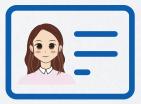
### **CCB (Asia) Virtual Credit Card**

## Hassle-free credit card application





Email, Hong Kong mobile number and HKID card

Scan



HKID card and selfie

Complete



Fill in your personal information to complete the steps

#### Warm reminders:

- Virtual Credit Card Service is subject to relevant terms and conditions.
- The Bank takes all reasonably practicable means to protect personal data. Encryption technology is employed for sensitive data transmission. For more details
  about our privacy policy on personal data handling, please read our Notice to Customers relating to the Personal Data (Privacy) Ordinance.
- Customers should read the Bank's Security Tips for Online Security from time to time to understand more about the measures you can take to enhance the
  security when using online banking services. And it is recommended to take safeguard measures for your own protection when using the Online Banking, Mobile
  Banking and CCB (HK&MO) Mobile App.
- · Investment involves risk, prices of investment product may go up as well as down, and may become valueless.



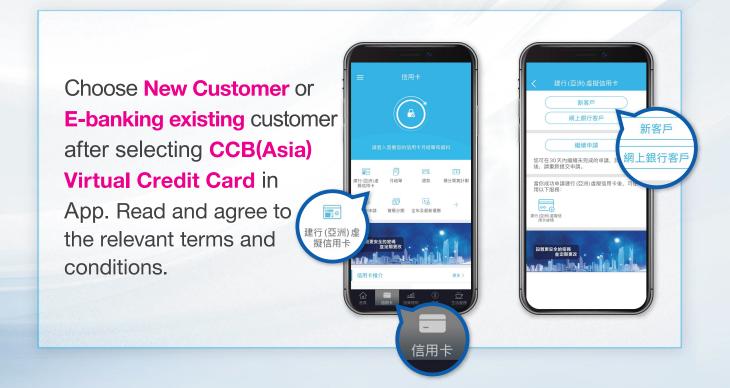
Download

CCB (HK&MO) App

from App Store / Google Play







## STEP 1 **HKID Card Verification**



Please choose your HKID card version and follow the instructions to capture your HKID card.



### Tips for capturing your HKID card

- 1. Remove any protection cover of the HKID card and ensure there is no damage or stain on the card.
- 2. Capture the HKID card with sufficient light; avoid dark or messy background and reflective surface or blocking the light source.
- 3. Hold the edge of the HKID card and avoid blocking any information on the card. Do not place it on a flat surface.



4. Keep the HKID card within the frame and ensure the card image is clear, non-reflective, in focus and not blurry.









⊗ Out of the frame

Reflective

Out of focus/Blurry

5. According to the instruction of your HKID card version, capture the HKID card within the frame.

Hong Kong Identity Card







Tilt the HKID card upward and downward slowly

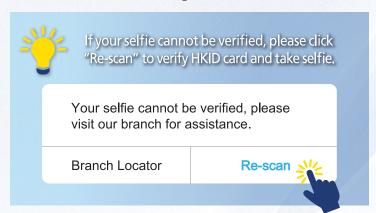
Tilt the HKID card towards right and left slowly

Smart Hong Kong Identity Card

# STEP 2 Take a Selfie



Place your phone at eye-level to ensure your face is within the circle with sufficient space around, then follow the random instructions for taking selfie





### Tips for taking a selfie

- 1. Remove hat, sunglasses, earrings and other accessories which may cover your face or ears
- 2. Avoid unnecessary facial expressions



Applicable



Not Applicable

3. Stay still until the system successfully detects your face before making the gestures

4. Follow the instructions for random movements including blinking, nodding and gently shaking your head side to side (without vigorous movements)



Blinking



Modding





Shaking Your Head Side To Side

5. The system will only proceed to the next gesture when the current gesture is successfully detected. Each gesture is limited to a maximum of 10 seconds.

# Input Personal Data

1



Follow instruction to input personal data<sup>1</sup>. You will receive one-time password via SMS and email separately. Please input the passwords respectively.

2



Fill in employment information and click "Save and Next", then read and agree to the relevant declarations and submit application.

3



You will then receive SMS and email notifications for your application number and result<sup>2</sup>

- 1 For existing customers with incorrect personal information as recorded in the Bank, please contact us to update the relevant information.
- <sup>2</sup> The one-time password will be sent to the mobile number and email address registered with the Bank, For one-time password via email, please also check your "spam email folder".

#### Warm reminders:

- The processing time of each application and approval may vary, the Bank reserves the right to request applicants to submit supporting documents for Virtual Credit Card approval.
- To borrow or not to borrow? Borrow only if you can repay!