

## OCBC Bank (Hong Kong) Limited Personal Internet Banking

### *Highlighted Features\*:*

- ① My Portfolio Revamped
- ② FPS Small Value Transfer Revamped
- ③ e-Statement & e-Advice Revamped
- ④ Time Deposit Revamped
- ⑤ Fund Transfer
- ⑥ FCY & Gold Buy/Sell
- ⑦ Remittance Services (TT & CHATS)
- ⑧ Investment Summary

# 1 My Portfolio



## Brand new user interface for a greater experience

- “My Portfolio” is released to replace old “Account Enquiry” function
- New landing page after logon for e-Banking customer
- “Total Assets” and “Total Liabilities” are provided for a quick glance across profile

The screenshot displays the OCBC My Portfolio interface. On the left is a navigation menu with options like Account Enquiry, My Portfolio, Fund Transfer, etc. The main content area shows a summary of Assets (HKD) at 1,010,562,952.35 and Liabilities (HKD) at 0.00. Below this, there are sections for HKD Deposits and Foreign Currency and Gold Deposits, each listing account details, balance, and available amounts.

Assets(HKD) ⓘ		Liabilities(HKD) ⓘ	
1,010,562,952.35		0.00	

HKD Deposits		HKD 988,310,928.00 ▲	
<a href="#">Savings</a>	Balance	Available	
802-037526-100 HKD	HKD 988,327,442.71	HKD 988,327,442.71	
<a href="#">Statement</a>	Balance	Available	
802-265162-200 HKD	- HKD 16,514.71	- HKD 16,514.71	

Foreign Currency and Gold Deposits		HKD 12,694,863.28 ▲	
<a href="#">Statement</a>	Balance	Available	
802-084101-060 CAD	CAD 6,996.87	CAD 6,996.87	
<a href="#">Statement</a>	Balance	Available	
802-214104-060 AUD	AUD 958,789.67	AUD 958,789.67	
<a href="#">Statement</a>	Balance	Available	

# 1 My Portfolio (CONT'D)



## Brand new user interface for a greater experience

- At most 8 sub-sections are divided by product categories with section balances (in HKD equivalence) for user easier reference (Display only when relevant A/C is possessed)
- Each section can be collapsed / expanded with ease for section balance

The screenshot displays the 'My Portfolio' page. At the top, there is a navigation bar with 'Account Enquiry' and 'My Portfolio' (selected). Below this is a sidebar menu with various services like 'Fund Transfer', 'FPS Small Value Transfer', etc. The main content area shows 'Assets(HKD)' as 1,010,562,952.35 and 'Liabilities(HKD)' as 0.00. A green box highlights a list of investment categories and their balances:

Category	Balance (HKD)
HKD Deposits	HKD 988,337,800.56
Foreign Currency and Gold Deposits	HKD 12,694,863.28
Time Deposits	HKD 9,508,095.29
Securities	HKD 0.00
Unit Trust	HKD 0.00
Other investments	HKD 0.00

### My Portfolio Available Sections: (Display only when relevant A/C is possessed)

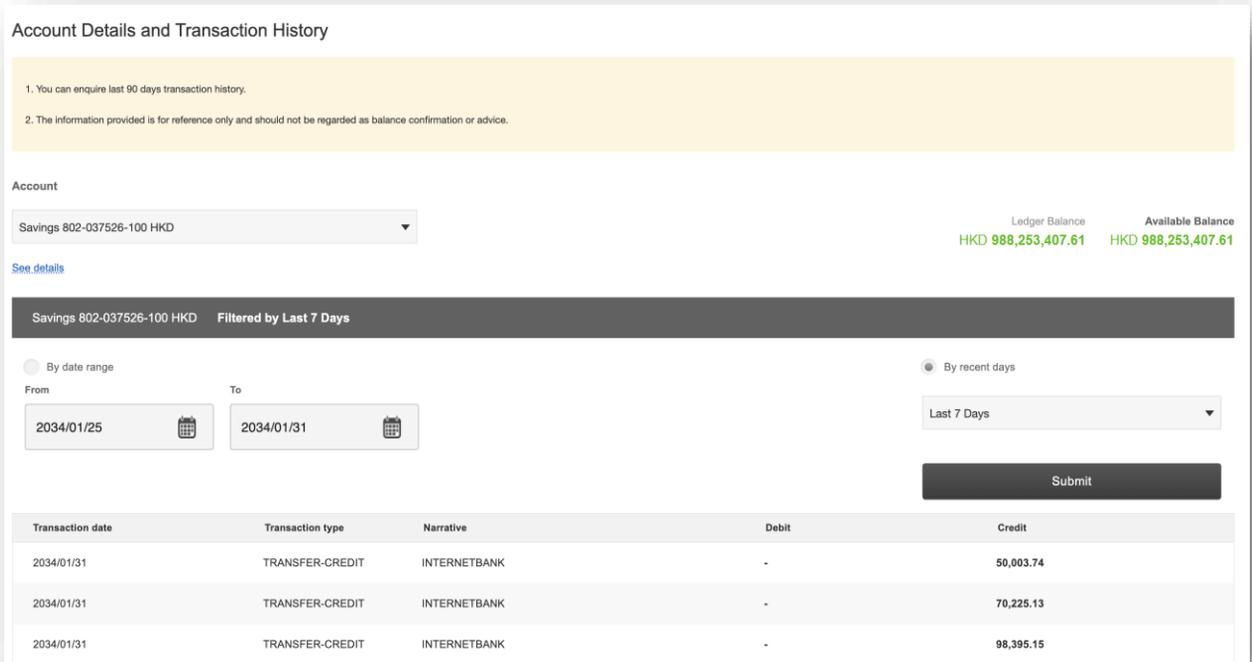
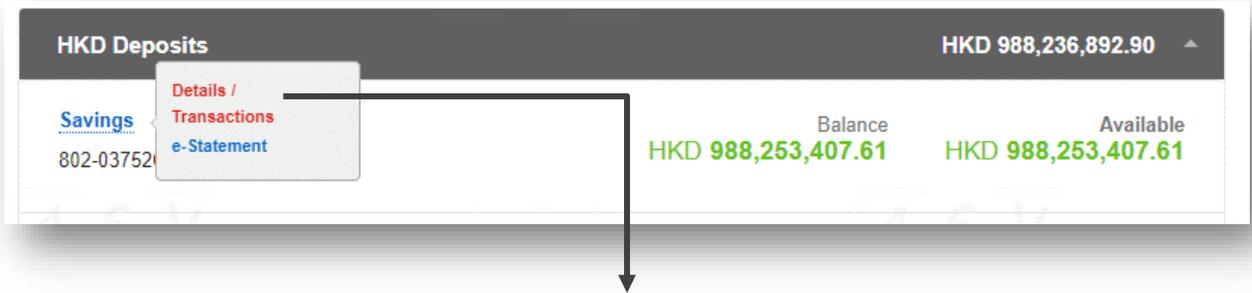
1. HKD Deposits	5. Mortgage
2. Foreign Currency and Gold Deposits	6. Securities
3. Credit Card	7. Unit Trust
4. Time Deposits	8. Other Investments

# 1 My Portfolio (CONT'D)



## Brand new user interface for a greater experience

- Mouse-over accounts to re-direct to “Details/Transactions” for transaction history enquiry
- e-Statement shortcut will be also provided soon for specific accounts



## ② FPS Small Value Transfer



### New user interface for better FPS Small Value Transfer experience

- Support transfer payee type
  - Mobile Number
  - Email Address
  - Bank Account Number
  - FPS Identifier

### ① Input the transaction details\*

#### 4. You are transferring money to

Mobile Number  
 Email Address  
 Account  
 FPS Identifier

+852

T\*\*\*\*\*A\*\*

Payee Bank

The transfer amount will be deposited to the payee's default bank account. You may specify the payee bank if required.

#### 3. How much would you like to transfer?

Amount (HKD)

Remaining Daily Transfer Limit: HKD10,000.00 or equivalent

Customer Reference (Optional)

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).

2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.

3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).

4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.

5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.

6. Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.

7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.

8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.

9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

\*The remaining daily limit can be viewed under the transaction amount

# 2 FPS Small Value Transfer (CONT'D)



## 2 Verify the transaction details

### FPS Small Value Transfer

**Transfer from**

Account  
Premier Banking Statement 808-329514-831 HKD 1,231,061,438.09

---

**Transfer to**

Mobile Number  
+852 91234567

Payee Bank  
Payee's Default Account

Payee name  
T\*\*\*\*\* A\*\*

Amount (HKD)  
HKD 10.00

---

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).

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4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.

5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.

6. Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.

7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.

8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.

9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

[Back](#) Submit

## 3 Input SMS OTP for authentication

**FPS Small Value Transfer**

**Transfer from**

Account  
Premier Banking Statement 808-329514-831 HKD 1,231,061,438.09

---

**Transfer to**

Mobile Number  
+852 91234567

Payee Bank  
Payee's Default Account

Payee name  
T\*\*\*\*\* A\*\*

Amount (HKD)  
HKD 10.00

---

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).

2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.

3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).

4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.

5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.

6. Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.

7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.

8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.

9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

**One-Time Password**

One-Time Password

Excl -  Resend (61)s

Two-factor Authentication ("2FA") to safeguard your online transfer.

SMS Security Key No. will be sent to your mobile number recorded in the Bank: (+852) \*\*\*\* 2466. If you cannot receive the SMS Security Key No. in around 100 seconds, please press "Resend SMS" for a new Security Key No.

Please input Security Key No. and click "Confirm" for identity verification.

**Submit**

[Back](#) Submit

## 2 FPS Small Value Transfer (CONT'D)



### 4 Your instruction is submitted\*

FPS Small Value Transfer



**Your transfer is successful.**

Reference No: 2311206958126589  
Date: 2023-11-20 16:40:23

#### Transfer from

Account

Premier Banking Statement 808-329514-831 HKD

#### Transfer to

Mobile Number

+852 91234567

Payee Bank

Payee's Default Account

Payee name

T\*\*\*\*\* A\*\*

Amount (HKD)

HKD 10.00

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).
2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.
3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).
4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.
5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.
6. Transaction cut-off time is 5pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.
7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.
8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.
9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

\*SMS & Email notifications will be received after transaction submission

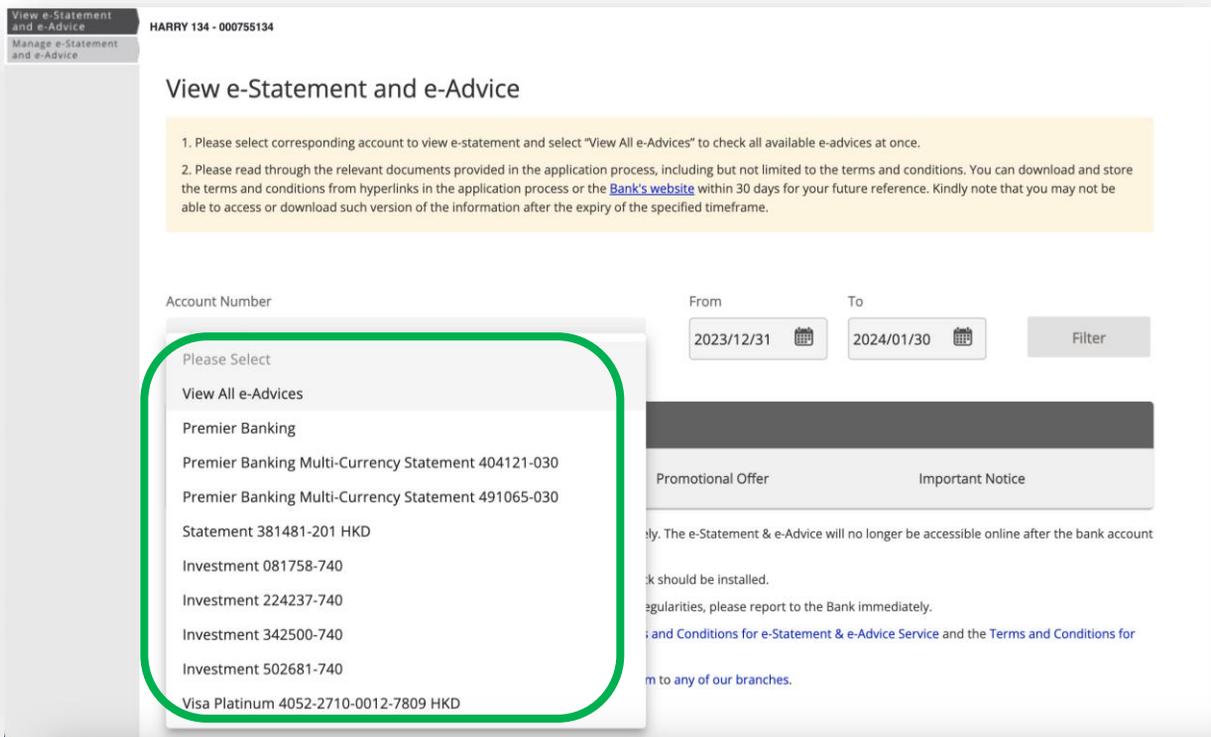
# 3 e-Statement & e-Advice Service - View e-Statement & e-Advice



## Brand new user interface for a greater experience

- Re-organize “View e-Statement & e-Advice” to view various documents by account number / account type ( for Premier Banking & Integrated Account)

- 1 Select the corresponding account number / type to view e-statement, or select “View All e-Advices” to view available e-advice, followed by choosing date range to proceed\*



\*You can view, print and download up to the past 7 years’ e-Statement and the recent 3 months’ e-Advice via our Internet Banking.

# 3 e-Statement & e-Advice Service - View e-Statement & e-Advice (CONT'D)

2 E-Statement / e-Advice which fulfill the selection criteria will be displayed right away on “Your Documents”

## View e-Statement and e-Advice

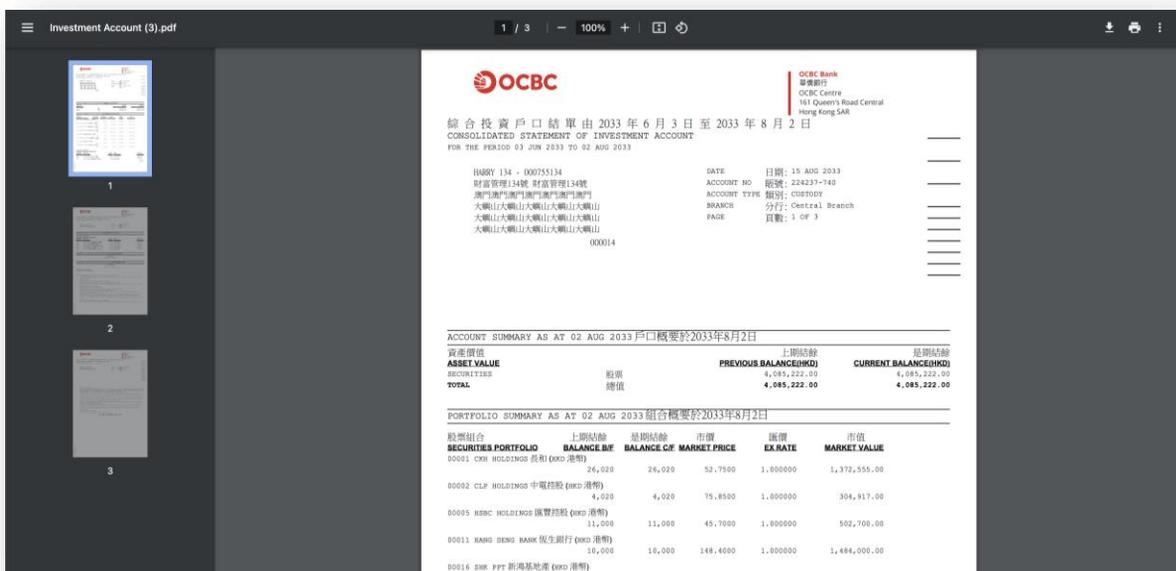
1. Please select corresponding account to view e-statement and select “View All e-Advices” to check all available e-advices at once.
2. Please read through the relevant documents provided in the application process, including but not limited to the terms and conditions. You can download and store the terms and conditions from hyperlinks in the application process or the [Bank's website](#) within 30 days for your future reference. Kindly note that you may not be able to access or download such version of the information after the expiry of the specified timeframe.

Account Number  From  To

Your Documents			
Date	e-Statement/e-Advice	Promotional Offer	Important Notice
2033/08/15	<a href="#">Investment Account 224237-740</a>		
2028/01/03	<a href="#">Investment Account 224237-740</a>		

1. e-Statement & e-Advice will be retained for up to 7 years and 3 months respectively. The e-Statement & e-Advice will no longer be accessible online after the bank account is closed. Please save a copy for record purpose.
2. To view e-Statement & e-Advice, [Acrobat Reader](#) and Chinese Traditional Font Pack should be installed.
3. Should there be any errors, discrepancies, unauthorized transactions or other irregularities, please report to the Bank immediately.
4. The use of e-Statement & e-Advice Service shall at all times be governed by [Terms and Conditions for e-Statement & e-Advice Service](#) and the [Terms and Conditions for use of eBanking Services](#).
5. To change your correspondence address, please submit a [Change of Address Form](#) to any of our branches.

3 Click the desired e-Statement / e-Advice to open the PDF document



**OCBC** 華僑銀行  
OCBC Centre  
363 Queen's Road Central  
Hong Kong SAR

綜合投資戶口結單由 2033 年 6 月 3 日至 2033 年 8 月 2 日  
CONSOLIDATED STATEMENT OF INVESTMENT ACCOUNT  
FOR THE PERIOD 03 JUN 2033 TO 02 AUG 2033

戶口號碼: 000555134  
地址: 363 皇后大道中 363 號  
分行: 澳門澳門澳門澳門澳門澳門  
大銀山大銀山大銀山大銀山大銀山  
大銀山大銀山大銀山大銀山大銀山  
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000014

DATE: 15 AUG 2033  
ACCOUNT NO: 224237-740  
ACCOUNT TYPE: CUSTODY  
BRANCH: 分行: Central Branch  
PAGE: 頁數: 1 OF 3

ACCOUNT SUMMARY AS AT 02 AUG 2033 戶口概要於 2033 年 8 月 2 日			
資產價值	上期結餘	PREVIOUS BALANCE(USD)	CURRENT BALANCE(USD)
ASSET VALUE		4,085,222.00	4,085,222.00
SECURITIES			
TOTAL	總值	4,085,222.00	4,085,222.00

PORTFOLIO SUMMARY AS AT 02 AUG 2033 組合概要於 2033 年 8 月 2 日					
股票組合	上期結餘	結期結餘	市價	匯價	市值
SECURITIES PORTFOLIO	BALANCE B/F	BALANCE C/F	MARKET PRICE	EX.RATE	MARKET VALUE
0001 CMB HOLDINGS 長和 (HKG 港幣)	26,020	26,020	52.7500	1.000000	1,372,555.00
0002 CLF HOLDINGS 中電控股 (HKG 港幣)	4,020	4,020	75.8500	1.000000	304,917.00
0005 HSBC HOLDINGS 匯豐控股 (HKG 港幣)		11,000	45.7000	1.000000	502,700.00
0011 HANG SENG BANK 恒生銀行 (HKG 港幣)	10,000	10,000	148.4000	1.000000	1,484,000.00
0014 SBE FPT 新海基地產 (HKG 港幣)	2,000	2,000	99.4000	1.000000	198,800.00

# 3 e-Statement & e-Advice Service - Manage e-Statement & e-Advice



## Brand new user interface for a greater experience

- Accounts are now sorted by categories to provide a much cleaner presentation
- User can discontinue the paper statement/advice in this function with valid email address registered in the Bank

- 1 Select corresponding account(s)\* by ticking the selection box and click “Next”

View e-Statement and e-Advice  
Manage e-Statement and e-Advice

IDA PMD 3

### Manage e-Statement and e-Advice

GO GREEN WITH OCBC

1. Your instruction will be effective within 3 business days unless we notify you the otherwise.
2. Discontinuation of mailing service is on account basis. Once the instruction is effective, all statements and advices associated with the account number will no longer be mailed.
3. If you would like to resume mailing of paper statement & advice, please submit a [Discontinuation / Resumption of Statements and Advices Mailing Service](#) to any of our branches.
4. The use of eStatement & eAdvice Service shall at all times be governed by [Terms and Conditions for eStatement & eAdvice Service](#) and the [Terms and Conditions for use of eBanking Services](#).
5. To change your correspondence address, please submit a [Change of Address Form](#) to any of our branches.

Account Type and Number	Discontinue Paper Statement and Advice
<b>Deposits</b>	
Premier Banking	<input checked="" type="checkbox"/>
Current (HKD) 045751-001	<input checked="" type="checkbox"/>
Current (HKD) 186491-001	<input checked="" type="checkbox"/>
Statement (HKD) 406222-200 Statements will be sent by mail.	<input type="checkbox"/>

A reminder email will be sent to your email address below once the latest eStatement or eAdvice is available at Internet Banking.

E-mail  
\*\*\*\*CHAN@WHBHK.COM

Next

\*Discontinuation of mailing service is on account basis. Once the instruction is effective, all statements and advices associated with the account number will no longer be mailed.

# 3 e-Statement & e-Advice Service



## - Manage e-Statement & e-Advice (CONT'D)

### 2 Verify the email address record and accept T&C to proceed

Manage e-Statement and e-Advice 

1. Your instruction will be effective within 3 business days unless we notify you the otherwise.  
2. Discontinuation of mailing service is on account basis. Once the instruction is effective, all statements and advices associated with the account number will no longer be mailed.  
3. If you would like to resume mailing of paper statement & advice, please submit a [Discontinuation / Resumption of Statements and Advices Mailing Service](#) to any of our branches.  
4. The use of eStatement & eAdvice Service shall at all times be governed by [Terms and Conditions for eStatement & eAdvice Service](#) and the [Terms and Conditions for use of eBanking Services](#).  
5. To change your correspondence address, please submit a [Change of Address Form](#) to any of our branches.

Account Type and Number Discontinue Paper Statement and Advice

Current (HKD)   
186491-001

A reminder email will be sent to your email address below once the latest eStatement or eAdvice is available at Internet Banking.

E-mail  
\*\*\*\*SONKMYEUNG@OCBC.COM

I have read, understood and agree the [Terms and Conditions for eStatement & eAdvice Service](#) and [Terms and Conditions for the Use of OCBC Bank eBanking Services](#).

[Back](#) **Submit**

### 3 Your instruction is submitted\*

IDA PMD 3

Manage e-Statement and e-Advice 

**Your Instruction was Executed.**  
Reference no.: 2023112027979283  
Date: 2023/11/20 10:58 AM

Account Type and Number Discontinue Paper Statement and Advice

Current (HKD)   
186491-001

E-mail  
\*\*\*\*SONKMYEUNG@OCBC.COM

[Back](#)

\*Instruction submitted will become effective within 3 business days.

# 4 Time Deposit - Time Deposit Placement



## Brand new user interface for a greater experience

- Account balance can be viewed when selecting “Funding from” account
- Multiple currencies and tenors for selection

1 Input time deposit placement details, including time deposit account, amount, tenor and maturity instruction\*.

2. This Maturity Instruction supersedes the previous Maturity Instruction and to be valid until further notice.

3. Upon date of maturity, the principal and interest (if applicable) will be renewed automatically using the time deposit board rate on next business day. The new confirmation details will be shown at around 4:15am on the date of renewal.

4. If for whatever reason(s) which are not reasonably foreseeable and / or are beyond your control, this Maturity Instruction cannot be executed on the maturity date(s) of the deposit. OCBC Bank (Hong Kong) Limited ("the Bank") would suspend this Maturity Instruction and renew the deposit together with the accrued interest successively for the same period in the same currency at the prevailing interest rate of maturity date. This Maturity Instruction will be executed on the next maturity date. Customer hereby declares to discharge the Bank's liabilities for any losses or claims that may be incurred as a result of the above-mentioned arrangement.

### Time deposit placement details

Choose time deposit account  
Time Deposit 802-451822-300 HKD

Funding from  
Savings 802-037526-100 HKD 988,327,442.71

Currency: HKD  
Amount: 30000

Tenor: 2-WEEK  
Promo code (Optional):

[General Time Deposit Offer](#)

Maturity Instruction: Auto renew principal and receive interest  
Crediting account: Statement 802-265162-200 HKD

Next

\*Maturity Instruction includes (1) Auto renew principal and interest, (2) Auto renew principal and receive interest and (3) Receive principal and interest.

## 4 Time Deposit - Time Deposit Placement (CONT'D)

- 2 Interest rate will be displayed here. Verify the time deposit placement details and click “Submit” to proceed\*

Place a Time Deposit

**Time deposit placement details**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Principal  
**HKD 30,000.00**

Tenor  
**2-WEEK**

Interest rate  
**0.01 % p.a.**

From account  
**Savings 802-037526-100 HKD**

Maturity instruction  
**Renew principal for 2-WEEK and credit interest to Statement 802-265162-200 HKD**

Promo code  
-

[Back](#) **Submit**

- 3 You have successfully placed the time deposit and “Interest at maturity” will be displayed here. You can then check the corresponding details in “My Portfolio”

Place a Time Deposit

 **Your time deposit placement is successful.**  
Reference no.: 2023112012827325  
Date: 2024/02/28 11:05 AM

**Time deposit placement details**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Confirmation No.  
**WDHKDF009514001**

Principal  
**HKD 30,000.00**

Tenor  
**2-WEEK**

Interest rate  
**0.01 % p.a.**

Interest at maturity  
**HKD 0.12**

From account  
**Savings 802-037526-100 HKD**

Value date  
**2024/02/28**

Maturity date  
**2024/03/15**

Maturity instruction  
**Renew principal for 2-WEEK and credit interest to Statement 802-265162-200 HKD**

Promo code  
-

\* “From rate” & “To rate” will be also displayed for non-HKD foreign currencies time deposit.

# 4 Time Deposit - Change Maturity Instruction



## Brand new user interface for a greater experience

- Details of placed time deposit can be enquired in “My Portfolio”
- You can change the Maturity Instruction anytime for time deposit with “Active” status

1 Click “Change Maturity Instruction” in the details of “My Portfolio – Time Deposit” section

WDHKDF009117004	50,004.24	2033/12/01	2034/03/01	3-MONTH	0.5 %	61.65	Active
Maturity Instruction Principal + Interest renew for 3-MONTH							
<a href="#">CHANGE MATURITY INSTRUCTION</a>							
WDHKDF009161007	50,001.28	2034/02/15	2034/03/01	2-WEEK	0.01 %	0.19	Active

2 Select new maturity instruction and corresponding details

Change Maturity Instruction

**Time deposit details**

Deposit No.  
WDHKDF009117004

Time deposit account  
Time Deposit 802-451822-300 HKD

Amount  
HKD 50,004.24

Tenor  
3-MONTH

Value date  
2033/12/01

Maturity date  
2034/03/01

Existing maturity instruction  
Auto renew principal and interest

New maturity instruction  
Auto renew principal and receive interest ▼

Tenor  
1-WEEK ▼

Crediting account  
Savings 802-037526-100 HKD ▼

[Back](#) [Next](#)

# 4 Time Deposit - Change Maturity Instruction (CONT'D)



## 3 Confirm the details to proceed

### Change Maturity Instruction

Time deposit details	
Deposit No.	<b>WDHKDF009117004</b>
Time deposit account	<b>Time Deposit 802-451822-300 HKD</b>
Amount	<b>HKD 50,004.24</b>
Tenor	<b>3-MONTH</b>
Indicative interest rate	Interest at maturity
<b>0.5% p.a.</b>	<b>HKD 61.65</b>
Value date	Maturity date
<b>2033/12/01</b>	<b>2034/03/01</b>
New maturity instruction	
<b>Renew principal for 1-WEEK and credit interest to Savings 802-037526-100 HKD</b>	

[Back](#) **Submit**

## 4 Instruction submitted and the maturity instruction has been changed. You can enquire the details correspondingly in “My Portfolio”

Change Maturity Instruction

Your instruction has been submitted  
Reference no.: 2023112024748380  
Date: 2034/02/28 11:09 AM

Time deposit details	
Deposit No.	<b>WDHKDF009117004</b>
Time deposit account	<b>Time Deposit 802-451822-300 HKD</b>
Amount	<b>HKD 50,004.24</b>
Tenor	<b>3-MONTH</b>
Indicative interest rate	Interest at maturity
<b>0.5% p.a.</b>	<b>HKD 61.65</b>
Value date	Maturity date
<b>2033/12/01</b>	<b>2034/03/01</b>
New maturity instruction	
<b>Renew principal for 1-WEEK and credit interest to Savings 802-037526-100 HKD</b>	

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WDHKDF009117004    50,004.24    2033/12/01    2034/03/01    3-MONTH    0.5 %    61.65    Active

Maturity Instruction  
Principal renew for 1-WEEK and Interest credit to 037526-100 HKD

CHANGE MATURITY INSTRUCTION

## 4 Time Deposit - Renewal



### Brand new user interface for a greater experience

- Time deposit with “Matured” status can be renewed immediately by selecting “Renew” button upon maturity date

#### 1 Click “Renew” in time deposit details, “My Portfolio”

Account: Time Deposit 802-451822-300 HKD Total Balance (HKD Equivalent)  
HKD 4,305,501.82

Confirmation No.	Principal Amount (HKD)	Value Date	Maturity Date	Tenor	Interest Rate	Maturity Interest (HKD)	Status
WDHKDF009055005	62,320.00	2034/01/16	2034/02/28	1-MONTH	0.05 %	3.67	Matured

Maturity Instruction  
Principal renew for 1-MONTH and Interest credit to 265162-200 HKD

[RENEW](#) [WITHDRAW](#)

#### 2 Both original principal and interest will be included in “Amount”. Enter other time deposit details and click “Next” to proceed

Renew Time Deposit

**Time Deposit details**

Deposit No.  
WDHKDF009055005

Time deposit account  
Time Deposit 802-451822-300 HKD

Amount  
HKD 62,323.67

Maturity instruction  
Auto renew principal and interest

Tenor  
2-WEEK

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# 4 Time Deposit - Renewal (CONT'D)

## 3 Verify time deposit details to proceed

Renew Time Deposit

**Time Deposit details**

Deposit No.  
**WDHKDF009055005**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Amount  
**HKD 62,323.67**

Tenor  
**2-WEEK**

Indicative interest rate  
**0.01% p.a.**

Maturity instruction  
**Renew principal and interest for 2-WEEK**

[Back](#) **Submit**

## 4 You have successfully renewed the time deposit. Corresponding details can be enquired in "My Portfolio"

Renew Time Deposit

 **Your time deposit renewal is successful.**  
Reference no.: 2023112078665851  
Date: 2034/02/28 11:15 AM

**Time Deposit details**

Deposit No.  
**WDHKDF009055006**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Amount  
**HKD 62,323.67**

Tenor  
**2-WEEK**

Indicative interest rate <b>0.01% p.a.</b>	Interest at maturity <b>HKD 0.26</b>
Value date <b>2034/02/28</b>	Maturity date <b>2034/03/15</b>

Maturity instruction  
**Renew principal and interest for 2-WEEK**

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# 4 Time Deposit - Withdrawal



## Brand new user interface for a greater experience

- Time deposit with “Matured” status can be withdrawn immediately by selecting “Withdraw” button upon maturity date

### 1 Click “Withdraw” in time deposit details, “My Portfolio”

Confirmation No.	Principal Amount (HKD)	Value Date	Maturity Date	Tenor	Interest Rate	Maturity Interest (HKD)	Status
<a href="#">WDHKDF009089012</a>	56,872.36	2034/02/15	2034/02/28	1-WEEK	0.01 %	0.20	Matured

Maturity Instruction  
Principal + Interest renew for 1-WEEK

[RENEW](#) [WITHDRAW](#)

### 2 Select credit account and click “Next” to proceed

Withdraw Time Deposit

**Time Deposit details**

Deposit No.  
**WDHKDF009089012**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Amount  
**HKD 56,872.56**

To account  
Savings 802-037526-100 HKD ▼

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# 4 Time Deposit - Withdrawal (CONT'D)



## 3 Verify withdrawal details to proceed

Withdraw Time Deposit

**Time Deposit details**

Deposit No.  
**WDHKDF009089012**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Amount  
**HKD 56,872.56**

To account  
**Savings 802-037526-100 HKD**

[Back](#) **Submit**

## 4 Your time deposit has been withdrawn successfully

Withdraw Time Deposit

**Your time deposit withdrawal is successful.**  
Reference no.: 2023112007647441  
Date: 2034/02/28 11:16 AM

**Time Deposit details**

Deposit No.  
**WDHKDF009089012**

Time deposit account  
**Time Deposit 802-451822-300 HKD**

Amount  
**HKD 56,872.56**

To account  
**Savings 802-037526-100 HKD**

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## 5 You can immediately enquire the transaction history for corresponding credit account in My Portfolio

Premier Banking Current 802-000099-005 HKD Filtered from 2023/11/01 to 2023/11/30

By date range  By recent days

From: 2023/11/01 To: 2023/11/30 Last 7 Days

**Submit**

Transaction date	Transaction type	Narrative	Debit	Credit
2023/11/06	TRANSFER CREDIT	Ref.: 2023110660011264	-	55,695.11

# 5 Fund Transfer



## Simple steps to conduct fund transfer:

- 1 Select account and input details to submit fund transfer instruction. For "To Account", you may select same name account, registered accounts or other (OCBC) Bank account to proceed.\*

Transaction Status: IDA PMD 1

Account Enquiry: Fund Transfer, Nominated Account Transfer, Card Payment

My Portfolio: HKT 2024/02/16 16:44

Fund Transfer: Name checking may not be conducted in the fund transfer. Please carefully verify the payee's account number and other payment details.

Transaction Details

From Account: Statement HKD 265162-200

To Account:  Statement CAD 084101-060

Registered Account - Please Select - v

Other OCBC Bank Account - Please Select - v (Please input 9-digit account number and omit "-")

Other Bank Account

Participant Code:  Participant Code:

Account Number:  (Please input up to 12-digit account number, omit bank code, space and "-")

Account Holder's Name:

Amount: HKD 50

Customer Reference: TEST

Execute Immediately

Execute On - Please Select - v (YYYY/MM/DD)

Note:

- Forward Date Instruction is not available for Overnight Plus Deposit account.
- For transferring fund to other bank accounts, if the payee account number or payee name is not correct, the transaction may be rejected by the payee's bank.
- Maximum exchange limit for each foreign currency and gold exchange transaction is HK\$1,000,000 or equivalent. The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.
- Your transaction limit for non-registered Third Party Account Transfer (include OCBC Bank and Other Bank Account transfer, Telegraphic Transfer, CHATS and HK-Macau Instant Remittance) will be set to zero if you have not used the service for more than 12 months. You may reset the limit in "Daily Limit Maintenance" under "Other Services" (Security Device is required) or submit the eBanking Services - Alteration Request Form to any of our branches.
- If you have changed your mobile phone number, please inform the Bank as soon as possible.
- Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.
- When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.
- Where the payer's bank account number is entered as the identifier and where the payer institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.
- In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

Submit

\*Fund Transfer can be selected to execute immediately or establish a forward date transaction with designated date.

- 2 Confirm the transaction details to submit instruction. Please carefully verify the payee's account number and other payment details as name checking may not be conducted in the fund transfer.

Transaction Status: IDA PMD 1

Account Enquiry: Fund Transfer, Nominated Account Transfer, Card Payment

My Portfolio: HKT 2024/02/16 17:29

Fund Transfer: Your Instruction was Executed. Bank Ref. No. 202402223192516

Transaction Details

From Account: Statement HKD 265162-200

To Account: Statement CAD 084101-060

Amount: HKD 50.00

From Rate: 1.000000

Amount: CAD 8.29

To Rate: 6.030000

Customer Reference: TEST

Execute Immediately

OK

Risk Disclosure: Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

# 6 FCY & Gold Buy/Sell



## Simple steps to buy/sell foreign currencies and gold:

- 1 Select desired FX / Gold account combination to trigger the transaction immediately with spot rate in "FCY & Gold Buy/Sell" tab.

IDA PMD 1

FCY & Gold Buy/Sell | Setup Order | Outstanding Order Enquiry

HKT 2024/03/22 16:18:08

**Transaction Details**

Sell : - Please Select -  
Buy : - Please Select -  
Amount : - Please Select -  
Customer Reference :

Note:  
- Maximum exchange limit for each foreign currency and gold exchange transaction is HK\$1,000,000 or equivalent. The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.

Risk Disclosure:  
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

**Submit**

IDA PMD 1

FCY & Gold Buy/Sell | Setup Order | Outstanding Order Enquiry

HKT 2024/03/22 16:18:36

**FCY & Gold Buy/Sell**

**Transaction Details**

Sell : Statement CAD 084101-060  
Buy : Statement HKD 265162-200  
Amount : CAD 166.53  
From Rate : 6.005000  
Amount : HKD 1,000.00  
To Rate : 1.000000  
Customer Reference :

Note:  
- Maximum exchange limit for each foreign currency and gold exchange transaction is HK\$1,000,000 or equivalent. The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.

**Amend Confirm Cancel**

Risk Disclosure:  
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

IDA PMD 1

FCY & Gold Buy/Sell | Setup Order | Outstanding Order Enquiry

HKT 2024/03/22 16:18:44

Your Instruction was Executed. Bank Ref. No. 202402223192579

**FCY & Gold Buy/Sell**

**Transaction Details**

Sell : Statement CAD 084101-060  
Buy : Statement HKD 265162-200  
Amount : CAD 166.53  
From Rate : 6.005000  
Amount : HKD 1,000.00  
To Rate : 1.000000  
Customer Reference :

Note:  
- Maximum exchange limit for each foreign currency and gold exchange transaction is HK\$1,000,000 or equivalent. The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.

**OK**

Risk Disclosure:  
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

# 6 FCY & Gold Buy/Sell (CONT'D)



2 If the spot rate is not ideal, you may switch to “Setup Order” tab for creating an order watching. Your transaction will be automatically executed once the target exchange rate is reached.

IDA PMD 1

FCY & Gold Buy/Sell | **Setup Order** | Outstanding Order Enquiry

Setup FCY | Gold Buy/Sell | All Order

HKT 2024/02/22 16:19:02

**Transaction Details**

From Account : Statement AUD 214104-060

To Account : Statement HKD 265162-200

Amount : AUD 5000

Execution Rate : 5.26

submit

**Risk Disclosure:**  
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

3 For the order not yet executed, you can check back the order details in “Outstanding Order Enquiry” tab.

IDA PMD 1

FCY & Gold Buy/Sell | Setup Order | **Outstanding Order Enquiry**

HKT 2024/02/22 16:20:50

refresh

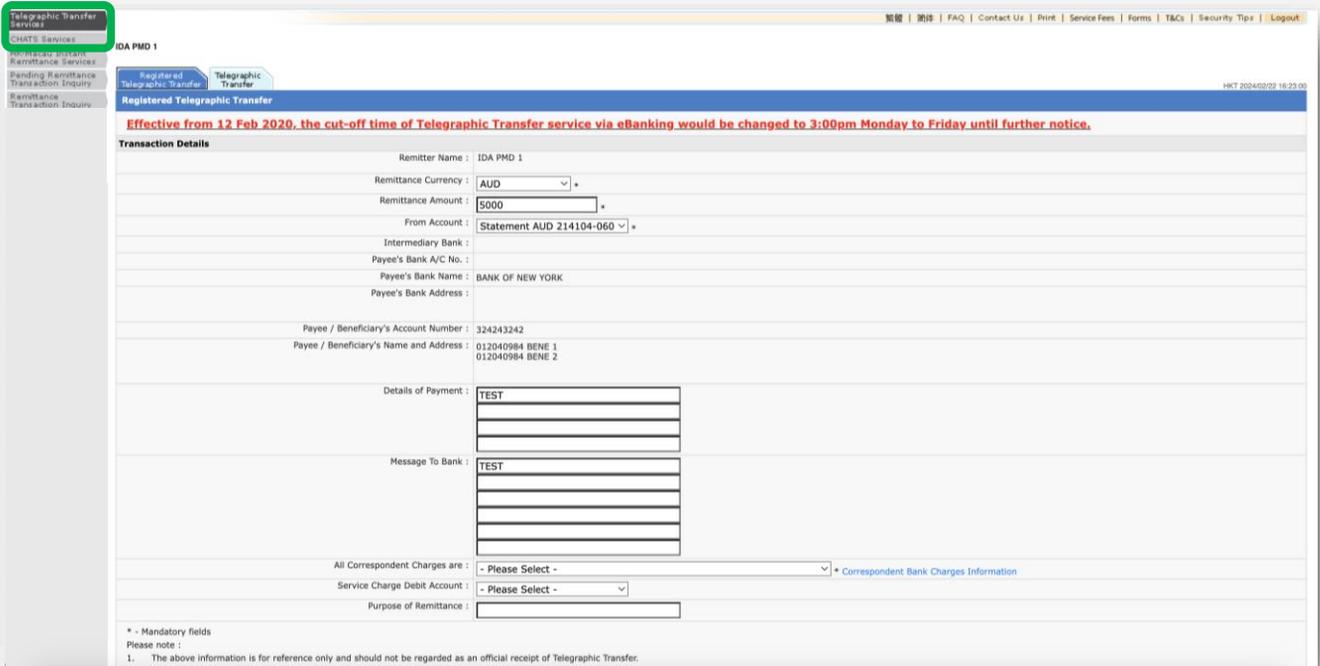
**Outstanding Order Enquiry**

Order No.	From Account	To Account	Amount	Execution Rate	Setup Date YYYY/MM/DD
8452	Statement AUD 214104-060	Statement HKD 265162-200	AUD 5,000.00	5.640000	2034/07/31

**Risk Disclosure:**  
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.

## Simple steps to remit globally

- 1 Both TT & CHATS are provided for customers to submit remittance instructions. Select respective tabs for remitting to Registered / Non-registered Payee, then follow the instructions to fill in necessary information.\*



The screenshot displays the OCBC Remittance Services web interface. The 'Telegraphic Transfer Service' tab is highlighted in the top left navigation menu. The main content area is titled 'Registered Telegraphic Transfer' and includes a notice: 'Effective from 12 Feb 2020, the cut-off time of Telegraphic Transfer service via eBanking would be changed to 3:00pm Monday to Friday until further notice.' The form is divided into several sections:

- Transaction Details:** Includes fields for Remitter Name (IDA PMD 1), Remittance Currency (AUD), Remittance Amount (5000), From Account (Statement AUD 214104-060), Intermediary Bank, Payee's Bank A/C No., Payee's Bank Name (BANK OF NEW YORK), and Payee's Bank Address.
- Payee / Beneficiary's Account Number:** 324243242
- Payee / Beneficiary's Name and Address:** 012040984 BENE 1, 012040984 BENE 2
- Details of Payment:** A table with one row containing 'TEST'.
- Message to Bank:** A table with one row containing 'TEST'.
- All Correspondent Charges are:** - Please Select -
- Service Charge Debit Account:** - Please Select -
- Purpose of Remittance:** A text input field.

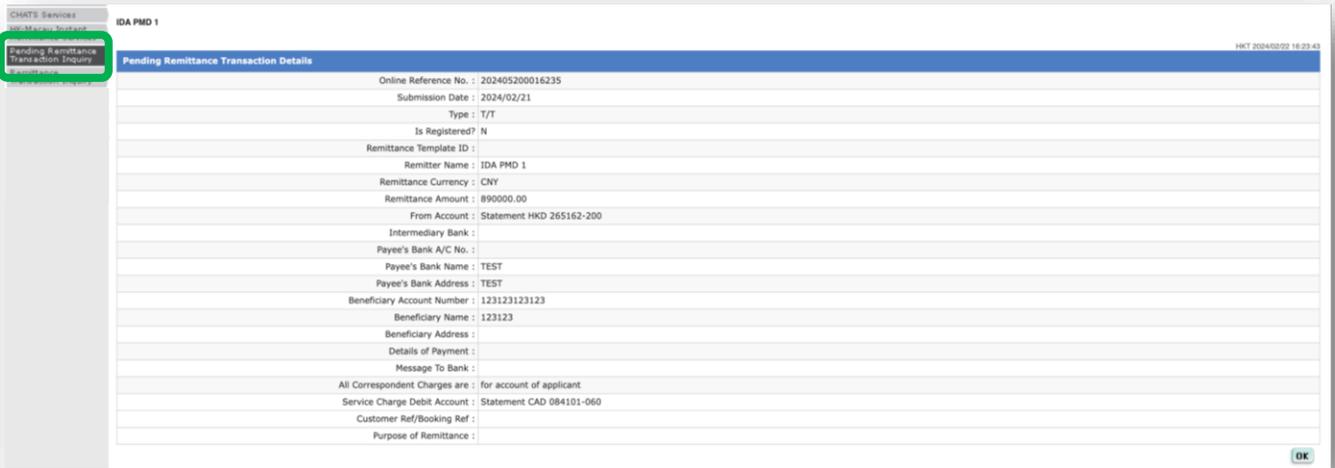
At the bottom, there are mandatory fields and a please note section:

\* - Mandatory fields  
Please note:  
1. The above information is for reference only and should not be regarded as an official receipt of Telegraphic Transfer.

\*Please be noted that Remittance transaction will be not immediately executed upon submission.

# 7 Remittance Services (TT & CHATS) (CONT'D)

2 The submitted transaction for TT & CHATS can both be found in the section of “Pending Remittance Transaction Inquiry” for details.



The screenshot shows the 'Pending Remittance Transaction Details' page. The left sidebar has 'Pending Remittance Transaction Inquiry' highlighted. The main content area displays the following details:

Online Reference No. :	202405200016235
Submission Date :	2024/02/21
Type :	T/T
Is Registered? :	N
Remittance Template ID :	
Remitter Name :	IDA PMD 1
Remittance Currency :	CNY
Remittance Amount :	890000.00
From Account :	Statement HKD 265162-200
Intermediary Bank :	
Payee's Bank A/C No. :	
Payee's Bank Name :	TEST
Payee's Bank Address :	TEST
Beneficiary Account Number :	123123123123
Beneficiary Name :	123123
Beneficiary Address :	
Details of Payment :	
Message To Bank :	
All Correspondent Charges are :	for account of applicant
Service Charge Debit Account :	Statement CAD 084101-060
Customer Ref/Booking Ref :	
Purpose of Remittance :	

3 Once the instruction is executed, customers will be able to check the comprehensive transaction details including transaction status and finalized charges at “Remittance Transaction Inquiry”.



The screenshot shows the 'Remittance Transaction Inquiry' page. The left sidebar has 'Remittance Transaction Inquiry' highlighted. The main content area displays the following details:

Transaction Period : From  To

Inward/Outward :

Rem Reference No.	Execution Date	Counterparty Name	Amount	Remittance Type	Status
No record is found					

# 8 Investment Summary



## Comprehensive portfolio for investment products

1 For investment/Securities account holders, Investment Summary page can provide customers with a full glance of the market value and all other details for various product holdings, including Securities, Unit Trust and Bond/Notes.

Asset	Market Value (HKD Equivalent)	Portion	Q=Quote B=Buy S=Sell R=Refresh
Securities	21,915,555.80	0.04%	[Q] [B] [S] [R]
Unit Trust	59,941,118,961.10	99.94%	[R]
Bonds/Notes	1,100,000.00	0.00%	
Certificate of Deposit	181,818.00	0.00%	
Equity Linked Notes	1,000,000.00	0.00%	
Equity Linked Investment	800,000.00	0.00%	
Family Stock	11,344,947.72	0.02%	
<b>TOTAL</b>	<b>99,977,460,602.62</b>		

Notes:  
 1. All information provided is for reference only and should not be regarded as balance confirmation or advice.  
 2. The market value is calculated based on the balance of the preceding business day and at the previous closed price. In general, it will be updated at around 7:30 p.m. every trade day.  
 3. Market price, exchange rate and market value are for reference only.  
 4. Redemptions/ Instruction cancellation may not be available for all Unit Trusts on specific reason which may be changed by the Bank without notice, please contact us for any enquiries.  
 5. Risk rating is assigned by the Bank according to the risk level of the investment products as determined by the Bank at its absolute discretion (I: Low risk; II: Low-to-medium risk; III: Medium risk; IV: Medium-to-high risk; V: High risk) and it may be revised from time to time, listing into account the latest market conditions and other relevant factors. For details of most recent risk rating update, please visit our website: www.ocbc.com.hk. You should carefully consider if the product risk level (as may be revised from time to time) continues to match with your risk appetite, investment objectives and financial situation. If there is any mismatch as a result of a change in the product risk level, you are advised to seek independent professional advice.  
 6. Depending on your own circumstances, your risk appetite may change from time to time. Unless we hear from you to the contrary, we will assume that your risk appetite as stated in our Bank's record remains unchanged. You are advised to seek independent professional advice to review your investment portfolio from time to time or further understand the investment risk of any particular investment product.

2 Customers can also click into different product sections on the left menu for various actions. An example of Securities Purchasing is shown as below:

Account Balance - 163372-100 Available for trade (HKD) 2,022,624,724.31

Account Balance - 875447-060 Available for trade (CNY) 445,160,383.75

Account Balance - 404121-030 Available for trade (USD) 149,994,438.04

Notes:  
 1. The available balance for trade of the account is not equal to the available balance of the account.  
 2. Trading in the "Trading Only Securities" (e.g. NASDAQ stocks and Shihun funds) at HKEx is not accepted.  
 3. The Pre-Market Order service is available from 8:00 p.m. to 9:15 a.m. of the next trading day.  
 4. To confirm the order only represents acknowledgement of receipt of the order by the Bank. There is no guarantee that the order will be executed in the market. The Bank will try its best to process the order but it may not be performed due to insufficient fund of your account, fluctuation in stock price, insufficient market liquidity, system failure or any other causes beyond the reasonable control of the Bank. Please check whether the order has been performed through the "Order Status Enquiry" function.  
 5. The order you placed may be either fully executed, partially executed or unexecuted.  
 6. You can sell those unsettled stocks or stocks which have been fully transferred under the name of "OCBC Nominees Services (Hong Kong) Limited". Unsettled funds trading services are also available.  
 7. The transaction amount of each order must not exceed HK\$30,000,000 or equivalent.  
 8. Order price should not be lower than 0.01 in the trading currency of the stock.  
 9. If you have registered a valid mobile phone number, we will also send out SMS notification for order confirmation to your mobile phone even SMS alert service was not subscribed.  
 10. An extra amount of CNY 2.00 will be held for each CNY denominated stock buy order for the purpose of settling the shortfall of various trading related fees (including stamp duty, transaction levy, Accounting and Financial Reporting Council transaction levy, investor compensation levy (currently exempted), trading fee, trading tariff, etc.) payable by you in Hong Kong dollars after converting such by using the relevant exchange rate determined by the Hong Kong Monetary Authority, subject to the Bank's absolute discretion.  
 11. Customers should consult their professional advisors in order to understand the taxation consequences of purchasing, holding, disposing of or dealing in shares issued by companies resident in Italy and listed on the Stock Exchange of Hong Kong. The securities trading service of derivative warrants issued by companies resident in Italy which are listed on the Stock Exchange of Hong Kong would not be provided by the Bank. Click here for details.  
 12. Securities transactions of a single stock conducted on the same transaction day through the same channel and within certain price range will be combined automatically as one buy or one sell transaction. Each combined transaction is composed of a maximum of 10 transactions or a maximum of 10 execution prices (as the case may be).