

July 2026

Notice on Adjusting Identity Verification Methods of Designated Services via Mobile Banking

Dear Valued Customers,

In order to further protect customers against digital fraud and scams, Nanyang Commercial Bank Limited ("the Bank") will undergo a system update from 7:00 p.m. to 11:00 p.m. on 6 Aug 2026 (the "System Update") to enhance and adjust the identity verification methods for (1) Reset Password and (2) Device Binding and Mobile Token Activation via Mobile Banking. During the System Update, Mobile Banking services remain.

If customers had used **"the People's Republic of China Resident Identity Card"** as their identity documents for account opening, the identity verification method will be enhanced and adjusted when accessing the 2 services mentioned above via Mobile Banking. **Customers must complete identity verification through the following default methods:**

Mobile Banking Services	Default Identity Verification Method	
	Before System Update	After System Update
Reset password	i. Enter 6-digit security code generated by security device; or ii. Enter Mobile Token Passcode; or iii. Enter Random Verification Code	i. Enter 6-digit security code generated by security device; or ii. Enter Mobile Token Passcode; or iii. Enter Random Verification Code; or iv. Capture photos of identity

		document and a selfie
Device Binding and Mobile Token Activation	Enter SMS One-Time Password	Capture photos of identity document and a selfie

If customers had used “**Hong Kong Identity Card / Other Types of Identity Documents**” as their identity documents for account opening, **the identity verification method for accessing the 2 services mentioned above via Mobile Banking remains unchanged.**

For more information on the identity document verification method, please refer to the enclosed “Supplementary Information: User Guide for Identity Document Verification”.

We sincerely apologize for any inconvenience it may cause you.

If you have any enquiries, please contact our staff or call our Customer Service Hotline at (852) 2616 6628.

Nanyang Commercial Bank, Limited

Supplementary Information: User Guide for Identity Document Verification

- Holder of the People's Republic of China Resident Identity Card
- Step 1: Access (1) Reset password or (2) Device Binding and Mobile Token Activation via a mobile device, and select the "Identity Document Verification" as identity verification method.
- Step 2: Capture the front and back of the People's Republic of China Resident Identity Card.
- Step 3: Take a selfie for verification. Upon completing facial recognition, proceed relevant services according to the on-screen instructions.

