

Chapter 2 User Guide for Basic Functions of Internet Banking

2.1 Open Internet Banking and Activate Your Account upon First Login

● Open Internet Banking

Step 1: Open a browser and enter the website address (www.ncb.com.hk).

Step 2: In the top-right corner of the homepage, click "Login" → "Personal Internet Banking".



● First-time login activation (you can skip this step if you've already activated your account through Mobile Banking)

Step 1: On the Internet Banking login page, click the "Activate Now" button.

 to activate Internet Banking services

Please complete the activation of Internet Banking/Mobile Banking services within 60 days after opening an account. If the activation is uncompleted within 60 days, the customer must call the customer service hotline at (852)26166628 or visit a branch to update the electronic banking status before reactivation can be performed, please click "Activate Now" to activate the Internet Banking and Mobile Banking services.

[Activate Now](#)

Step 2: Select "ID Type" and "Birthday", enter the "ID No.", read and agree to the terms and conditions, check the box, and click "Next Step".

Activation of Internet Banking and Mobile Banking

① Enter Identity Verification Information > ② Enter One-Time Password > ③ Setup Account Details > ④ Acknowledgement

Enter Identity Verification Information

* ID Type

Hong Kong Identity Card

* ID No.

* Birthday

yyyy-mm-dd

► For "HKID Card Number", Please enter all the alphabets, the first six numeric characters, the halfwidth brackets and the character featured in brackets. Example: A123456(7), please enter A123456(7)

Read and Agree the Terms and Conditions

[Conditions for Services](#)[Terms and Conditions and Important Statements for Personal Mobile Banking and Internet Banking Services](#)[Important Notice and Data Policy Notice](#)[Security Information](#)[Hyperlink Policy](#)[Notice of Mobile Banking App Upgrade in Phases](#)☐ I confirm that I have read and understood the above Terms and Conditions and agree to be bound by the same.

Next Step

[Cancel](#)

Step 3: Input the One-Time Password and click "Next Step".

Activation of Internet Banking and Mobile Banking

① Enter Identity Verification Information > ② Enter One-Time Password > ③ Setup Account Details > ④ Acknowledgement

One-Time Password Verification

* Mobile Phone
Number: 813****4

* One-Time
Password

OTP is available within 100 seconds, it is able to Regenerate
Password after 98 seconds

► The Bank had sent the SMS OTP to your mobile phone **813****4** on **15:24**, please input accordingly; if you cannot receive the OTP, please click "Regenerate-Password"; if you wish to update your mobile phone number in our record, please visit any of our branches for assistance. If you have any enquiries, please contact our Customer Service Hotline at (852)2616 6628.

Next Step

Back

Step 4: Set the "Username" and "Password", re-enter the "Password", then click "Next Step" to complete activation.

Activation of Internet Banking and Mobile Banking

① Enter Identity Verification Information > ② Enter One-Time Password > ③ **Setup Account Details** > ④ Acknowledgement

Set up Account Logon Details

* Username

* Password

▶ The username should be between 8 and 16 characters, and consist of a combination of numbers and letters of the alphabet, or just letters of the alphabet.

▶ Please use 8 to 16 characters in a combination of number(s) and at least 1 alphabet(s) for your new password [letters (A-Z,a-z) and numbers (0-9)]. Please note that alphabets are case sensitive.

▶ Do not use easily accessible personal information such as phone numbers or date of birth as your login password or username, do not use simple passwords as your login password, and avoid using passwords registered on other websites as your login password.

* Password Strength

* Re-enter Password

Mobile Phone Number 813****4

Email address 12****asdkas.cas

To align with customers' need in strengthening risk management of e-Banking accounts, you may deactivate the following internet banking services.

[Go to settings](#)

Deactivate online registration of third-party payees service

Deactivate online increase of transfer/ remittance limit service

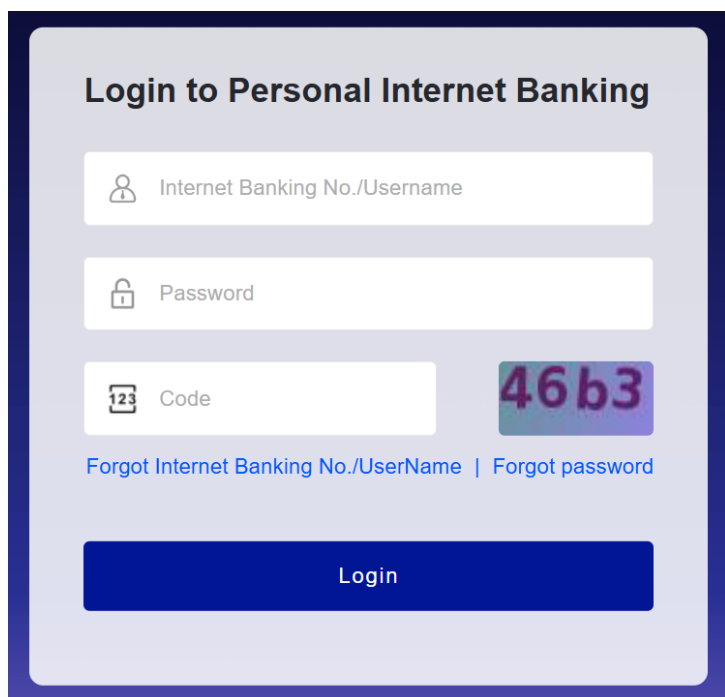
Next Step

Back

2.2 Log in to Internet Banking

Customers using a Mobile Token or Security Device must log in to Internet Banking with two-factor authentication.

Step 1: Input your Internet Banking No./Username, Password, and Code, then click "Login".



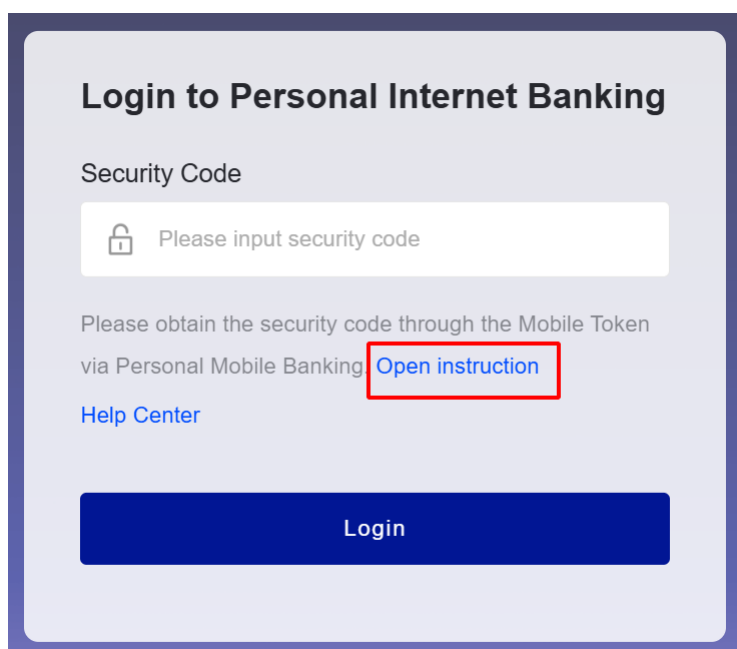
Login to Personal Internet Banking

46b3

[Forgot Internet Banking No./UserName](#) | [Forgot password](#)

Login

Step 2: Input the security code generated by the Security Device or Mobile Token, then click "Login".



Login to Personal Internet Banking

Security Code

Please obtain the security code through the Mobile Token via Personal Mobile Banking. [Open instruction](#)

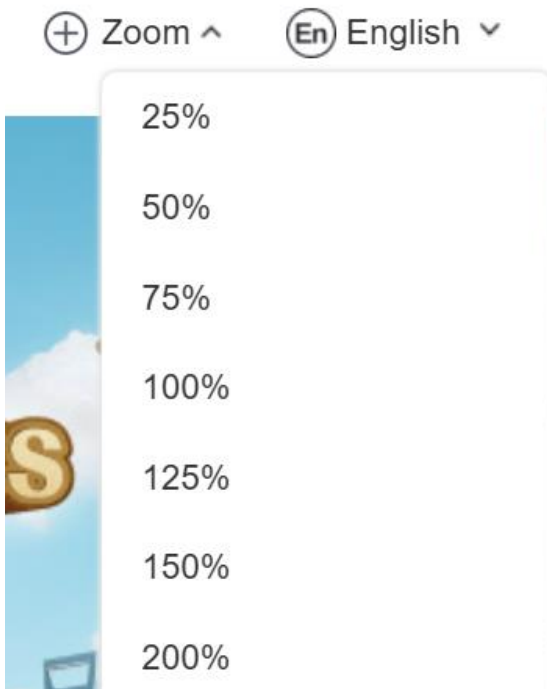
[Help Center](#)

Login

Step 3: After completing verification, you can log in to use Internet Banking services.

2.3 Switch to Large Font

At the top of the Internet Banking page, click "Zoom" to adjust the magnification level as needed.



2.4 Exit the Internet Banking

Step 1: Click "Exit the Internet Banking" in the upper-right corner of the page.

 Feedback Exit the Internet Banking

Settings

Put away usage ^

Step 2: Close the browser.

2.5 Account Balance Enquiry

Step 1: Log in to Internet Banking.

Step 2: Click "My account" → "Account Summary", then click "Balance Details" on the right side of the account you want to check.

[Home page](#)[My account](#)

Account Enquiry

[Account Summary](#)[View e-Statement / e-Advice](#)[Setup EStatement / EAdvice](#)[Money Safe Protection Applic...](#)

2.6 Transfer

Step 1: Log in to Internet Banking.

Step 2: Click "Transfer/Payment", then select "Transfer" or "Transfer/FPS".

[Home page](#)[My account](#)[Transfer/Payment](#)[Wealth](#)[Person](#)

Transfer To NCB

[Transfer](#)[Scheduled Transactions](#)[Template](#)

Transfer To Local Bank

[Transfer/FPS](#)[Scheduled Transactions](#)[Instruction History](#)

Remittance to Overseas...

[Remittance to Unregistered O...](#)[Remittance to Registered Ove...](#)[Payment Connect](#)[NCB Faster Remittance](#)[Outward Remittance Enquiry](#)

Step 3: Input transfer details.

Step 4: After verifying the transfer details, click "Confirm".

Step 5: When the "Transaction completed" prompt appears, the transfer has been successfully completed.

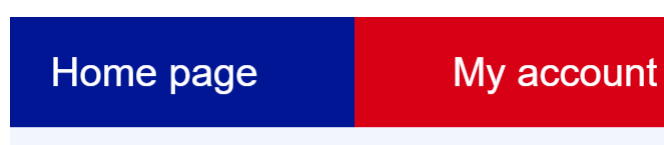
Tips:

- 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., paying a "Margin"), 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.)

2.7 View e-Statement / e-Advice

Step 1: Log in to Internet Banking.

Step 2: Click "My Account" → "Account Enquiry" → "View e-Statement / e-Advice".



Account Enquiry

Account Summary

View e-Statement / e-Advice

Setup EStatement / EAdvice

Step 3: Filter by conditions such as e-Statement / e-Advice type based on your needs, then click  to view.