



集友銀行
Chiyu Banking Corporation Ltd.

Dear Valued Customer,

Notice of Security Measures on Real-Time Fund Transfers

To enhance security for our customers and minimize incorrect fund transfers and potential fraud, please pay attention to the following real-time fund transfer security measures:

1. 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. It is not likely that the payer can stop a transfer after it has been effected.

2. Where (i) a payer inputs the payee's bank account number as the identifier and (ii) the payee institution is a retail bank, fund transfers of HK\$1,000 or above (or other currencies of an equivalent amount) will generally be subject to the authorized institution's own name checking process.

3. In other cases such as fund transfers of less than HK\$1,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

Should you have any enquiries, please contact our staff or call our Customer Service Hotline at (852) 2232 3625.

Chiyu Banking Corporation Limited

October 2025