

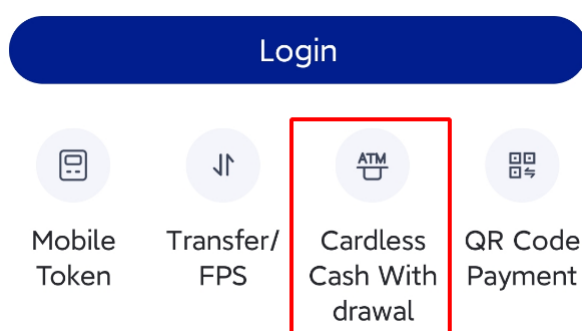
Chapter 4 User Guide for "Cardless Cash Withdrawal"

4.1 What is "Cardless Cash Withdrawal"?

No ATM card is required. Simply set up withdrawal instructions through Mobile Banking to withdraw cash at ATMs, ideal for customers who forget their card or prefer not to carry one.

4.2 How to Use?

Step 1: Open Mobile Banking and click "Cardless Cash Withdrawal".



Step 2: After logging in, select "JETCO Cardless Cash Withdrawal" or "UnionPay QRC Withdrawal", then Input the withdrawal instructions.



Cardless Cash Withdrawal

JETCO Cardless Cash Withdrawal



Available at NCB ATMs or JETCO ATMs with the "JETCO Cardless Withdrawal" sticker in Hong Kong and Macau



UnionPay QRC Withdrawal



Available at ATMs of UnionPay member banks that support this service in Hong Kong



Step 3: On the digital keypad of the ATM, press any key to select the desired "Cardless Cash Withdrawal" option.

Step 4: In Mobile Banking, click "Scan the QR code" and verify the transaction by entering your mobile token passcode or biometric authentication. Then scan the QR code on the ATM to complete a "Cardless Cash Withdrawal".