Chapter 1 User Guide for Basic Functions of Mobile Banking

1.1 Download, Install, and Activate on Your First Login

- Download and Install

Scan the QR code below to download the NCB Mobile Banking App ("Mobile Banking").

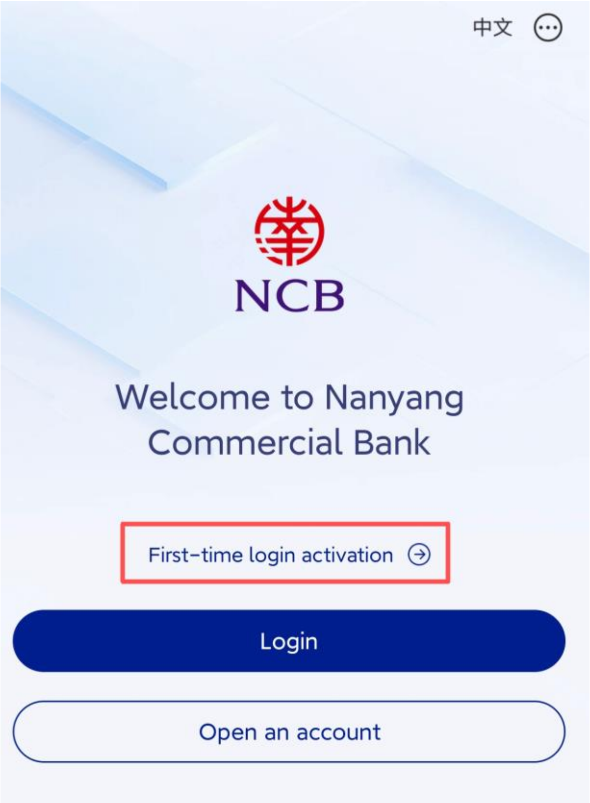
Note: In order not to affect the experience, recommended operating systems: iOS 12.0 or above, Android 9.0 or above.

Tip: If you encounter any technical difficulties, please bring your mobile device to any branch; our staff will be happy to assist you.

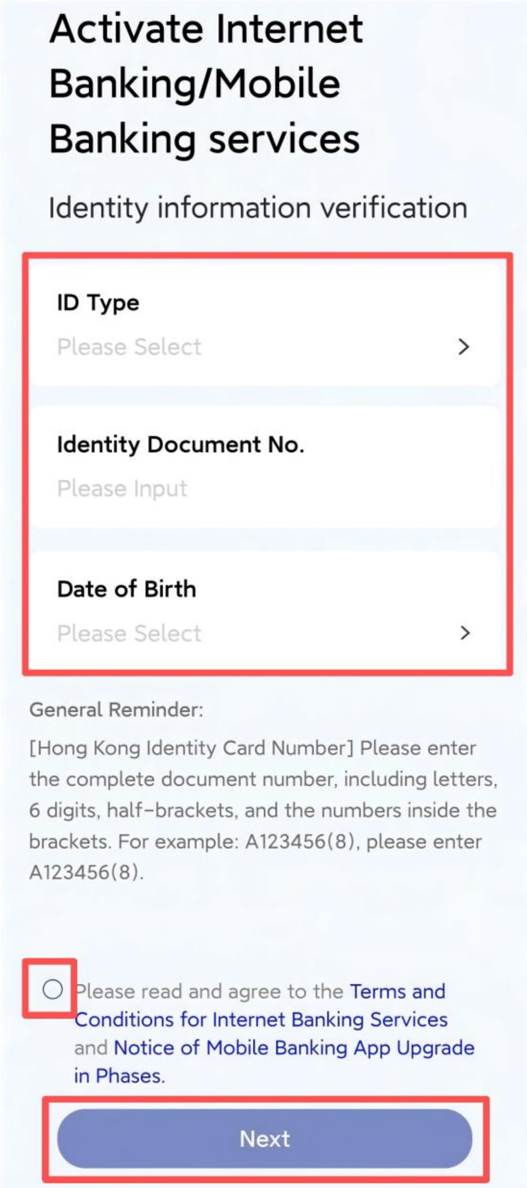
- First-time login activation

Step 1: Open Mobile Banking.

Step 2: Click "First-time login activation".



Step 3: Select "ID Type" and "Date of Birth", Input the "Identity Document No.", read and agree to the terms and conditions, check the box, and click "Next".



Step 4: After entering the One-Time Password, click Next.

Step 5: Set the "Username" and "Password", then click "Confirm" to complete activation.

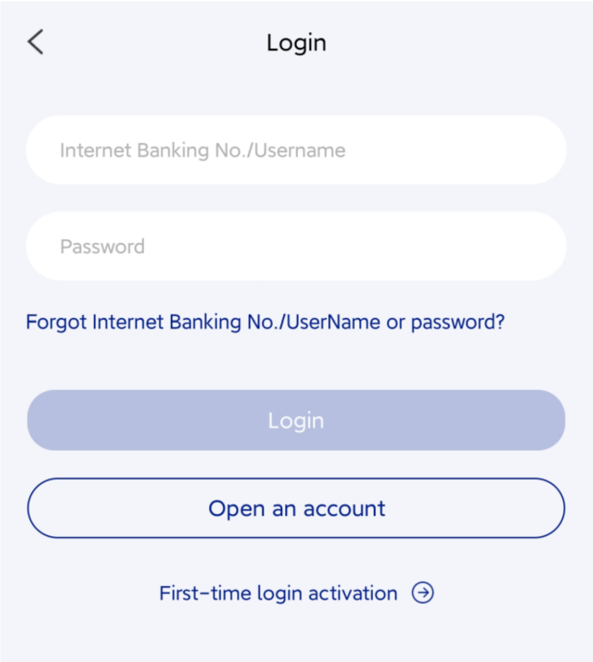
- **Log in to Mobile Banking**

Step 1: Open Mobile Banking.

Step 2: Click "Login".

Step 3: Input your Internet Banking No. / Username and Password, then click "Login".

(If biometric authentication is enabled, you can log in quickly using fingerprint/Face ID)



1.2 Mobile Token and Biometric Authentication

● Mobile Token

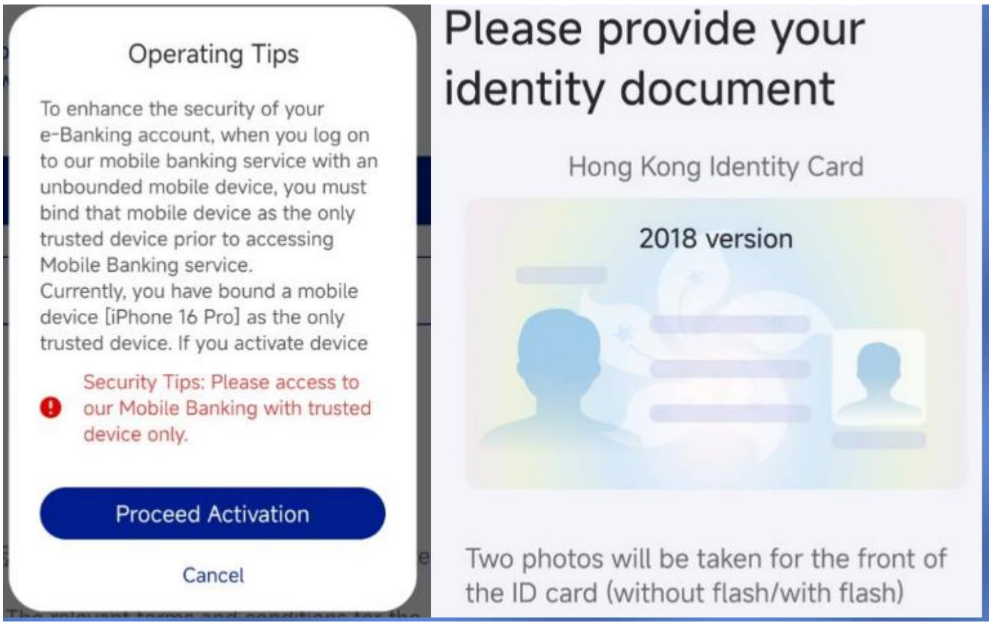
1.2.1 What is Mobile Token?

Mobile Token is an electronic Security Device and a built-in feature of Mobile Banking. You can enable it through Mobile Banking to use as a two-factor authentication tool for verifying high-risk transactions and enhancing account security.

1.2.2 Enable Mobile Token

(1) If you log on to Mobile Banking for the first time or log on with an unbound mobile device:

◆ Holder of Hong Kong Identity Card:



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

Step2: Capture the front 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.

Step 4: To further enable Mobile Token, click "Start Now", set up a 6-digit passcode and enter it again to confirm.

Step 5: Upon activation, you can log on and use Personal Mobile Banking services.

(2) To enable Mobile Token to replace your Security Device, or to activate it as a two-factor authentication tool for transaction authorization:

Step1: After logging into your Mobile Banking, tap "All Functions" → "Settings" → "Mobile Token Setting".

Step2: Click "Proceed Activation".

Step3: Take the front photo for your Hong Kong ID card (if you have successfully verified your identity documents in our system, proceed to Step 3).

Step4: Take a selfie to enable facial recognition.

Step5: Set a 6-digit Security Device password.

Step6: Enter your password again and confirm to complete the setup.

Important Notice: When the Mobile Token becomes active, the Bank will notify you via SMS and email. During the activation period, you may log in to Mobile Banking but cannot use the Mobile Token as a two-factor authentication tool for specified transactions (e.g. third-party payee registration and fund transfer to unregistered third-party payee).

Note: If you hold a Resident Identity Card or another type of document issued by the People's Republic of China, please refer to the relevant instructions on our website at www.ncb.com.hk> Help Center> How to activate the device binding and the Mobile Token?

1.2.3 Using Security Code to Verify Transactions

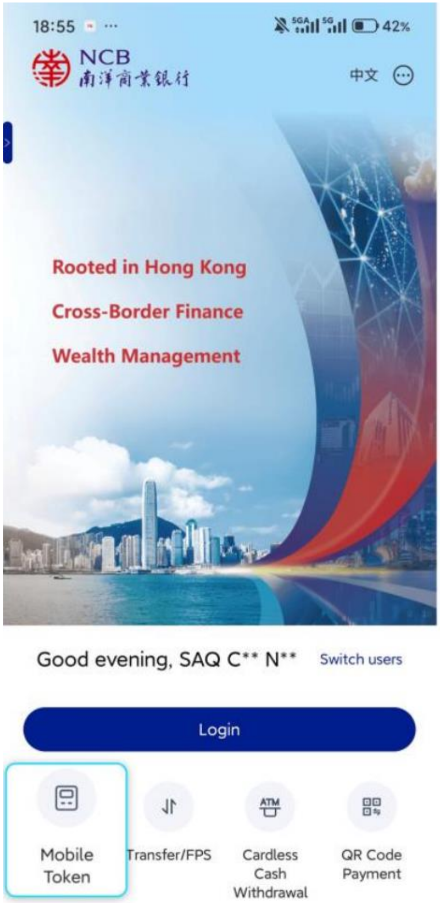
◆ Internet Banking

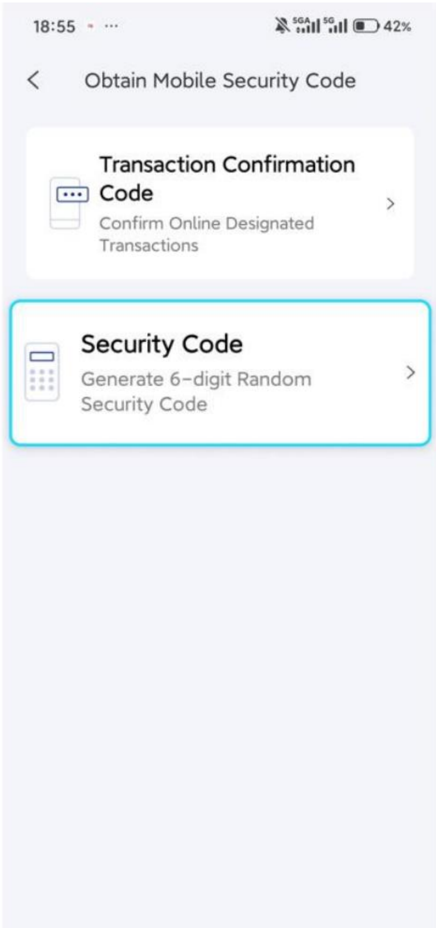
1. Transaction authentication with Security Code:

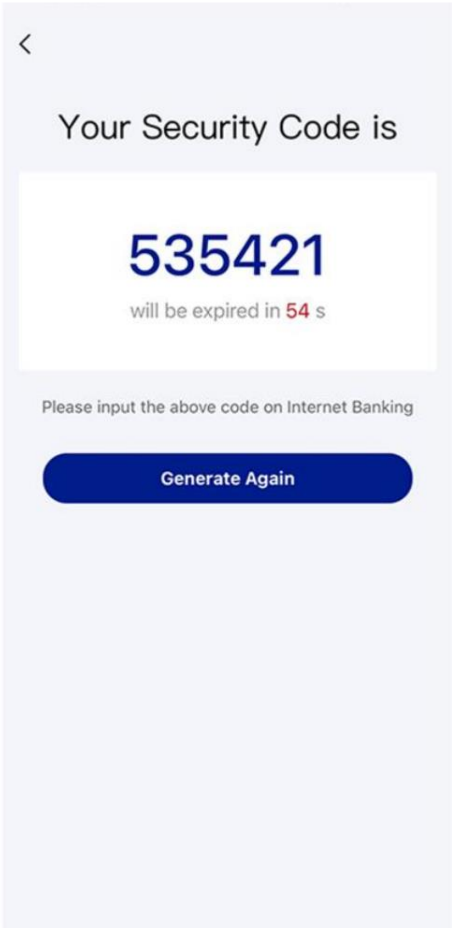
Step 1: Open Mobile Banking (no login required) and click the "Mobile Token" at the bottom left corner of the home page.

Step 2: By clicking "Security Code", a 6-digit security code will then be displayed.

Step 3: Please enter the Security Code via Internet Banking to complete transaction authorization.





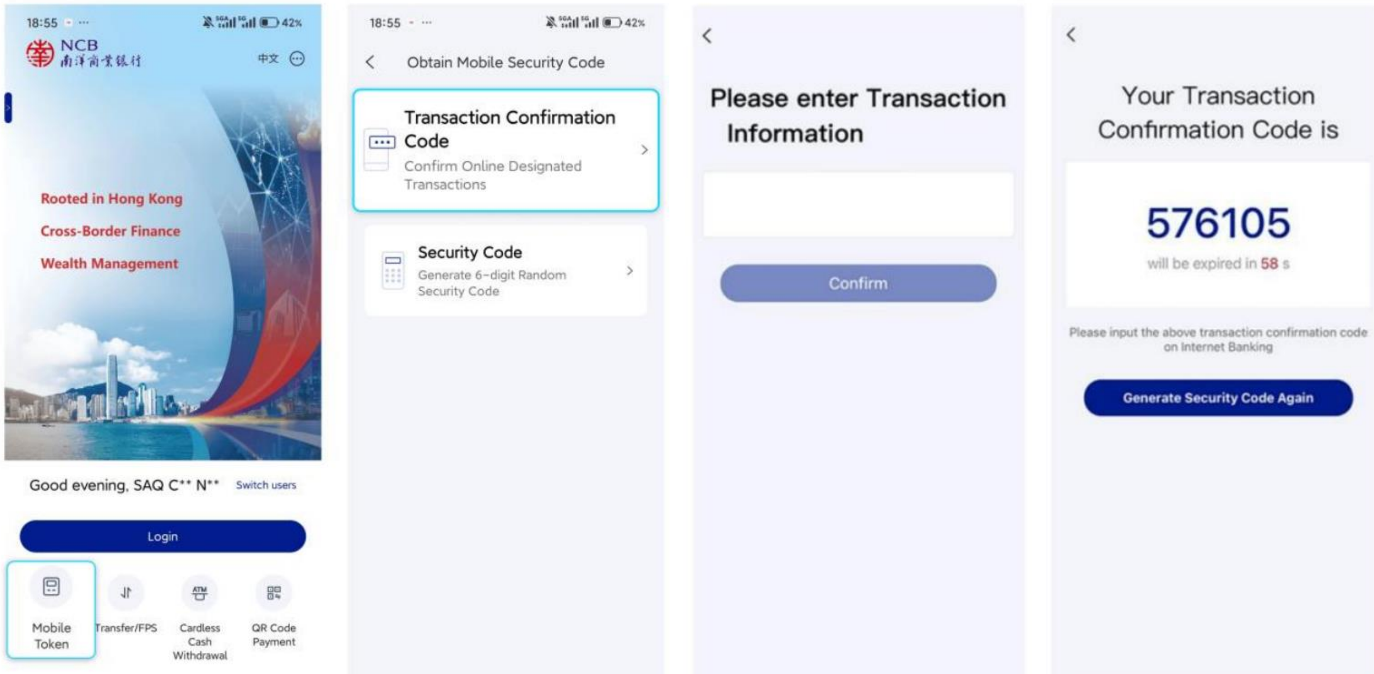


2. Transaction authorization with Transaction Confirmation Code:

Step 1: Open Mobile Banking (without proceeding login); click the "Mobile Token" at the bottom left corner of the home page.

Step 2: By clicking "Transaction Confirmation Code", a 6-digit security code will then be displayed.

Step 3: Enter the Transaction Confirmation Code via Internet Banking to complete transaction authorization.



Tip: Since Mobile Banking and Internet Banking implement single point login, when you log in to Mobile Banking, Internet Banking will automatically log out, which may interrupt the ongoing Internet Banking transactions. Therefore, do not log in Mobile Banking when obtaining the security code or transaction confirmation code.

◆ **Mobile Banking**

Complete transaction authorization by entering the six-digit Mobile Token Passcode (or with biometric authorization).

● **Biometric Authentication**

1.2.4 What is biometric authentication?

Biometric authentication uses identity verification features based on biometric data (e.g., fingerprints or Face ID). When enabled, you can quickly log in to Mobile Banking or verify transactions using biometric authentication.

1.2.5 Configuring Biometric Authentication

1. Log in to Mobile Banking.

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2. Click "All functions"> "Settings"> "Biometric Authentication".

3. Click "Enable Fingerprint ID" or "Enable Face ID".

Tip: Ensure your mobile device has completed biometric authentication setup and is authorized for the authentication feature in Mobile Banking.

1.2.6 Use of Biometric Authentication

Log in to Mobile Banking using biometric authentication. When verifying transactions, place your finger on the fingerprint sensor area of the device or face it directly.

Tip: Biometric authentication data is stored only on your mobile device; The Bank does not retain your fingerprint or Face ID data.

1.3 Large Font Mode

Large Font Mode Features:

● Font Size Increase: Makes buttons and text larger for clearer readability.

● Function Simplification: Optimized layout for a cleaner interface.

● Contrast enhancement: Clear color contrast for easy reading.

(1) Switch to Large Font Mode:

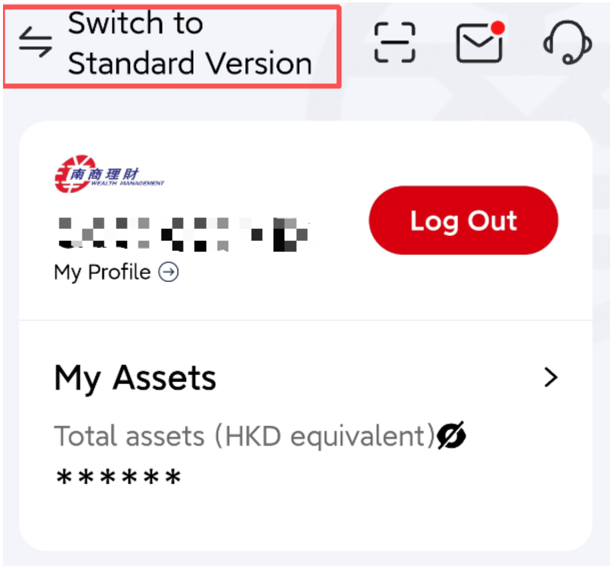
● After logging into Mobile Banking, the system will automatically display a large-font prompt to ask whether you would like to enjoy a more age-friendly financial management experience.

● Click “Confirm” to complete the setup
You can also choose to continue using the “Normal Font” mode.

(2) Switch to “Normal Font” mode anytime:

Step 1: Log in to your Mobile Banking.

Step 2: Click "Switch to Standard Version" at the top of the homepage.

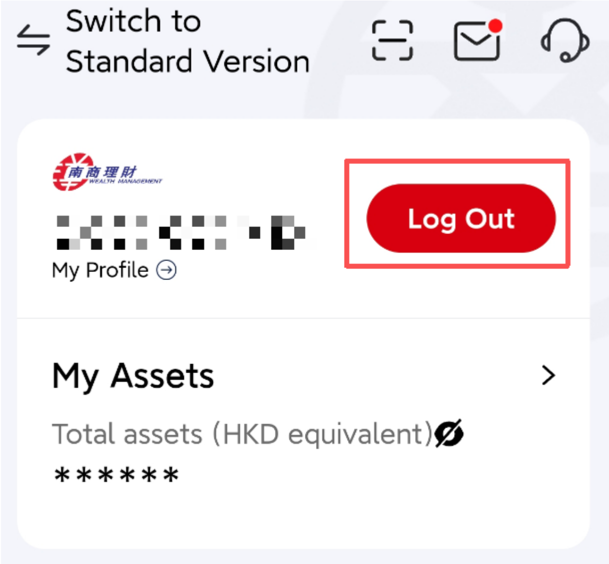


Tip: When using it for the first time, switch to the "Large Font" mode for easier operation.

The following Mobile Banking guidelines are in "Large Font" mode.

1.4 Log Out Mobile Banking

On the homepage, click "Log Out" → "Confirm" to log out successfully.

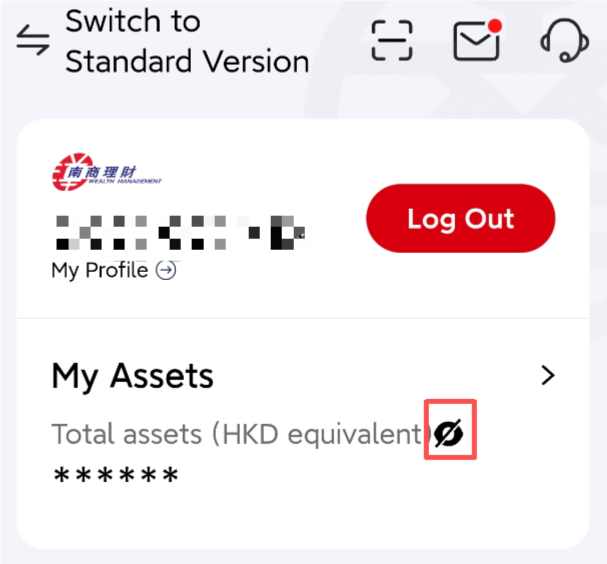


Tip: After completing the transaction, please click " Log Out " to log out Mobile Banking to ensure your account security.

1.5 Account Balance Enquiry

Step 1: Log in to your Mobile Banking.

Step 2: On the homepage, go to "My Assets"> "Total assets", and click .



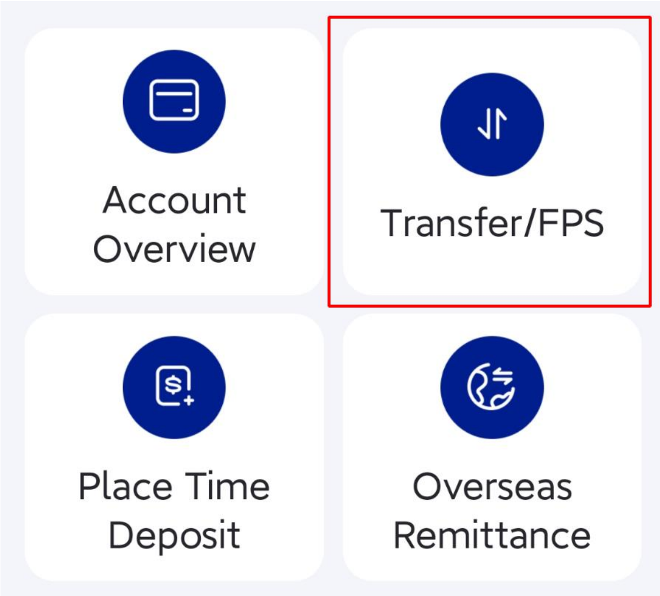
Tip: After checking your account balance, click again to hide sensitive information and reduce the risk of data leakage.

1.6 Transfer

Step 1: Go to the Transfer Page

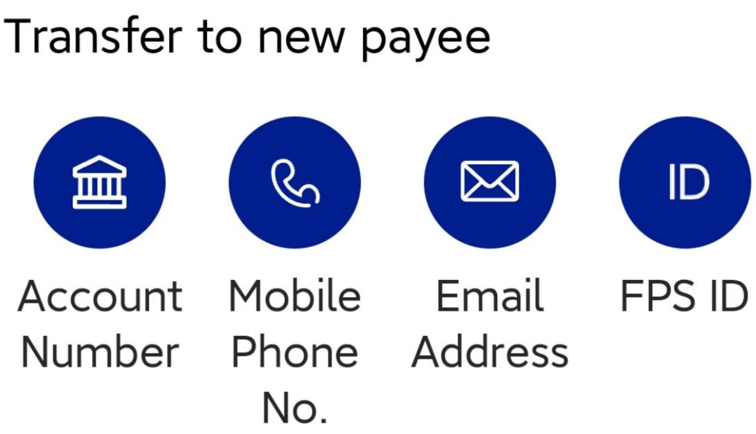
1. Log in to Mobile Banking.

2. On the homepage, click "Transfer/FPS".



Step 2: Select a transfer method to transfer

1. Select a suitable transfer method.
2. Enter a transfer transaction instruction.



Step 3: Confirm the transaction

1. Verify transfer details.

2. Click "Confirm".

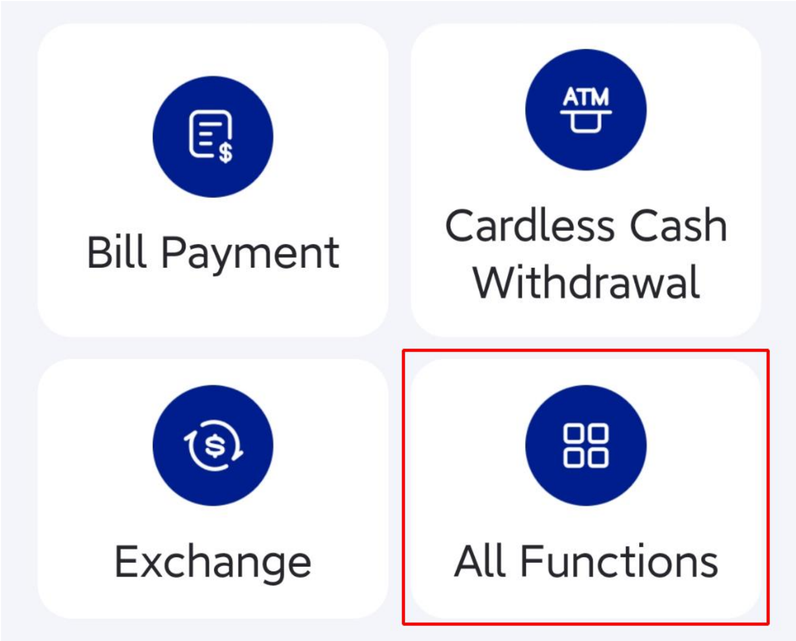
3. The "Transaction completed" appears, indicating the transfer was successful.

Tips:

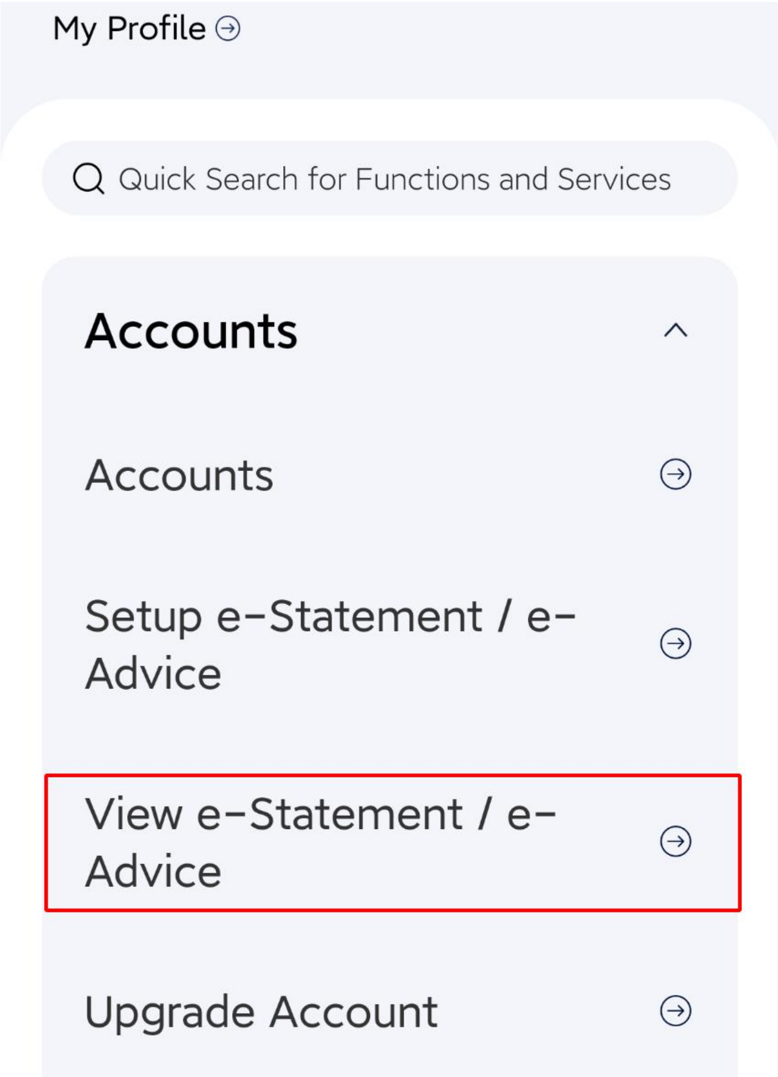
- Always verify the recipient's information before transferring money! If you receive a call or SMS from someone claiming to be a family member or friend requesting emergency loans, or a call from someone claiming to be an official asking you to transfer funds (e.g., for a "security deposit"), verify their identity first and exercise caution to avoid fraud.
- If you initiate a transfer transaction to a suspicious account, our system will display a "Suspect Account Warning" for a period of time, prompting you to carefully consider whether to proceed with the transaction. (This warning is provided by the Hong Kong Police Force.)

1.7 View e-Statement / e-Advice

Step 1: After logging in to Mobile Banking, click "All functions".



Step 2: Click "Accounts" → "View e-Statement / e-Advice".



Step 3: Select the e-Statement / e-Advice you wish to view.

View e-Statement / e-Advice

- Banking Accounts >
- Remittance e-Notice >
- Investment Account >
- Precious Metals and FX Margin Account >
- Time Deposit Advice >