

Welcome to "CBS Online". You can now manage your corporate bank accounts more conveniently over the internet anytime, anywhere. "CBS Online" is applicable to most of the operating system of tablets, mobile devices and browsers. No monthly fee will be charged for using "CBS Online". You can save even more with our preferential offers on designated online transactions.

| | via Branches | via "CBS Online" | Maximum saving by using "CBS Online" |
|--|--|---------------------|--------------------------------------|
| BOC Remittance Plus (per transaction) | HKD200.00* | HKD100.00 | 50% |
| Express Transfer (RTGS / CHATS) (per transaction) | HKD180.00 | HKD55.00 | 70% |
| Electronic Transfer (Express Processing) (per transaction) | This service is only available on internet banking | HKD30.00 / CNY24.00 | Not applicable |
| Electronic Transfer (per transaction) | This service is only available on internet banking | HKD25.00 / CNY20.00 | Not applicable |
| Telegraphic Transfer (per transaction) | HKD210.00* | HKD105.00 | 50% |

* Applicable to customers who submit the remittance applications for same day processing via our branches after 12:00 noon from Mondays to Fridays.

Note: The above items are charged on per transaction basis and are for reference only. The Bank reserves the right to revise the charges from time to time.

This Service Directory will show you how to use "CBS Online".

1.1 Application Method

Please visit any of our designated account-opening branches and our designated staff will follow up your application. The addresses of designated account-opening branches are listed under "Contact Us" at our Bank's website www.chiyubank.com.

To enquire application procedures and details, please call Chiyu Bank Corporate Customer Hotline at (852) 2840 1600.

1.2 System Requirement

Software configuration:

- Microsoft Windows XP (SP3) or above. The language used in the system must be the same as that used in the "CBS Online"
- Best viewed with Internet Explorer 8.0 or Mozilla Firefox 31
- Screen resolution of 1024 x 768 or above
- SSL 128-bit, JavaScript, Cookies and Applet supported by browser
- Browser with Microsoft Virtual Machine or Sun Java Runtime (applicable to customers using e-Cert)
<http://java.sun.com/products/archive/>

1.3 Service Overview

Cash Management

| | | |
|---|---|--|
| <p>Enquiry</p> <ul style="list-style-type: none"> • Account Balance • Transaction Details • Transaction Status • Remittance Enquiry • Cheque Enquiry • Loan Enquiry • Business Integrated Account | <p>Payments</p> <ul style="list-style-type: none"> • Transfer • Express Transfer (RTGS / CHATS) • Electronic Transfer (Express Processing) • Electronic Transfer • Telegraphic Transfer • Demand Draft • BOC Remittance Plus • Bill Payment • Autopay-Out • Payroll • Physical Cheque • e-Cheques Issuance | <p>Receivables</p> <ul style="list-style-type: none"> • Autopay-In • e-Cheques Deposit <p>Time Deposit</p> <ul style="list-style-type: none"> • Set Up Time Deposit • Transaction Status • Booked Interest Rates • Deposit Interest Rates <p>Currency Exchange</p> <ul style="list-style-type: none"> • Exchange Rates Enquiry • Booked Exchange Rates • Currency Exchange Transactions <p>Maintenance</p> <ul style="list-style-type: none"> • Standing Instruction • Beneficiary List • Template Maintenance |
|---|---|--|

Trade Services

- Overview
- Import
- Export
- Repayment
- Guarantee
- Enquiry
- Database

Credit Card

- Overview
- Payment
- Transaction Record
- Credit Limit Adjustment
- Commercial Card Application
- Commercial Card Promotions

Investment

- Overview
- Securities
- Funds
- Precious Metal
- Currency Link Investments
- Debt Securities / Certificates of Deposit
- IPO Applications
- Questionnaire on Investment Preference*

MPF

- Upload MPF Contributions File
- Pay Contributions
- MPF Account Login

*For record enquiry only

Insurance

Insurance Enrolment

- “China Express” Accidental Emergency Medical Plan (Instant Approval)
- Golfer Insurance (Instant Approval)
- Universal Travel Insurance (Instant Approval)
- Business Comprehensive Insurance Plan (Instant Approval)
- Employees’ Compensation Insurance
- Motor Vehicle Insurance
- Hull Insurance / Protection and Indemnity Cover for Local Craft Insurance
- Building Management Comprehensive Insurance
- Public Liability Insurance
- Fire Insurance
- Transport Insurance (Marine Insurance)
- Money Insurance
- Burglary Insurance
- Group Life Insurance

Download Forms

Management

- Activity Record
- Authorisation Mode Settings
- User Settings
 - User List
 - Existing User Records
 - Terminated User Records
- Authorisation Matrix Settings
 - General Authorisation Settings
 - Trade Services Authorisation Settings
- Beneficiary Account List Authorisation Settings
- Holder’s Account List
- Change Password
- Other Settings
 - Account Alias Settings
 - Authorisation Group Alias Settings
 - Monthly Statement Settings
 - Login Name Settings
 - Interface Settings

Authorisation Centre

Download Centre

- Monthly Statements
 - Bank Statements
 - Trade Services Statements
- Reports / Files
 - Payments Files
 - Receivables Files
- File Templates
- Forms

Tools

- Upload
 - Upload File
 - Upload Result Enquiry
- Inbox
- Send Message
- Transaction Draft

Cash Management

► Enquiry

- Account Balance
 - You can enquire your account's Ledger Balance and Available Balance, etc.
- Transaction Details
 - You can enquire your account's Credit / Debit information, including Transaction Date, Transaction Amount and Transaction Type for the selected time period.
- Transaction Status
 - You can enquire the latest Transaction Status of payments conducted via "CBS Online".
- Remittance Enquiry
 - You can enquire the details of all inward and outward remittances information (including Telegraphic Transfer, BOC Remittance Plus and Express Transfer (RTGS/ CHATS)) for the selected time period.
- Cheque Enquiry
 - You can enquire the cheque status and details of selected cheque.
- Loan Enquiry
 - You can review the company's loan facilities via Loan Enquiry.
- Business Integrated Account
 - You can view the details of Total Relationship Balance and Monthly Fee under the "Business Integrated Account" of your company.

► Payments

- Transfer
 - You can transfer funds to bank accounts within Chiyu Banking Corporation Ltd.
- Express Transfer (RTGS / CHATS)
 - You can transfer funds in HKD, USD, EUR and CNY to other banks' accounts via the Real-Time Gross Settlement System of Hong Kong Interbank Clearing Limited by Express Transfer. The beneficiary bank can receive the funds immediately under normal circumstances.
 - The Express Transfer via "CBS Online" could save up to 70% on the charges!
- Electronic Transfer (Express Processing)
 - You can enjoy the convenience of HKD and CNY funds transfer via Electronic Transfer (Express Processing). You can make payments to other local beneficiary accounts. Under normal circumstances, funds will be deducted on the "Payment Value Day". However, if the transfer instruction is successfully submitted before the cut-off time, the funds will be credited to the beneficiary bank on the same day[#].
 - [#] Time for credit of funds to the beneficiary's account is subject to the beneficiary bank's arrangement.
- Electronic Transfer
 - You can enjoy the convenience of HKD and CNY funds transfer via Electronic Transfer. You can make payments to other local beneficiary accounts. Under normal circumstances, funds will be deducted on the "Payment Value Date" and will be credited to the beneficiary bank on the same day[#]. Please note that the "Payment Value Date" must be the next working day or thereafter (Saturday is not considered as a working day).
 - [#] Time for credit of funds to the beneficiary's account is subject to the beneficiary bank's arrangement.
- Telegraphic Transfer
 - You can transfer funds in different currencies to different banks around the world via Telegraphic Transfer.
- Demand Draft
 - You can submit demand draft applications and choose to collect the demand draft at designated branch or receive it by mail.
- BOC Remittance Plus
 - Through the extensive network of Bank of China and Chiyu Banking Corporation Ltd. in the Mainland and overseas, we offer customers same day[#] remittance service in HKD and USD. This service covers more than 10,000 remittance receiving points* across the major provinces, cities and autonomous regions in the Mainland of China, as well as Macau, to help customer capture every opportunity for cross-border business development.

[#] Cut-off time for BOC Remittance Plus (except Saturdays and public holidays) is 4:30pm.

- **Bill Payment**
 - Bill Payment Service enables you to settle your bills online in HKD, CNY and USD. You can select the merchants on the list and make the payment at once or pre-set a payment instruction.
- **Autopay-Out**
 - You can use the online Autopay Editor to prepare a HKD and CNY Autopay-Out instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date.
- **Payroll**
 - You can use the online Payroll Editor to prepare a HKD and CNY Payroll instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date. If you are customer of the "BOCI-Prudential MPF" service, you can also upload the corresponding file to BOCI-Prudential through our system.
- **Physical Cheque**
 - You can make "Stop Cheque" instruction or submit request for Cheque Books.
- **e-Cheques Issuance**
 - You can issue single or bulk e-Cheques/e-Cashier's Orders, view the e-Cheque files and enquire their statuses, and manage your payment and collection transactions at ease.
 - You can also apply for the e-Cheques Value-Added Services (such as "Consolidated Reports", "Scheduled Issuance of e-Cashier's Order - Insufficient Funds Notification and Auto Re-Issuance of e-Cashier's Order" and "Customisation of e-Cheques") to meet your business needs.

► **Receivables**

- **Autopay-In**
 - You can use the online Autopay Editor to prepare a HKD and CNY Autopay-In instruction file and upload it to our Bank. Our system will process the instruction on the specified payment date.
- **e-Cheques Deposit**
 - You can deposit single or bulk e-Cheques/e-Cashier's Orders, view the e-Cheque files and enquire their statuses, and manage your payment and collection transactions at ease.
 - You can apply for the e-Cheques Value-Added Services (such as "Consolidated Reports") to meet your business needs.

► **Time Deposit**

- You can choose the Time Deposits service that meets your needs.

► **Currency Exchange**

- Cross-exchange services for HKD, RMB and more than 10 different foreign currencies are available.
- Accept scheduled instructions for currency exchange.

► **Maintenance**

- You can schedule regular payment transactions with Standing Instruction. The system will process your transaction automatically at the time specified. You can also enquire, revise or delete an established Standing Instruction via Standing Instruction Maintenance.
- Through Beneficiary Account List Maintenance, you can control the transfer of funds from your company accounts or holders' accounts to a third party account (a third party account is not a holder's account of "CBS Online"). Once the Beneficiary Account List undergoes proper online authorisation, it will be effective immediately.
- You can create Personal or Shared templates and save them for future transaction use. You can also enquire, revise or delete saved template(s) through Template Maintenance.

Trade Services

- Comprehensive range of trade products / services: a total of 26 services covering Import and Export related transactions.
- Download file / transaction details (including credit / debit advice, transaction notification, etc).
- Upload a pdf / jpg / jpeg / MS Word / Excel file under 5 MB to the Bank.
- Real-time enquiry of transaction status, trade information and limit utilisation allow you to check on your business anytime, anywhere.
- Enquire and download up to 90 days' closed and / or paid records.

Credit Card

► Overview

- You can review the Latest Outstanding Balance, Minimum Payment Amount, Bill Date and Payment Due Date of BOC Commercial Card Company Account via Overview.
- You can also access the latest transaction and payment details of each commercial card under the company account via Transaction History and Payment Records.

► Payment

- You can settle payment for HKD Commercial Card Account / Dual Currency Card HKD Account with a HKD debit account, or Dual Currency Card CNY Account with a CNY debit account via Payment Services.
- You can settle payments for your company account (only applicable to customers who have selected "Central Billing" upon card application) or individual card accounts.

► Transaction Record

- You can enquire the transaction details and payment records of your company account / card account(s) within 90 days of the previous working day and up to 3 months of statements.

► Credit Limit Adjustment

- You can download a "Credit Limit Adjustment Application Form" and mail the completed form together with all required documents to BOC Credit Card (International) Limited for handling.

► Commercial Card Application

- You can apply for various types of BOC Commercial Card. BOC Credit Card (International) Limited will contact you and process your application shortly upon receiving your application.

► Commercial Card Promotions

- You can view the details of BOC Commercial Card promotions, including Welcome Offers, Latest Promotional Offers and Elite Privileges.

MPF

- You can preset MPF contribution instructions.

Investment

► Securities Trading

- Our securities trading services can help you trade, change or cancel trading orders and enquire the status of your trading orders.
- The following types of corporate action instruction can be submitted via Internet Banking: Right Subscription, Open Offer, Share Offer, Preferential Subscription, Scrip Dividend and Offer (subject to the terms and conditions of the corporate actions).
- Provides Real-Time Stock Quote and Price Alert Service.

► Monthly Stocks Savings Plan

- To help you with long-term investment, you are provided with a choice of up to 10 selected stocks for each plan.
- You can sell the odd lot under Monthly Stocks Savings Plan in board lot price via Internet Banking, General Investment Hotline or any of our branches.
- No safe custody fee or dividend collection fee will be charged.

► IPO Applications

- Subscription of new shares can be made in yellow form via Internet Banking.
- If the subscription is made in yellow form, the allotted shares will be deposited into your securities account directly so that you can trade the shares on the first day of listing.

► Funds

- You can check the account information of Open-ended Funds and Guaranteed Funds.
- You can enquire transaction and dividend record.
- You can enquire fund price, fund performance, fund comparison, offering document and fund factsheet, etc.
- You can amend and delete Monthly Funds Savings Plan.

► Notional Precious Metals Trading

- You can trade HK99 Gold, HK9999 Gold, London Gold, London Silver and Zurich Platinum by using Notional Precious Metal Trading Account.
- You can enquire account details.
- You can enquire precious metals price.

► Currency Link Investments

- You can enquire contract details.
- You can square the contract.
- You can enquire reference interest and exchange rates.
- You can use the calculator function.

► Debt Securities / Certificates of Deposit

- You can participate in IPO subscription.
- You can trade in secondary market.
- You can enquire account details.
- You can enquire debt securities information.

Insurance**► Insurance Enrolment**

- Enjoy peace of mind with our comprehensive protection.
- You can make an appointment for your insurance application or apply instantly for four different insurance plans, including Golfer Insurance, Universal Travel Insurance, "China Express" Accidental Emergency Medical Plan and Business Comprehensive Insurance Plan.
- You can view the transaction history of online insurance enrolment.

► Download Forms

- You can download insurance endorsement application form and claim form.

Management**► Activity Record**

- Transaction Record
 - You can view completed transactions for the past 180 days.
- The Last Transaction
 - You can enquire the details of the last transaction of any user if you have the adequate authorisation right.

► Authorisation Mode Settings

Select Authorisation Mode:

- Standard Authorisation Mode
 - Provides simple authorisation settings. Supports dual authorisation, a maximum of 2 authorisation groups and up to 5 authorisation matrices.
- Advanced Authorisation Mode
 - Provides complex authorisation settings. Supports 3-level authorisation, a maximum of 12 authorisation groups and up to 8 authorisation matrices. Supports authorisation in orders and checks for confirmation.

► User Settings

- You can manage all user settings, such as to create, delete, freeze and reactivate users, and amend the user settings.
- You can reset the passwords of dedicated users.
- You can reset security device status and replace security device.

► Authorisation Matrix Settings

- You can manage authorisation settings for all "CBS Online" holders' accounts according to transaction types, e.g. which authorisation matrix can authorise which kind of transaction and the corresponding authorisation limit.

- ▶ **Beneficiary Account List Authorisation Settings**
 - Set up authorisation groups over the beneficiary accounts list.
- ▶ **Holder's Account List**
 - Enquire all holders' accounts registered on "CBS Online".

Authorisation Centre

- You can Check, Authorise, Amend, Delete and Reject transactions.
- You can perform Bulk Check, Bulk Authorisation, Bulk Delete and Bulk Rejection on transactions.

Download Centre

- You can download e-Statements, various kinds of application forms and file templates.
- You can view Upload Result Enquiry.

Tools

- ▶ **Upload**
 - Upload files for Payroll, Autopay-In, Autopay-Out, MPF Contributions Payments, IssueBulk e-Cheques / e-Cashier's Orders, or Deposit Bulk e-Cheques / e-Cashier's Orders.
- ▶ **Inbox**
 - You can receive messages from our Bank at "Inbox".
- ▶ **Send Message**
 - You can send messages to our Bank through "Send Message" function.
- ▶ **Transaction Draft**
 - You can search and use the saved transaction draft(s).

1.4 Advanced Functions

If you are looking for the following advanced functions to meet your business needs, please contact your Relationship Manager.

- Securities Safekeeping
- Securities Settlement
- Corporate Actions
- Custody Account Portfolio Enquiry
- Custody Reports and Statements Download
- Liquidity Management
- InterCo Fund Transfer
- Interest Reallocation
- Cross-Border e-Banking Services
- Sub-Account Collection Service
- Upload Bulk Payments
- Cheque Outsourcing Service - Cashier's Order
- Cheque Collection