

Chapter 3 User Guide for Self-service Banking Services

3.1 ATM – Withdrawal

- ATM Card

Step 1: Insert your ATM card.



(Chip facing upward)

Step 2: Enter your ATM card PIN.

Step 3: Select your account (if your card is linked to multiple accounts), then select "Withdrawal".

Step 4: Select withdrawal currency (HKD / RMB).

Step 5: Enter the withdrawal amount.

(If you are making an RMB withdrawal from your HKD account, the exchange rate will be displayed for your confirmation.)

Step 6: Choose whether to print a Customer Advice based on your personal financial needs.

Step 7: Collect your Customer Advice (if printed), ATM card, and Cash.

- Fast Cash Card

Step 1: Insert your ATM card.



(Chip facing upward)

Step 2: Enter your ATM card PIN.

Step 3: Select "Withdrawal".

Step 4: Enter or select the withdrawal amount.

Step 5: Collect your Customer Advice, ATM card, and Cash.

Tips:

- Please cover the keypad with your hand when entering your PIN at ATM.
- Please avoid being distracted when withdrawing cash so as not to leave banknotes and your NCB ATM Card at an ATM unattended or uncollected.
- Print a receipt for record and count the banknotes immediately after each cash withdrawal.
- If the ATM malfunctions or behaves abnormally, please contact the Bank staff immediately.

Note: The Fast Cash Card is designed to meet the banking needs of aged customers. When using an ATM, a simplified interface and streamlined process will be automatically activated, with information displayed in larger text for easier reading. For more details, please inquire with the Bank staff.

3.2 ATM – Balance Enquiry

- ATM Card

Step 1: Insert your ATM card.

Step 2: Enter your ATM card PIN.

Step 3: Select your account (if your card is linked to multiple accounts), then select "Balance Enquiry".

Step 4: The current account balance will be displayed on the screen.

- Fast Cash Card

Step 1: Insert your ATM card.

Step 2: Enter your ATM card PIN.

Step 3: Select "Withdrawal".

Step 4: Upon entering the withdrawal amount screen, the current account balance will be displayed at the top of the screen.

3.3 Cash Deposit Machine – Cash Deposit

Step 1: Insert your ATM card.

Step 2: Select your account (only applicable for ATM cards linked to multiple accounts), then select "Deposit".

Step 3: Place your banknotes into the deposit slot, then tap "Confirm".

Step 4: Review the deposit transfer details, then tap "Confirm".

Step 5: Choose whether to print a Customer Advice based on your personal financial needs.

Step 6: Collect your Customer Advice (if printed) and ATM card.

3.4 Cheque Deposit Machine – Cheque Deposit

Step 1: Insert your ATM card.

Step 2: Select your account (only applicable for ATM cards linked to multiple accounts).

Step 3: Enter the total amount of the cheque(s) you are depositing.

Step 4: Choose whether to enter your phone number.

Step 5: Insert your cheque(s) into the machine.

Step 6: Choose whether to print a Customer Advice based on your personal financial needs.

Step 7: Collect your Customer Advice (if printed) and ATM card.