the Police against a particular FPS proxy ID, the proxy ID will not be included in the scam prevention alert. You are advised to always verify the payment details (including the recipient's identity) of every single transaction before making payment.

Why is my recipient's FPS proxy ID previously not tagged in the scam prevention alert but now being tagged?

The FPS proxy IDs flagged as "High Risk" in Scameter and included in the scam prevention alert are based on information collected from scam reports provided by the Hong Kong Police Force. If there has not been any report to the Police against a particular FPS proxy ID, the proxy ID will not be included in the scam prevention alert.

What is the source of the scam prevention alert and how is my information being protected?



The scam prevention alert is generated based on information collected from scam reports and recorded in the Scameter of the Hong Kong Police Force. Please visit the webpage of Scameter (https://cyberdefender.hk/en-us/scameter/) for more details.

Why I found my FPS proxy ID on the scam prevention alert when doing FPS transfer? I did not commit any crime!

According to the record provided by the Hong Kong Police Force, your FPS proxy ID is related to a scam report. Please contact them at enquiry@cyberdefender.hk if you think the FPS proxy ID is not tagged correctly.

I discovered my recipient's mobile number has been flagged in Scameter. How come the Bank did not alert me when I <u>now</u>try to make payment to this FPS proxy ID?

The scam prevention alert is generated based on information collected from scam reports provided by the Hong Kong Police Force and updated from time to time on a daily basis. Please check again that the payee is trustworthy before you proceed with the transaction.

I discovered my recipient's mobile number has been flagged in Scameter. How come the Bank did not alert me when I <u>previously</u> made payment to this FPS proxy ID?

The FPS proxy IDs flagged as "High Risk" in Scameter and included in the scam prevention alert are based on information collected from scam reports provided by the Hong Kong Police Force. If there has not been any report to the Police against a particular FPS proxy ID, the proxy ID will not be included in the scam prevention alert.

Questions on the scope

Why are scam prevention alerts generated only for FPS proxy IDs when I conduct online transfers but no scam prevention alert is generated for accounts? (the online Scameter offers search service of suspicious accounts too)

The scope of this scam prevention alert mechanism in the first stage covers FPS proxy IDs. The scope will be reviewed from time to time.

Questions on operation

How would I know if my recipient's mobile number/email address/FPS Identifier is flagged for scam prevention alert?

You can check Scameter (cyberdefender.hk) to see if it is flagged as "High Risk". When performing an FPS transaction with use of FPS proxy ID (i.e. mobile number, email address, or FPS Identifier) via internet banking or mobile banking app, the Bank will display a scam prevention alert message for those FPS proxy IDs flagged in the scam reports provided by the Hong Kong Police Force. You are advised not to make any transactions to the recipient unless you have carefully verified the recipient's identity and ensure that the recipient is trustworthy.

If I confirm to the Bank to proceed with an FPS transfer with FPS proxy ID (i.e. mobile number/email address/FPS Identifier) flagged as "High Risk" and subsequently realize being scammed, what should I do?



If you suspect you have been scammed, you may visit a police station or the Hong Kong Police Force e-Report Centre (https://www.police.gov.hk/ppp_en or https://www.police.gov.hk/ppp_tc) to file a report. In tandem, please report the case to the Bank.

If a recipient's mobile number is flagged as "High Risk", will his/her email address or FPS Identifier also be flagged by the scam prevention alert?

The FPS proxy IDs flagged as "High Risk" in Scameter and included in the scam prevention alert are based on information collected from scam reports provided by the Hong Kong Police Force. If there has not been any report to the Police against a particular FPS proxy ID, the proxy ID will not be included in the scam prevention alert.

Can I confirm and accept the scam prevention alert message and make FPS transfer to the FPS proxy ID on the scam prevention alert?

Yes, you can, but please be reminded that the transaction has high risk of fraud. You are advised to always verify the payment details (including the recipient's identity) of every single transaction before making payment.

About the eStatement/eAdvice service

What is eStatement/eAdvice?

eStatement service provides the access for operators to retrieve, download and request for paper account statement online for the past 7 years through Online Enterprise Banking Services. eAdvice service provides the access for operators to retrieve or download advice for the past 7 years through Online Enterprise Banking Services.

How can I manage eStatement/eAdvice service?

You can subscribe or unsubscribe eStatement and/or eAdvice service through offline or online channel. For online channel, Master user can login Online Enterprise Banking Services > Click "Featured Service" > "e-Statement/e-Advice Management" Select the required Service Type > Click "Modify".

How can I retrieve and download eStatement/eAdvice?

Once you have subscribed to eStatement service you will be able to review and download statement on Online Enterprise Banking Services up to past 7 years by the following path: Account - Statement Inquiry. Once you have subscribed to eAdvice service you will be able to review and download advice on Online Enterprise Banking Services up to past 7 years by the following path: Account - E-Advice.

How can I request for account statement(s)?

Once you have subscribed to eStatement you will be able to request for paper account statement through Statement Inquiry in Online Enterprise Banking Services.

Is there any charge for subscribing the eStatement/eAdvice service(s)?



Retrieving and downloading eStatement / eAdvice are free of charge. You will be charged for requesting paper statement via Online Enterprise Banking Services, fees are charged according to the number of accounts requested.

Will the Bank continue to mail any paper account statement of advice once I have subscribed to the eStatement/eAdvice service(s)?

Paper statement or advice will no longer be mailed upon successful subscription of eStatement / eAdvice service.

Is there a notification when the eStatement/eAdvice becomes available online?

To receive a notification when new eStatement / eAdvice is available online, Master may set up in eAlert, which a maximum of 3 Authorised Users will be able to receive the notification in the format or email and / or SMS.

What is the format of the eStatement/eAdvice?

The eStatement/eAdvice is available in Portable Data Format (pdf). Adobe Reader is required to be installed on the computer in order to view the eStatement /eAdvice.

About the eAlert service

What is eAlert?

eAlert is one of the key features of Online Enterprise Banking Services. By setting up eAlert by Master on Online Enterprise Banking Services, a maximum of three users can be designated to receive notifications regarding online banking transactions and other related notices. Notifications can be in both email and Short Messaging Service (SMS).

Is there any charge for subscribing the eAlert service?

During the promotional period, eAlert services are free of charge. If there are any service fee charges on particular types of eAlert in later times, you will be notified for the arrangement accordingly.

How to setup eAlert?

For setting up eAlert service, at least one Master is required, a maximum of three recipients can be designated to receive eAlert notifications, you may refer to below as the guideline for the setup: To setup the eAlert recipient profile(s)

- Log in Online Enterprise Banking Services
- Select "Management"
- Select "eAlert"
- Select "User Management"
- Select "Add"/"Modify"/"Delete" to manage recipients' mobile number and email.

A maximum of three recipients can be set up for receiving SMS and / or email notification(s)

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- Log in Online Enterprise Banking Services
- Select "Management"
- Select " eAlert "
- Select " eAlert Management"

Who will receive the eAlert notification(s)?

Master can designate a maximum of three recipients for receiving eAlert notifications on Online Enterprise Banking Services.

What types of eAlert are available?

eAlert Type	Service Description
Transfer	A notification when a transaction is successfully executed.
Payments to a CCB (Asia) Account	A notification when a transaction is successfully executed.
Payments to a mainland CCB Account	A notification when a transaction is successfully executed.
Payments to a Local Bank	A notification when the transaction has been successfully
Account	executed on our Bank side.
Payments to a Global Bank	A notification when the transaction has been successfully executed on our Bank side.
Time Deposit Maturity	A notification will be sent out on the maturity date of a Time
Time Deposit Maturity	Deposit instruction.
Inward Pomittanco	A notification when incoming funds has been credited to the
inward Kernittanee	corresponding account.
Autopay-In/ Autopay-Out	A notification when a transaction has been successfully executed.
eAdvice	A notification when a new eAdvice is available to retrieve and download on Online Enterprise Banking Services
	A notification when a new estatement is available to retrieve
eStatement	and download on Online Enterprise Banking Services.
Fix Time Cash Pool Sweeping	A notification when sweeping is successful.
Real Time Cash Pool Sweeping	A notification when sweeping is successful.
Bill Payment	A notification when a transaction is successfully executed.

About the International Business

What is International Business? How does it help us?

You may perform the following trade services through International Business on Online Enterprise Banking Services:

- 1) Issue / Amend Import L/C
- 2) Issue / Amend / Forward Export L/C
- 3) Issue Guarantee/Standby
- 4) Receive Guarantee/Standby
- 5) Import Collection

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6) Export Collection

How can I inquire the latest -to-date information online?

Under the 'Inbox' menu, there are 2 function keys, namely 'Message' and 'Pending Information'.

Function	Function Description
Message	List of all messages sent from the Bank to the corresponding operators.
Pending Information	Authoriser(s) / Master(s) will receive approval request(s) for the transactions.

4 If I cannot complete the application in one go, but I would like to continue editing later, what can I do?

At the bottom of the page, click 'Save', the information will be automatically stored. When Maker continues editing the application next time, click 'Workflow', where incomplete applications can be amended and submitted for approval.

Why certain applications cannot be inquired in 'Workflow' under Inbox?

Each operator is designated with different levels of authority upon the setup of workflow by Master(s). Operators are not allowed to view transactions with amount beyond the authorized transaction limit. Therefore, 'Workflow' will only display the transactions that you are eligible to approve.

✤ What if we want to add one more authorized signer for the International Business, what should we do?

Only Authorised Users of Online Enterprise Banking Services are eligible for International Business function. If the new authorized signer is yet to be an Authorised User, please contact your relationship manager to complete an offline application.

If the new authorized signer is an existing Authorized User of Online Enterprise Banking Services, please have the Master(s) to amend the workflow of International Business on Online Enterprise Banking Services.

If there are changes to the authorization matrix, how to remove an authorized user from International Business function?

To remove an authorized user from the International Business, Master(s) has to amend the corresponding workflow by removing the user from the existing procedure on Online Enterprise Banking Services.

How can I inquire the application status after submission?

You can inquire the application status in relevant Transaction under 'Deal Search'. Either one of the following statuses will be shown:

Status	Status Description
Wait for Preparing Document	Maker is working on the document and is pending to submit for approval
Wait for Release	Application is pending for approval.
Returned by Reviewing Officer	Application is rejected by the Authoriser
Revoked	Application is recalled by the Maker



Status	Status Description
Credit Authorization	Application is submitted to the Bank.
Issued	International Trade documents are issued by the Bank.
Rejected	Application has been rejected by the Bank.

Can I inquire the application record?

Yes, all transaction records can be found in 'Deal Search' section.

What is a template? How can it facilitate my application?

Template allows Maker(s) to save the frequently use information such as applicant's details, beneficiary's details, clauses, terms and conditions, etc. Maker(s) can retrieve their own templates when conducting transactions, saving time for input and maintain a higher information accuracy. Maker can amend and delete the saved templates.

About the Authorization in International Business

What does authorization mean in International Business?

Authorization in International Business refers to operators (Makers, Authorisers and Master) who are granted with the authority to create and approve International Business transactions. Master can delegate different levels of authority to different operators to cater various business needs.

How many types of users are there in International Business?

There are three types of operators in the International Business function, namely Master(s), Authoriser(s) and Maker(s), their functionalities are as below:

Operator Type	Description
Master(s)	Master(s) are granted with the authority to design the workflow for different transaction limit(s) by assigning different levels of authority to corresponding operators. Master(s) are allowed to inquire and authorize transactions.
Authoriser(s)	Authoriser(s) can inquire and authorize transactions within their designated transaction limit(s) after completion of transactions by Maker(s).
Maker(s)	Maker(s) can inquire and create applications, they are not bonded with any transaction limit and not entitled with the right to authorize transactions.

How are transaction limits determined?

Master(s) can design the workflow by granting different operators with designated level of authority and transaction limit.

Can the limit be amended online?

Yes. Master User can amend the transaction limit online.

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Authorizers can be divided into three groups: A, B and C upon procedure setup. What are the purposes of the 3 different groups?

There are three signature groups, namely Group A, Group B and Group C. Master can assign Authoriser(s) into a corresponding group. For example, Application for Import L/C for an amount of HK\$1,000,000.00 requires one signer from Group A and one signer from Group B; for an amount of HK\$2,000,000.00 required one signer from Group A, one signer from Group B and one signer from Group C.

About Time Deposit Services

How can I enable Time Deposit function on my Online Enterprise Banking Services?

To sign up for this function, you are required to submit an offline application by either visiting our Branches or contacting your relationship manager.

How to initiate a Time Deposit instruction on Online Enterprise Banking Services?

Operator(s) with "Create" authority for Time Deposit can place a Time Deposit instruction on Online Enterprise Banking Services. Please note that Time Deposit instruction(s) may be required to be approved by relevant operator(s) before they are submitted to the Bank for execution. Online Enterprise Banking provides the general time deposit setup and quoted order setup. Please contact your relationship manager for details.

What types of currencies are available for Time Deposit transaction via Online Enterprise Banking Services?

Currently, there are three types of currencies available for Time Deposit transaction: HKD, USD and CNY. No currency exchange is allowed for Time Deposit. Please ensure you have sufficient funds in the respective account(s) before submitting the application.

What are the tenors available for different currencies?

Currency	Tenors
HKD/ USD/CNY	7 days, 14 days, 1 month, 2 months, 3 months, 6 months, and 1 year

What are the transaction limits for Time Deposit via Online Enterprise Banking Services?

Currency	Minimum Initial Deposit Amount	Maximum Daily Transaction Limit
HKD	HKD 30,000	HKD 1,000,000,000
CNY	CNY 24,000	CNY 870,000,000
USD	USD 3,750	USD 128,000,000

For Time Deposit amount exceeding the above transaction limit, please kindly contact your relationship manager.

How can I inquire the transaction status of my Time Deposit instruction?

You can inquire the transaction status from the "Transaction Inquiry" function under Time Deposit section.



What are the service hours for placing Time Deposit instruction?

Authority	Service Hours
Create and Approve	Monday to Friday 9:00 a.m. to 6:00 p.m. (except public holidays)

What is the cut-off time for amending the maturity instruction?

Maturity instruction can be amended before 6:00 p.m. one business day prior to the maturity day.

What are the types of maturity instructions available?

- Full renewal (i.e. to renew both principal and interest for a specific period.)
- Renew principal (i.e. to renew principal only, the interest generated will be credited to a specific account.)
- Do not renew (i.e. to credit both principal and interest to a specific account.)

Is there any notification when the Time Deposit matures?

A maximum of three recipients can receive eAlert through email and/or SMS on the maturity date of a Time Deposit transaction. Please refer to the eAlerts section for details.

In addition, the welcome page of Online Enterprise Banking Services will show up the notification message if there is any Time Deposit instruction to be mature on the next business day.

Where can I inquire the reference interest rate for different tenors?

In the "Time Deposit Rate Inquiry" function, you can get the reference interest rate for different tenor by filtering individual currency.

Please be advised that the interest rate is for reference only, the actual interest rate for execution is determined at the time of final approval of the instruction.

About Autopay-Out Service

What is Autopay-Out service?

You can make payments to employee accounts held within the Bank or with other local banks in HKD or CNY via Online Enterprise Banking Services.

How to enable Autopay-Out service?

For existing Online Enterprise Banking Services clients, you are required to submit an offline application to subscribe the Autopay-Out service, please contact your relationship manager for more details. For non-existing Online Enterprise Banking Services client, please contact the Bank or your relationship manager for registering the Autopay-Out services.

Are there any fees for -Autopay-Out service?

For employee accounts held within the Bank, each transaction under the Autopay-Out service will be charged at HKD \$0.3 / CNY \$0.25; for employee accounts held with other local banks, each transaction under the Autopay-Page 21 of 29



Out service will be charged at HKD \$1.5 / CNY \$1.25. The minimum charge for each batch Autopay-Out payment is at HKD \$30 / CNY \$25.

What is the cut-off time for Autopay-Out service?

Batch mode: the cut-off time for batch mode Autopay-Out is from Monday to Friday 1:00 p.m. (except public holidays), the Bank will process the transaction on the same day. Real-time mode: 24 hours.

When will the recipient receive the payment after autopay is completed?

Batch mode: if the client has successfully submitted the transaction to the Bank before 1:00 p.m. on a business day:

(1) Employee accounts held within the Bank: Transaction will be processed on the same day;
(2) Employee accounts held with other local banks: Transaction will be executed on the same day, the crediting of accounts will depend on the handling of the receiving bank(s), latest by T+1.
Real-time mode: Real-time credit to beneficiary accounts

🖊 Why does the "Autopay" menu fail to show upon login with Master?

After successful application, if the "Autopay" menu cannot be found upon Master login, please contact the Bank or your relationship manager.

Why does the project name fail to retrieve?

Please have the Master to set up the workflow for "Autopay-Out" on Online Enterprise Banking Services before proceeding to creation.

How to setup the procedure for autopay Autopay-Out?

Please login as Master to set up the Autopay-Out procedure, which can support single-flow procedure (one user created and not required authorization) or with multiple levels of authorization.

Why the "Autopay" menu cannot be found after nonuse of service after a certain period of time?

If you have not made any Autopay-Out transactions for more than 12 months (a notification letter will be sent a month in prior), the service will be suspended automatically. If you would wish to subscribe the service again, you are required to submit a new application again.

How to inquire if an Autopay-Out transaction is executed successfully?

Operators with Autopay-Out authority can inquire the transaction record on Online Enterprise Banking Services by the following path:

Autopay – Transaction Inquiry – Autopay-Out Transaction Inquiry.

How to inquire the reason of failure for the Autopay-Out transaction that I have been submitted?

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Customer can inquire the result file through Online Enterprise Banking Services by the following path: Autopay – Transaction Inquiry - Autopay-Out Transaction Inquiry.

A reminder has prompted "you have submitted a same transaction on the same day, are your sure to submit again?" what should I do?

If the same autopay-out document is submitted twice via Online Enterprise Banking Services, with two out of the following three criteria being identical: Document name, Number of entries in the document, Total amount; it will be treated as repeated transaction and thus you will be prompted with the above message. Please rename the document before uploading the file again.

How to delete the yet-to-be-approved Autopay-Out transaction(s)?

Maker can amend or delete the transaction(s) by

- (1) Selecting "Recover Delete" under "Recall Documents"
- (2) Selecting "Modify/Delete Documents" after recall the transaction under "Recall Documents)

How to delete the approved Autopay-Out transaction(s)?

For Autopay-Out transaction(s) that has been approved and submitted to the Bank (applicable to scheduled Autopay-Out transactions), please contact your relationship manager for cancelling the transaction.

About The Use Of Service

How do I print on Online Enterprise Banking Services?

Under normal circumstances, you can select printing from the browser toolbar, either by clicking on the printer icon or select File, print to proceed.

What should I do if the system did not respond after clicking on a hyperlink or an icon?

There could be delays for the Internet to respond, please wait patiently and avoid clicking repeatedly. Alternatively, you may refresh the webpage and try again.

How to solve if Online Enterprise Banking Services content could not be displayed normally?

If the Online Enterprise Banking Services content could not be displayed normally, it is generally related to the issues with network or browser, it is suggested to:

(1) change to another browser (e.g. Chrome change IE)

(2) clear cache

- (3) add Online Enterprise Banking Services to compatibility view websites
- (4) check your company network

Will the system sign off automatically after a certain period of inactivity?

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As long as there are activities on the webpage, you will not be logged out automatically; for inactivity over 10 minutes, the system will automatically sign off due to safety and account security concerns.

Who can I approach to for assistance regarding Online Enterprise Banking Services?

For China Construction Bank (Asia) and China Construction Bank Corporation Hong Kong Branch customer: You can call our Online Enterprise Banking Services Hotline at +852 2903 8366 or contact your relationship manager for assistance.

About Security

What is Encryption/ Cryptography?

Cryptography creates a secure environment for the transfer of information between your browser and China Construction Bank (Asia) / China Construction Bank Hong Kong Branch system. Concisely speaking, confidential data such as your User Name and Password are scrambled in our encryption/cryptography and will not be easily accessed by unauthorized persons.

What does SSL mean?

SSL stands for "Secure Socket Layer." This technology allows users to establish sessions with Internet sites which are secure, and with minimal risk of external violation. Once you have entered the China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services website, your information is secured with our use of SSL technology.

What is cache? Why should I clear it?

Cache is the process of your browser to store pages on your hard disk as you view them. This enables quick access to often-used pages. Please periodically clear your cache memory in your browser. Use your browser Help option to find out how to clear your cache.

What is the strength of encryption on Online Enterprise Banking Services site?

The strength of encryption is measured by the length of the key (in bits), in which the longer the key, the longer it would take for unauthorized person to break the code. Generally, most websites adopt the 40-bit encryption, which provides a combination of 2^40; while for China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services website, we adopt the 128-bit encryption, which provides a combination up to 2^128. Therefore, our encryption offers greater security to our customers.

How secure is Online Enterprise Banking Services?

Online Enterprise Banking Services provided by China Construction Bank (Asia) / China Construction Bank Hong Kong Branch is developed with advanced Internet technologies, which is commonly used by most financial services providers worldwide, making Internet banking secure and convenient. These technologies are designed to protect your information security throughout the communication between

your computer and China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services system.

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- User Name and Password: You can only sign in with valid User Name and Password.
- Multiple layers of authority: You can set up multiple levels of approval for different transactions.
- Automatic Sign-off: If there is no activity for more than 10 minutes, your session with China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services will be terminated and you will be signed off automatically.
- Security Upgrade: We are constantly evaluating the latest security technologies, and we will upgrade our systems whenever relevant enhancements become available.
- Constant Monitoring: We are always monitoring our systems to prevent any potential threats to information security and privacy.

What steps should I take such that I can access Online Enterprise Banking Services in a more secured environment?

Six ways to protect yourself :

- 1. First and foremost, don't reveal your online User Name or Password to anyone else. Your User Name and Password are designed to protect the privacy of your banking information, if your online Password is considered to be acknowledged by others, please reset it online immediately.
- 2. For security reason, you are advised not to use your China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services User Name & Password for any other internet banking accounts, online memberships or internet services.
- 3. Don't leave your computer unattended if you are in the middle of a session.
- 4. Once you have completed your session with China Construction Bank (Asia) / China Construction Bank Hong Kong Branch Online Enterprise Banking Services, always sign off before visiting other websites.
- 5. If anyone else is likely to use your computer, clear your cache or close the browser and reopen it in order to eliminate copies of web pages that have been stored in your hard drive. How to clear cache depends on the browser and version you are currently using. This function is generally found in your preference menu.
- 6. Change your password regularly.

China Construction Bank (Asia) / China Construction Bank Hong Kong Branch strongly recommends you to use a browser with 128-bit encryption to conduct financial transactions via the Internet.

Why is a SMS one-time password required for additional authentication when using Online Enterprise Banking Services?

To protect your e-Banking services and account security, you may be required to use a SMS one-time password for additional authentication. You must authenticate yourself to continue with your transactions via Online Enterprise Banking Services.

About Physical Security Device

What is a Physical Security Device?



Physical Security Device is an electronic device that generates a 6-digit Security Code. To enhance the security of Online Enterprise Banking Services, each Physical Security Device is designated with a unique serial number printed at its back.

C		C DBB B B B B F F						
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1	2	3	0		1	2	3	C
4	5	6	OK		4	5	6	0
7	8	9	C		7	8	9	s
+	0		+	F	U	0	•	

How to retrieve a Security Code?

A 6-digit Security Code will be displayed on the screen of the Physical Security Device, you are required to input the code for verification on Online Enterprise Banking Services. **2nd Generation Physical Security Device**

Left:



Right:

Login:

To generate a Security Code on your Physical Security Device, simply press and hold and followed by and response code. Transaction:

To generate a Security Code on your Physical Security Device, simply press and hold 🦾 and followed by 🔍

and E. Input challenge code shown on the Online Enterprise Banking Services and press to obtain response code.





What is a Serial Number?

Serial Number is a unique number printed at the back of the Physical Security Device. Each user profile is designated with one serial number, in which the Bank can identify the corresponding user accordingly. **2nd Generation Physical Security Device**

Left: Serial Number is a 13-digit number printed at the back of the Physical Security Device.

Right: Serial Number is a 16-digit number printed at the back of the Physical Security Device.



How to apply for a Mobile Token or Physical Security Device?

Default to using a Mobile Token for new users. Please register for Mobile Token Service on CCB(Asia) Business Mobile App (please refer to "CCB(Asia) Business Mobile App Frequently Asked Questions"). If you do not need to use Mobile Token and wish to apply for Physical Security Device, please contact your relationship manager.

When do I need to use the Mobile Token or Physical Security Device?

Upon conducting transactions on Online Enterprise Banking Services, you are required to input a Security Code for verification.

What should I do after receiving a Physical Security Device?

Upon receipt of the new Physical Security Device, please go to Security Device Replacement on Online Enterprise Banking Services login page for activation. You may discard the invalid Physical Security Device by yourself or returning it to any branches at your convenience. (When the Bank processes a request for replacement, the previously issued Physical Security Device will automatically become inactive.)

I have inputted the Security Code into Online Enterprise Banking Services, but it cannot be verified. What has happened?

Please ensure you have entered a valid Security Code for verification. If the same error code prompts again, please go to Customer Service and perform Physical Security Device Synchronization.

What should I do if my Physical Security Device is locked?

China Construction Bank (Asia) and China Construction Bank Corporation Hong Kong Branch customer: You can call our Online Enterprise Banking Services Hotline at +852 2903 8366 or contact your relationship manager for assistance to fill out maintenance form for Physical Security Device replacement. Page 27 of 29



I was required to enter a subsequent Security Code after the one that I inputted. Why do I need to enter the Security Code twice?

The error message is prompted when you have entered invalid Security Code consecutively before a valid one has been entered, thus you will be required to enter the subsequent Security Code for verification.

Why does the Security Code displayed on the Physical Security Device screen has disappeared after a certain period of time?

Due to security concern, there is a limited display time (around 60 seconds) for each Security Code on the Physical Security Device (2nd Generation). Please turn on the Physical Security Device again to retrieve a new Security Code.

Is the Physical Security Device free-of-charge?

Yes, you can enjoy the Physical Security Device service for free, however you may be subjected to charges depending on the delivery method.

Is there an expiry date for the Physical Security Device?

Yes. The availability of the Physical Security Device is capped at 5 years, depending on the actual usage and battery condition. When your Physical Security Device is about to expire / the battery level is low, you may register for Mobile Token Service on CCB(Asia) Business Mobile App (please refer to "CCB(Asia) Business Mobile App Frequently Asked Questions"). If you do not need to use Mobile Token and wish to apply for Physical Security Device, please contact your relationship manager.

Can I use the Physical Security Device when I am aboard?

Yes, you can bring your Physical Security Device along with you, or register for Mobile Token Service on CCB(Asia) Business Mobile App when traveling overseas and get access to our Online Enterprise Banking Services anytime, anywhere.

Will the Online Enterprise Banking Services be affected while waiting for the new Physical Security Device to arrive?

If you have only applied for Physical Security Device replacement, before receiving the new one, you can still log in to Online Enterprise Banking Services for operations that do not require Physical Security Device verification, for example account inquiry, however, you will not be able to perform any transactions that require the verification of Physical Security Device.

What should I do if the Physical Security Device is lost or damaged?

China Construction Bank (Asia) and China Construction Bank Corporation Hong Kong Branch customer: You may register for Mobile Token Service on CCB(Asia) Business Mobile App (please refer to "CCB(Asia) Business Mobile App Frequently Asked Questions"). If you do not need to use Mobile Token and wish to apply for Physical Security Device, you can call our Online Enterprise Banking Services Hotline at +852 2903 8366 or contact your relationship manager for assistance.



To which address will the Physical Security Device be mailed to? How can I update my mailing address?

Your Physical Security Device will be posted to the correspondence address that registered with the Bank.

For China Construction Bank (Asia) and China Construction Bank Corporation Hong Kong Branch customer: You can call our Online Enterprise Banking Services Hotline at +852 2903 8366 or contact your relationship manager for assistance.

About Deactivation

What is "Emergency Deactivation"?

The "Emergency Deactivation" function (OEBS menu: Management > Emergency Deactivation) allows you (Master user) to request the deactivation of your Online Enterprise Banking Services and suspend the associated accounts.

Under what situations can I use the "Emergency Deactivation" function?

- If you suspect or have detected unauthorised use of your Online Enterprise Banking Services or account, you
 (Master user) may submit a request for an "Emergency Deactivation" to deactivate Online Enterprise Banking
 Services and suspend the associated accounts through the Online Enterprise Banking Services. Once
 submitted, this request cannot be cancelled. Please contact the Bank for follow-up investigation.
- After Customer submits an "Emergency Deactivation" request, all Authorised Representative of the Customer, whether it is a Master, an Authoriser or a Maker (as the case may be) will be logged out of the Online Enterprise Banking Services immediately and logon will be disabled.
- If your "freeze the account(s)" request has been accepted by Bank, all account(s) that is/are linked to Online Enterprise Banking Services will be suspended. And when the account(s) is suspended, all withdrawal and payment from the account(s) will be rejected. The account(s) will still be able to receive funds, but the account(s) will not be available for making withdrawal and payment.

How can I resume using Online Enterprise Banking Services after applying for "Emergency Deactivation"?

To reactivate Online Enterprise Banking Services and associated accounts, please visit our branches or contact your relationship manager.