



Phonebanking Service User Guide (852) 2818 0282

Please Select Language **1** Cantonese **2** Mandarin **3** English

Main Menu

- 1** Account Services
- 2** Interest Rate, Exchange Rate & Gold Price Enquiry
- 3** Credit Card Services
- 4** Loans, Securities & Unit Trust Enquiry
- 5** General Enquiry
- 7** Report Loss of ATM Card /
Activate the overseas ATM Cash withdrawal function
- 8** Talk to Customer Service Representative

- 1** Account Services
 - 1** Account Balance Enquiry
 - 2** Account Transfer, Open Fixed Deposit, Credit Card Payment and Bill Payment
 - 3** Cheque Status Enquiry
 - 4** Change of Maturity Instruction
 - 5** Request for Cheque Book, Statement
 - 6** Change Password
 - 7** Transaction History
 - 8** Talk to Customer Service Representative
 - 9** Cancel & Return to Previous Menu

2 Interest Rate, Exchange Rate & Gold Price Enquiry

- 1 Savings & Fixed Deposit Interest Rates
- 2 Loans & Overdraft Interest Rates
- 3 Foreign Currency, Notes & FX Margin Trading Exchange Rates
- 4 Physical Gold Prices
- 5 Paper Gold Prices
- 9 Cancel & Return to Previous Menu

3 Credit Card Services

- 1 Form Request, Information on Cardholder Benefit, Services, Fees & Charges, Payment Method
- 2 Application Status Enquiry
- 3 Account Enquiry, including Outstanding Balance, Bonus Point & Change of Password
 - 1 Credit Card Outstanding & Available Balance Enquiry
 - 2 Statement Related Information
 - 3 Last Payment Enquiry
 - 4 Bonus Point Related Information
 - 6 Credit Card Payment thru Phonebanking Service
 - 8 Talk to Customer Service Representative
 - 9 Cancel & Return to Previous Menu
- 4 Confirm receipt of new Credit Card
- 5 Credit Card Fees & Charges Waiver
- 6 Purchase Instalment Program or Cash Instalment Program Details
- 7 Report Loss of Credit Card
- 8 Talk to Customer Service Representative
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4 Loans, Securities & Unit Trust Enquiry

- 1 Loans Information
- 2 Mortgage Calculator
- 3 Securities & Unit Trust Services Enquiry
- 9 Cancel & Return to Previous Menu

5 General Enquiry

- 2** Fax & Mail Delivery of Various Application Form
- 3** Various Branches Address & Telephone Number Enquiry
- 9** Cancel & Return to Previous Menu

7 Report Loss of ATM Card / Activate the overseas ATM Cash withdrawal function

8 Talk to Customer Service Representative

The operating hours of the following services are:

Customer Service Representative	Monday – Friday 9:00a.m. to 7:00p.m. Saturday 9:00a.m. to 1:00p.m.
Foreign Exchange Transaction	Monday – Friday 9:00a.m. to 7:30p.m. Saturday 9:00a.m. to 4:00p.m.
Fixed Deposit Placement	Monday – Friday 9:00a.m. to 5:30p.m.
Fund transfer between accounts - Daily Cut-off Time	Monday – Friday 7:30p.m. Saturday 4:30p.m. Transfer made thereafter will be posted on the following working day.

The above cut-off time is for reference only

Transaction Limit:

Type of Fund Transfer / Currency Exchange	Maximum Daily Withdrawal / Exchange Limit per Debiting Account
Same Party Account Transfer	HK\$1,000,000 or its equivalent
Third Party Account Transfer Bill Payment	HK\$50,000 or its equivalent
Currency Exchange Limit	HK\$500,000 or its equivalent (HK\$50,000 for currency exchange to third party account)

The daily transaction limits are calculated from midnight 00:00a.m.
All bank accounts operated through Phonebanking must be pre-registered.
A maximum of 15 bank accounts (including same party and third party account) can be registered.