



This User Guide provides instructions about how to use our Internet Banking services. Please visit our website at www.shacombank.com.hk to access the various functions of Internet Banking.

System Requirements

A PC with Internet connection

- Operating Systems:
 - Windows 7 or above (recommended)
 - Mac OS 10.11 or above
- Browsers:
 - Microsoft Internet Explorer 11 or above (recommended)
 - Firefox 46.0 or above (Windows and Mac)
 - Safari 10.0 or above (Mac)

Please view with 1280 x 1024 screen resolution and Medium Font Size for the best performance.

User ID and Password

Apart from credit card holders who can create their Personal Internet Banking account through online application and set up their User ID and Password, all customers who applied Internet Banking service through our branches are required to log-on to their Internet Banking account with the User ID and Password provided by our Bank for the first time. Users have the

Revised in June, 2016

responsibility to keep their User ID and password secure and confidential.

Note: A joint account holder cannot enquire, amend or cancel instructions given by other joint account holders using their own User ID via the Internet.

Security Device

- By using a Security Device, a customer can perform “non-registered accounts transfer” and “bill payments” to high-risk merchants through Internet Banking.
- For more details about the Security Device, please visit www.shacombank.com.hk/securitydevice

Functions of i-Banking
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● Transaction History
● Cheque Status
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● Request Paid Cheque Copy
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● Transfer To Other Local Bank
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● Account Summary
ATM Services
● Overseas ATM Transaction Settings
Credit Card
● Balance
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● Redeem Bonus Point
Protect
Overview

<ul style="list-style-type: none"> ● Overview
Travel Insurance
<ul style="list-style-type: none"> ● Apply Single Trip Travel Insurance ● Apply Annual Multi Trips Travel Insurance
Other Insurance
<ul style="list-style-type: none"> ● Apply Home Insurance ● Apply Domestic Helper Insurance ● Apply Golfer Insurance
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Services Request
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Master Trust Scheme
<ul style="list-style-type: none"> ● Contribute Master Trust Scheme
Industry Scheme
<ul style="list-style-type: none"> ● Contribute Industry Scheme
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Statement
<ul style="list-style-type: none"> ● e-Statement ● Enroll / Cancel e-Statement ● Request Paper Statement
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Enquiry
<ul style="list-style-type: none"> ● Instruction Status ● Activity Log
Security Authentication
<ul style="list-style-type: none"> ● Activate Security Device ● Repost loss of Security Device ● Reset Security Device PIN for ‘My SMART Card’
Internet Banking
<ul style="list-style-type: none"> ● Customize My Homepage ● Account Settings ● Change Transaction Limit ● Setup User ID ● Change Password ● Suspend Internet Banking

Transaction Limits

Type of Funds Transfer / Exchange	Maximum Daily Withdrawal / Exchange Limit per User ID
<ul style="list-style-type: none"> Registered Own Account Fund Transfer (account registered) Same Party Credit Card Payment (account registered) 	2 functions total:- <ul style="list-style-type: none"> HKD999,999,999 or its equivalent. Maximum HKD500,000 or its equivalent is allowed for currency exchange.
<ul style="list-style-type: none"> Third Party Account Transfers within our Bank (account registered) Third party Credit Card Payments within our Bank (account registered) Outward Transfers to other banks – ECG / CHATS / T/T (beneficiary registered) Purchases of Cashier Order / Demand Draft (beneficiary registered) 	4 functions total:- <ul style="list-style-type: none"> HKD1,000,000 or its equivalent
<ul style="list-style-type: none"> Account Transfers within our Bank (account non-registered) Outward Transfers (beneficiary non-registered) Purchases of Cashier Order / Demand Draft (beneficiary non-registered) 	3 functions total:- <ul style="list-style-type: none"> HKD50,000 or its equivalent (applicable to customers who opt to use Security Device or Digital Certificate only)
<ul style="list-style-type: none"> Exchange 	<ul style="list-style-type: none"> HKD500,000 or its equivalent (HKD50,000 for non-registered account within our bank, non-registered beneficiary under Outward Transfer and Purchase of Bank Draft) Minimum HKD100 for each funds transfer involving foreign currency exchange
Unit Trust Services <ul style="list-style-type: none"> Subscriptions Redemptions Same Fund House Switching 	4 functions total:- <ul style="list-style-type: none"> HKD50,000,000 or its equivalent
Currency Linked Deposit Services <ul style="list-style-type: none"> CLD Order Placements 	
<ul style="list-style-type: none"> Insurance Services (only applicable to our bank’s Insurance Services) 	<ul style="list-style-type: none"> HKD100,000 or its equivalent
<ul style="list-style-type: none"> e-IPO Payments 	<ul style="list-style-type: none"> HKD100,000 or its equivalent
<ul style="list-style-type: none"> Government Tax Payments 	<ul style="list-style-type: none"> HKD500,000 or its equivalent
<ul style="list-style-type: none"> Bill Payments (includes 	<ul style="list-style-type: none"> HKD100,000 or its equivalent,

ePayments, Jet Payments & e-Bill Payments etc)	including MPF contribution
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- The Bill Payment limit is separate and independent for Internet Banking services. The calculation of daily transaction amounts starts at 00:00 a.m.
 - Accounts which are kept within our Bank and operated using Internet Banking must be registered.
 - For Outward Transfers / Purchases of Bank Drafts / Transfer to Other Banks / Bill Payment, you can transfer funds / pay bill in the following ways:-
- (a) between your own registered accounts within our Bank, and from your registered accounts to registered third party accounts within our Bank;
 - (b) from your own registered accounts to non-registered accounts within our Bank (applicable to customers who opt to using the Security Device only);
 - (c) from your registered account to make bill payments;
 - (d) from your own registered accounts to registered beneficiaries; and
 - (e) from your own registered account to non-registered beneficiaries outside our Bank (applicable to customers who opt to use the Security Device only).

Service Hours

The Service hours for performing the following operations are:

Foreign Currency Account Transfers	Same Type of Foreign Currency: 24 hours Exchange Involved: Monday – Friday 9:00a.m. to 7:30p.m. Saturday 9:00a.m. to 4:00p.m.
Fixed Deposit Placements	Monday – Friday 9:00a.m. to 5:30p.m.
CLD Order Placements	Monday – Friday 9:00a.m. to 8:00p.m.
HKD Account Transfer Outward Transfer Purchases of Bank Drafts	24 hours
Enquiries and Request Functions	24 hours

Cut-off times and value dates

- (a) For Outward Transfers and Purchases of Bank Drafts
 - For Electronic/Telegraphic Transfers, Same Day Local bank Fund Transfers (with charges via CHATS), Purchases of Demand Drafts:
 - 5:00 p.m. (Monday to Friday)
 - For Purchases of Cashier's Orders:
 - 5:00 p.m. (Monday to Friday)
 - 10:30 a.m. (Saturday)
 - For Local Bank Fund Transfers (free of charge via Electronic Clearing):
 - 7:30 p.m. (Monday to Friday)

- (b) For Bill Payments
 - ePayment related merchants
 - 5:00pm (Monday to Friday)
 - Jet Payment related merchants
 - 7:30pm (Monday to Friday)
 - e-Bill Payments (includes e-Donation)
 - 10:00am (Monday to Friday)
 - (c) For Investment Services
 - Unit Trust Subscriptions, Redemptions and Same Fund House Switching
 - 3:00pm (Monday to Friday)
 - (d) For other services available using Internet Banking
 - HKD Account Transfers and Transfers involving the same type of foreign currency are available 24 hours a day. The cut-off time is 7:30pm from Monday to Friday and 4:30pm on Saturday. After the cut-off time, all transactions will be valued the next working day
 - For transactions involving foreign exchange and time deposit placements, the value date is the same date
 - (e) The effective time for Maximum Daily Withdrawal / Exchange Limit in Internet Banking is midnight 00:00 a.m.
- Notes: For details, please refer to our online FAQs.

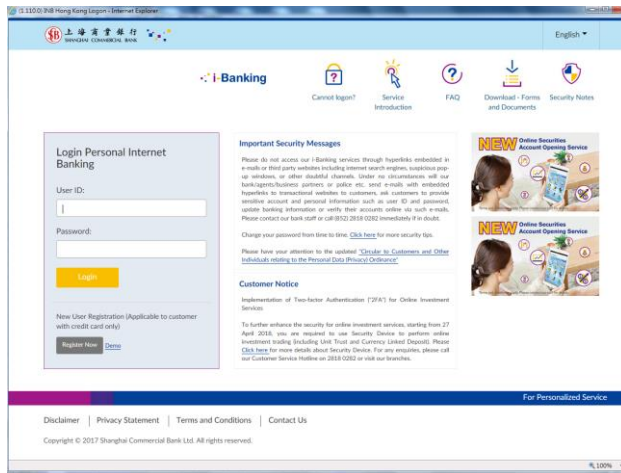
Home Page

- www.shacombank.com.hk
- Select the language – the Chinese (TC/SC) or English version
- If you want to send an e-mail to us, click on “Contact us”



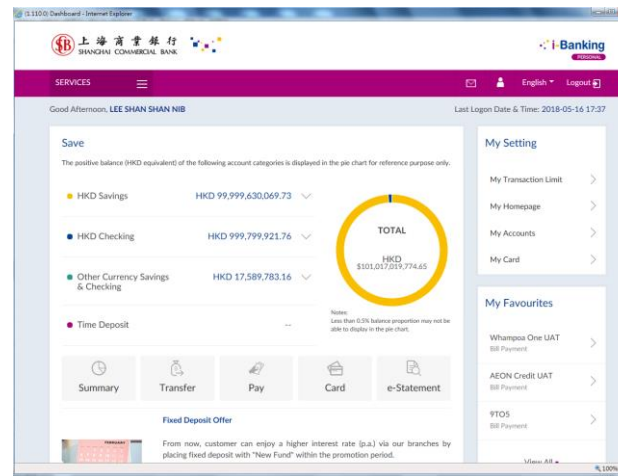
Logging on

- Select “Personal Internet Banking” then click “Logon”
- Please enter your User ID and Password on the logon page



- For the first time logon, “Terms and Conditions for i-Banking Services” for using Internet Banking services will be shown. If you understand and agree with these terms, click on “I accept”
- You will be requested to change your password after the first time logging on so remember to use the new Password for your subsequent logons

Dashboard Page



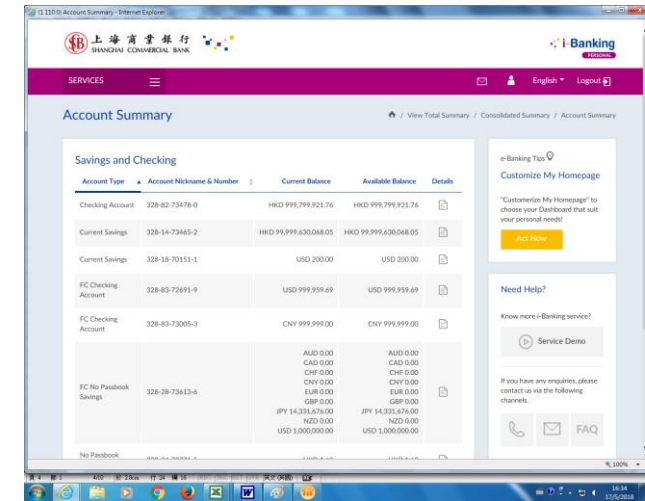
After successful logging on to your Internet Banking account, a page with your last logon date, time and security tips will be shown. The balance chart in the middle of the page shows you current ‘positive balance’ in the Bank. You can click on ‘SERVICES’ at the top of the page to access the functional webpages. Also, you can quickly access different functional webpages by selecting the corresponding function icons. You may also check out the latest news of the bank at the bottom of the page in ‘Broadcast’ and ‘My Message’.

~ View Total Summary ~

Account Summary

You can access the following functions by clicking on “Services” on the menu bar:

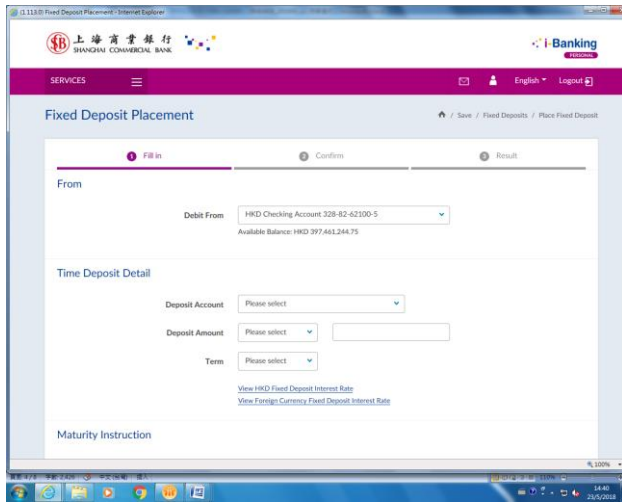
1. Account Summary



~ Save ~

You can view the up-to-date balance of your own accounts and perform various enquiries and instructions in this section:

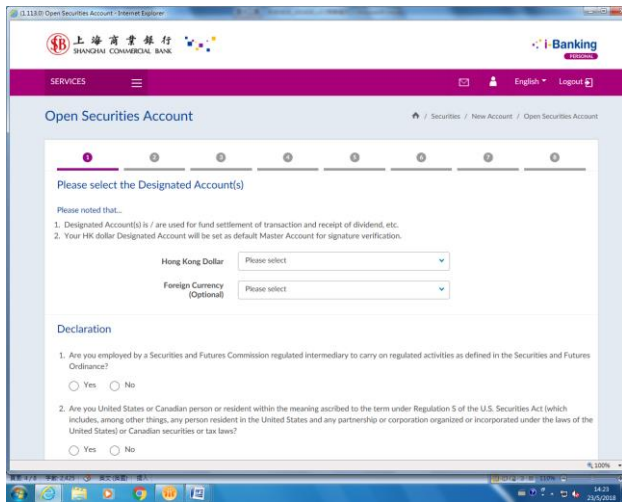
1. Checking Account
 - Order cheque Book
 - Enquire Cheque Status
2. Current Savings
3. Fixed Deposit
 - Place Fixed Deposit
 - Change maturity Instruction



~ **Securities** ~

1. Open a Securities Account

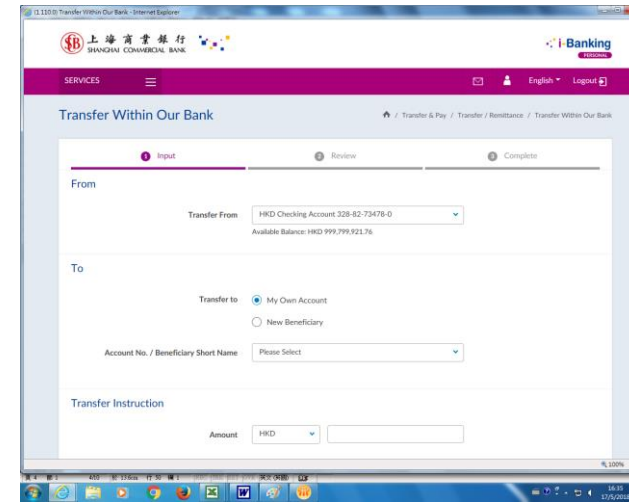
You can open a securities account via Internet Banking.



~ **Transfer and Pay** ~

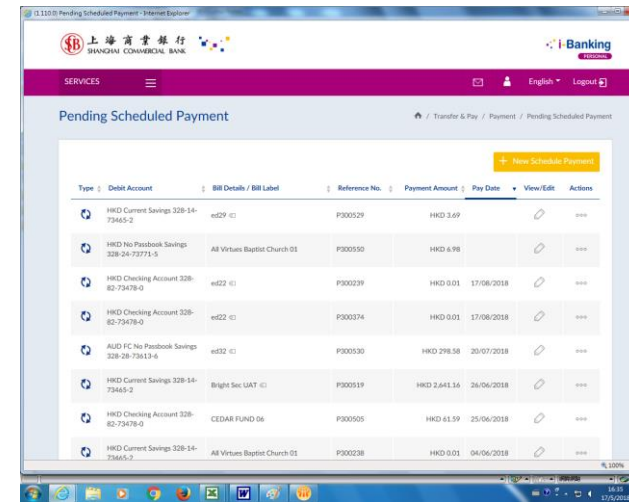
You can transfer funds from your accounts to registered same party accounts, as well as to registered and non-registered third party accounts within our Bank, or transfer funds to beneficiaries' accounts in other banks by Outward Transfers / Purchases of Bank Drafts:

1. Transfers within our Bank
2. Transfers to other local banks
3. Outward Transfers
 - Electronic / Telegraphic Transfers
 - CHATS
4. Purchases of Bank Drafts
 - Demand Drafts
 - Cashier's Orders
5. Pay Bill
6. e-Bill
7. Our Bank's Credit Card Payment
8. e-Donation



You can manage your pending scheduled transfer / payments and view your executed / rejected scheduled transfer / payments:

9. Payment History
10. Pending Scheduled Transfer / Payment



~ Invest ~

Balance Enquiry

You can view the up-to-date balance of the following products:

- Investment Funds
- Structured Products
- Securities
- Bonds
- Equity Linked Notes
- Currency Linked Deposits
- Equity Linked Deposits
- Commodities

Transaction History

View investment account transactions from the previous month up to the previous working day.

Unit Trust Services

You can perform the following Unit Trust transactions and enquiries:

1. UT Subscriptions
2. UT redemptions
3. Same Fund House Switching
4. Fund Searches
5. Fund Prices Enquiries

Currency Linked Deposit Services

You can enquire about the interest rate for different currency pairs and deposit tenors, place CLD orders and enquire about CLD Reference Exchange Rates.

Revised in June, 2016

Order Status Enquiry

You can enquire about any orders submitted via Internet Banking, as well as delete any pending orders.

Risk Profile Analysis

1. Risk Profile Enquiry

You can view your current risk tolerance level and expected investment horizon.

2. Risk Profile Update

Update your risk profile by filling in a risk profile questionnaire.

~ Cards ~

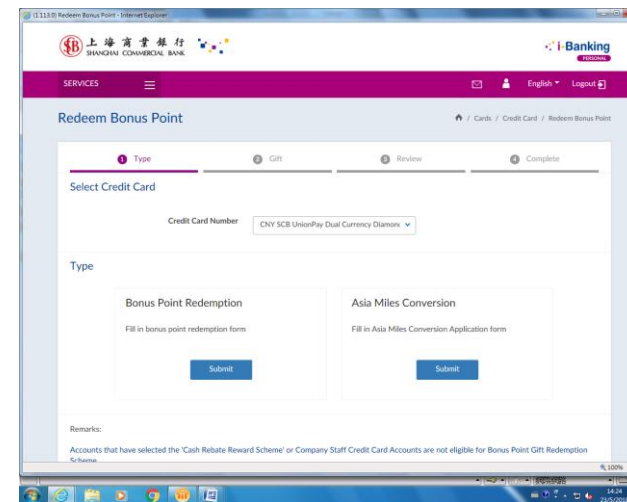
Enquiries

You can check your credit card details by just clicking the button:

1. Account Balance
2. Transaction History
- View your latest credit card transactions up to the previous working day
3. Overseas ATM Transaction Settings

Redeem Bonus Point

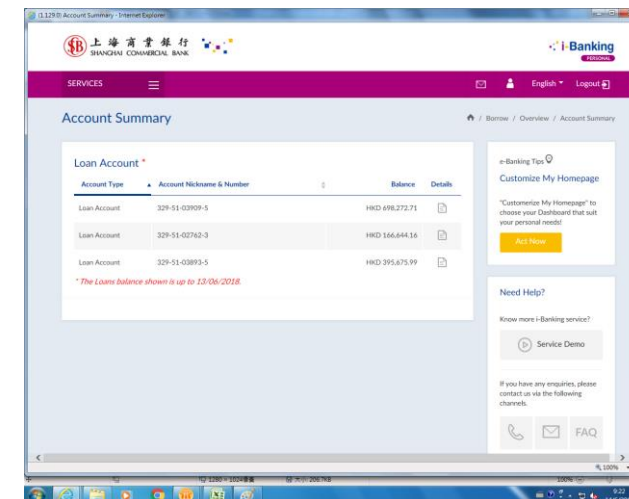
You can also redeem bonus point through Internet Banking services



~ Borrow ~

Loans Services

1. Account Summary
2. Request Loan Document
3. Enquire Balance

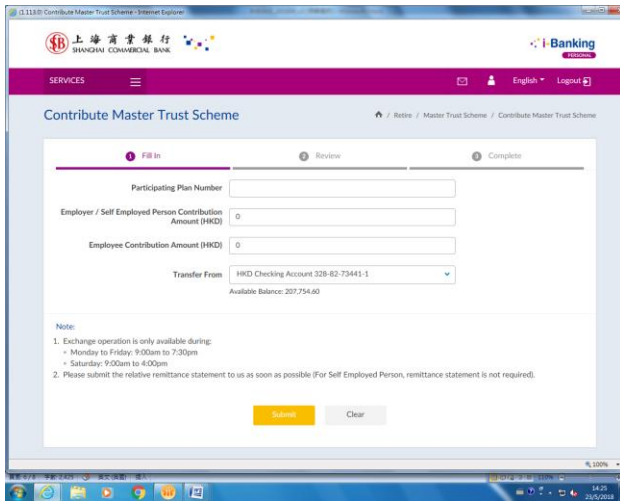


~ *Retire* ~

MPF Contributions

You can avoid the complicated contribution process by using the Internet Banking service:

1. Master Trust Scheme Contributions
2. Industry Scheme Contributions



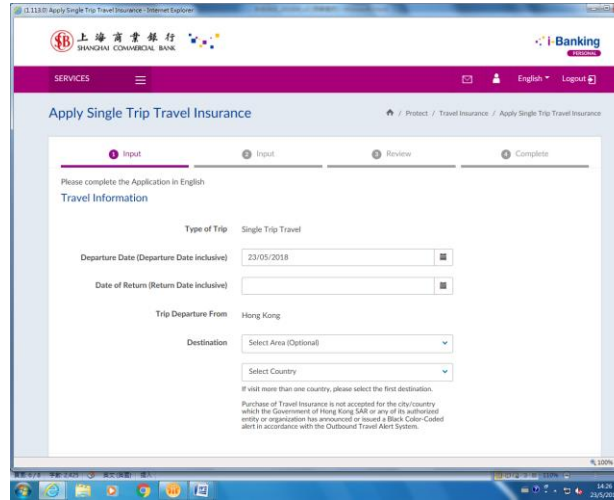
~ *Protect* ~

Insurance

You can purchase the following types of insurance policies via Internet Banking:

1. Single Trip Travel Insurance
2. Annual Multi-Trips Travel Insurance
3. Home Insurance
4. Domestic Helper Insurance
5. Golfer Insurance

Revised in June, 2016

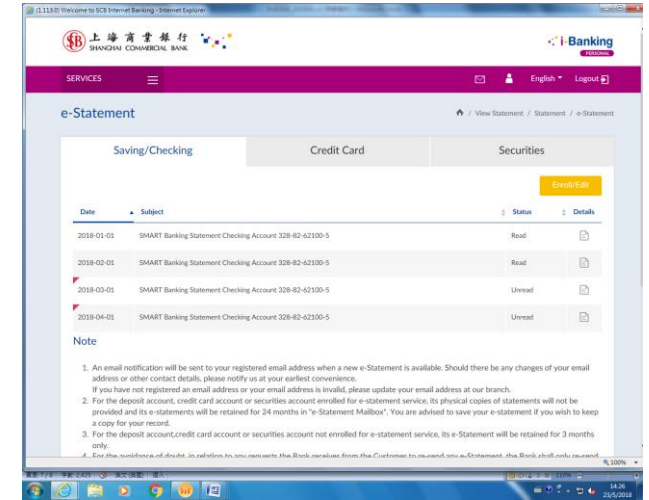


~ *View Statement* ~

e-Statements

You can view and download your e-Statements via Internet Banking:

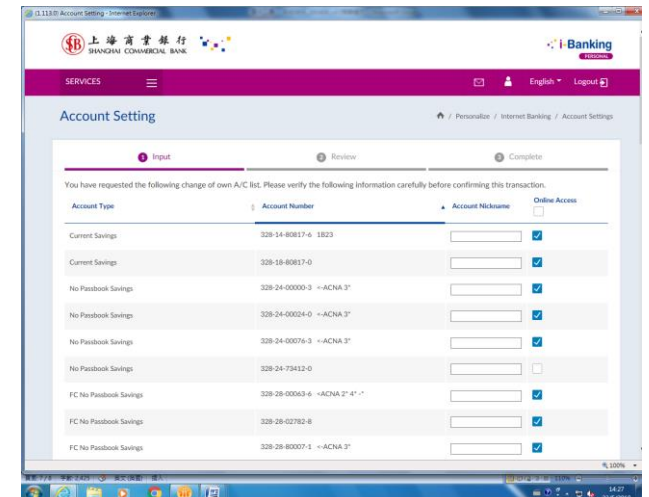
1. e-Statement
2. Enroll / Cancel e-Statement
3. Request Paper Statement



~ *Personalize* ~

Maintenance

1. Account Setting
 - You can register or change your accounts list via Internet Banking



2. Change Transfer Limit

- You can change your daily transfer / payment limit
- You can reduce your daily limit via Internet Banking.

If you need to increase the limit, you will have to use your security device for further processing.

3. Changing Passwords

- You can compose your password with 8-16 characters (A-Z, a-z) and numbers (0-9)
- The password is case sensitive and cannot contain spaces/special characters

4. Suspending Internet Banking Service

- Your Internet Banking account will be suspended once you click on “Suspend”. Access to logon functions will be prohibited once the suspension is successfully processed.
- Please visit one of our branches for the release of the suspended account

5. Setting-up User ID:

- You can setup your Internet Banking User ID
- The New User ID:
 - must contain 6 - 16 alphanumeric characters
 - must contain at least 1 letter of the alphabet
 - must not start with 888
 - is case insensitive
 - cannot be changed once confirmed

Enquiries

1. Internet Banking Activity Log:

- This activity log captures data of all transactions that you have performed using Internet Banking during the last 7 days.

2. Request Status Enquiry

- Enquiries about the status of Electronic / Telegraphic Transfers, CHATS, Purchase of Demand Drafts and Cashier’s Orders can be made

Security Device

1. Activate Security Device:

- You can activate your Security Device or the security device function of “My Smart Card”

2. Report Loss of Security Device:

- You can report the loss of your Security Device

3. Reset Security Device PIN for "My Smart Card":

- You can reset the security device PIN for "My Smart Card"

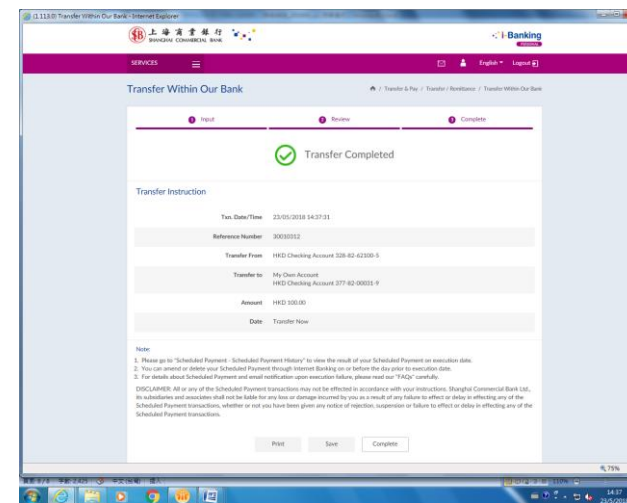
~ *Logging off* ~

- Please click on “Logout” when you have completed your Internet Banking session. Do not close your browser without closing the Internet Banking application window properly

Transaction Record

- After the confirmation of transactions and requests a page of transaction details will be shown. If you want to print or save the page, you can click on the button “Print” / “Save”.

- If you do not want to save or print the page, click “Complete” to leave and perform other functions of our Internet Banking Services



Frequently Asked Questions “FAQ”

For more information, please read the FAQs about our Internet Banking services on our website or contact our Customer Service Representative at (852) 2818 0282.

Issued by Shanghai Commercial Bank Limited