

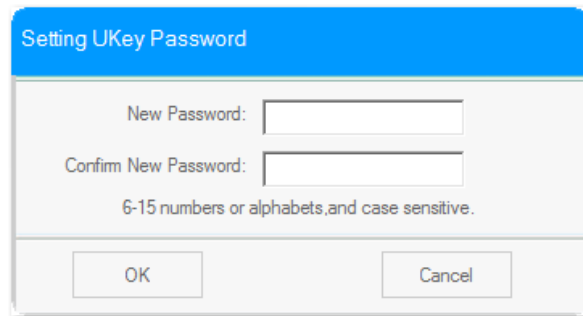
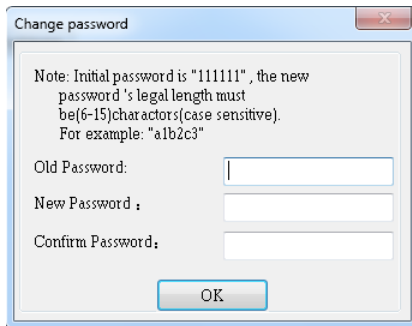
Internet Banking Setup Guide For First-time Users

Part 1 First Login

1. Change UKey Password

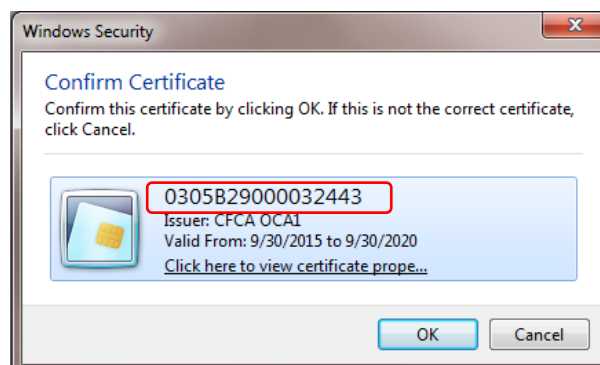
Connect the UKey to your Computer, the UKey Driver will run automatically and request users to input password at the pop up window as below (left: silver and long-shaped UKey, right: white and square-shaped UKey). In case the UKey Driver cannot be automatically installed, please find the execution file at "Computer" and install manually. Do make sure the UKey has properly connected to your computer.

Please keep your UKey password in mind, as the UKey will be permanently locked after incorrect password input for 6 times. You have to apply a new UKey for accessing Internet Banking again.



2. Choose Certificate

After changing the UKey password, please choose the corresponding Certificate to proceed. If more than one Certificate is listed, you should be able to find a Certificate number which is same as your UKey serial number, the 16-digit serial number has been printed on your UKey.



3. SMS Verification Code

Go to the login page and acquire the SMS Verification Code. It will be sent to your registered mobile number, please input the Verification Code timely. If the login page could not be opened, please access <https://ibanking.cmbc.com.cn> with IE browser.

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Corporate Internet Banking Logon

* User Id:

HONGKONG BRANCH CORP EBANKING SPECIAL PURPOSE A/C USER 19

Thank you for choosing CMBCHK's Corporate Internet Banking. Please click to obtain authentication code via SMS for first-time logon.

Send authentication code

Log on Cancel

Important notice: Please keep Ukey and Ukey password safe and secure. You will have to apply for a new Ukey if your Ukey is missing or Ukey password is forgotten. Your access to Corporate Internet Banking will be blocked for the remainder of the day after five consecutive failed logon attempts.

Mobile Banking New Launch!
You can access the Mobile Banking Services now! Activation by Admin is not required.
[Details & Download](#)

New features of Corporate Internet Banking (updated on 2015-11-12)

Mobile Banking Startup Guide

Internet Banking Setup Guide

FAQ

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Address: 36/F, Bank of America tower, 12 Harcourt Road, Central, H. K. | Telephone: 852-22816800 | Support Email: cbbhk@cmbc.com.cn

4. Set up User Alias and Login Password

User Alias: To be used for Mobile Banking login. You can modify the User Alias via Internet banking any time.

Login Password: To be used for both Internet Banking and Mobile Banking login. If you have successively input the incorrect password for 5 times, you will be not allowed to login again on the same day.

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First-time login — Setup User Alias and logon password

This User Alias will be used as display message at the main page after success login, and one of the login credentials for our upcoming Mobile Banking service. Please input a personalized alias which contains 6-20 alphabets and/or numbers. You could amend this User Alias anytime at Personal Info Maintenance function via Internet Banking.

*User Alias: 6-20 alphabets and/or numbers, case sensitive. Chinese characters and punctuation marks are not supported.

*Password: Password should contain 6-20 characters, either alphabetic or alphanumeric, and case sensitive.

*Confirm Password: Please enter logon password again.

Confirm Back

5. Login to Internet Banking

User ID: A 16-digit User ID provided by the Bank, this User ID will be used for Mobile Banking login as well. The first 10 digits of this User ID is the customer ID of your corporate.

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Corporate Internet Banking Logon

User Id: 8000006701000001

* Logon Password:
[Forgot your password?](#)

enttest PRODUCT DEVT DEPT

Log on
Cancel

Important notice: Please keep Ukey and Ukey password safe and secure. You will have to apply for a new Ukey if your Ukey is missing or Ukey password is forgotten. Your access to Corporate Internet Banking will be blocked for the remainder of the day after five consecutive failed logon attempts.

Mobile Banking New Launch!
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[New] [New features of Corporate Internet Banking](#) (updated on 2015-11-12)

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Part 2 Internet Banking Home Page

The screenshot displays the CMBC Corporate Internet Banking Home Page. The top navigation bar includes the CMBC logo, the text '中国民生银行' (China Min Sheng Bank), 'HONGKONG BRANCH 香港分行', and 'Corporate Internet Banking'. There are links for 'Home', 'Re-logout', and 'Log off'. The left sidebar, titled 'Main Menu', lists various services such as 'Account Balance', 'Current Account', 'Time Deposit Account', 'Loan Enquiry', 'E-Advice Enquiry', 'E-Statement Enquiry', 'Outward T/T data', 'Inward T/T data', 'Int'l Settlement All Data', 'System Maintenance', 'User Profile', and 'Customer Service'. The main content area features an 'Important Notice' section, a 'Login Information' section with user details and login statistics, a 'Pending Items' section showing transaction statuses, and an 'Updates' section with links for new features and mobile banking. A QR code and a 'New Launch' banner for the mobile app are also visible.

Login Information

This area will show login information including Company Name, User Alias, Number of login and Last login time, etc.

Main Menu

If you are a System Administrator, you have full access right to all functions, including enquire account balance/details and perform system maintenance.

If you are an Operator, currently you do not have any access right, please contact your System Administrator to grant access right for you as Part 3.

Notes: For the security reason, the Transfer function at Internet Banking is NOT yet activated until we receive the confirmation from you. Please return the signed Acknowledge Receipt of UKey which is mailed together with the UKeys, we will activate the Transfer function for you.

You can contact your Relationship Manager for the Acknowledge Receipt of UKey or download at www.cmbc.com.hk.

Part 3 Internet Banking Settings

All users can start using the Internet Banking and Mobile Banking Services after few more steps of settings by the Administrator(s):

[Set up Operator Privilege](#) >> [Set up Approval Privilege](#) >> [Set up Daily Transfer Limit](#) >> [Set up Third Party Account](#)

Step 1: Set Up Operator Privilege (Enquiry/ Transfer)

1.1 Select Operator

Steps: “System Maintenance” – “Operator Privilege Maintenance” – Select Operator

Your location : Home >> System Maintenance >> Operator Privilege Maintenance

Operator privilege maintenance

Select	Operator code	Operator name	Operator type
<input checked="" type="radio"/>	8000006701000001	PRODUCT DEVT DEPT	administrator
<input type="radio"/>	8000006701000002	IT DEPT	operator
<input type="radio"/>	8000006701000003	PRODUCT DEVT 1	administrator
<input type="radio"/>	8000006701000008	xiaoxiao7	administrator
<input type="radio"/>	8000006701000012	xiaoxiao12	administrator
<input type="radio"/>	8000006701000014	xiaoxiao14	administrator
<input type="radio"/>	8000006701000015	xiaoxiao15	administrator
<input type="radio"/>	8000006701000016	xiaoxiao16	administrator

Confirm

Select Operator

1.2 Set up the Access Right of Accounts for Operator

Steps: Select Account – Select “Enquiry” or “Enquiry and transfer” under the pull down menu of “Function”. If the option of “Enquiry and transfer” is not available, please activate the Transfer Function first (refer to Part 2).

Your location : Home >> System Maintenance >> Operator Privilege Maintenance


Operator code:8000006701000001 Operator name:PRODUCT DEVT DEPT Operator type:administrator

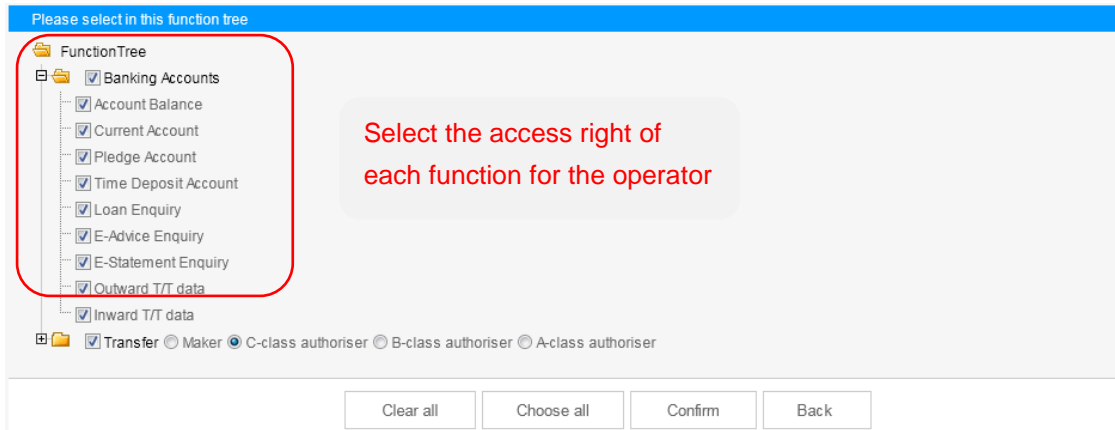
Operator code	Account number	Account name	Currency	Function
<input type="checkbox"/>	800001190-101	香港分行企业网银专用账户	HKD	Please select
<input checked="" type="checkbox"/>			GBP	Enquiry
<input checked="" type="checkbox"/>			USD	Enquiry and t
<input checked="" type="checkbox"/>			SGD	Enquiry
<input checked="" type="checkbox"/>			JPY	Enquiry
<input checked="" type="checkbox"/>			CAD	Enquiry
<input checked="" type="checkbox"/>			AUD	Enquiry
<input checked="" type="checkbox"/>			EUR	Enquiry
<input checked="" type="checkbox"/>			RMB	Enquiry
<input checked="" type="checkbox"/>	800001190-201	香港分行企业网银专用账户	HKD	Enquiry
<input checked="" type="checkbox"/>	800001190-212	香港分行企业网银专用账户	GBP	Enquiry
<input checked="" type="checkbox"/>	800001190-214	香港分行企业网银专用账户	USD	Enquiry
<input checked="" type="checkbox"/>	800001190-215			Enquiry
<input checked="" type="checkbox"/>	800001190-218			Enquiry
<input checked="" type="checkbox"/>	800001190-227			Enquiry
<input checked="" type="checkbox"/>	800001190-228			Enquiry
<input checked="" type="checkbox"/>	800001190-229			Enquiry
<input checked="" type="checkbox"/>	800001190-238			Enquiry
<input checked="" type="checkbox"/>	800001190-299	香港分行企业网银专用账户	RMB	Enquiry
<input checked="" type="checkbox"/>	800001190-301	香港分行企业网银专用账户	HKD	Enquiry
<input type="checkbox"/>	800001190-314	香港分行企业网银专用账户	USD	Enquiry

Select the accounts which can be accessed by this operator for enquiry of account balance, transaction details, etc.

Select account access right for this operator (Enquiry/ Enquiry and transfer)

1.3 Set up the Access Right of Functions for Operator

Steps: Click  to unfold the function tree and select the access right of each function for the operator, also define the role for the operator as a Maker or Authorizer.



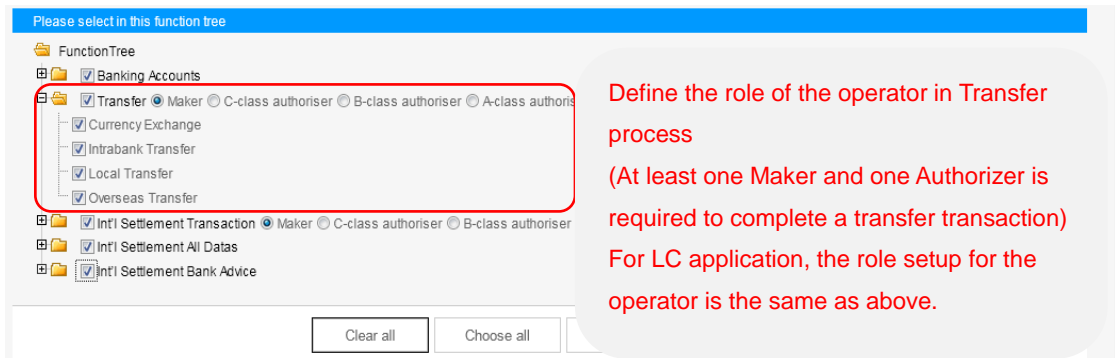
Please select in this function tree

FunctionTree

- Banking Accounts
 - Account Balance
 - Current Account
 - Pledge Account
 - Time Deposit Account
 - Loan Enquiry
 - E-Advice Enquiry
 - E-Statement Enquiry
 - Outward T/T data
 - Inward T/T data
- Transfer
 - Maker
 - C-class authoriser
 - B-class authoriser
 - A-class authoriser

Select the access right of each function for the operator

Clear all Choose all Confirm Back



Please select in this function tree

FunctionTree

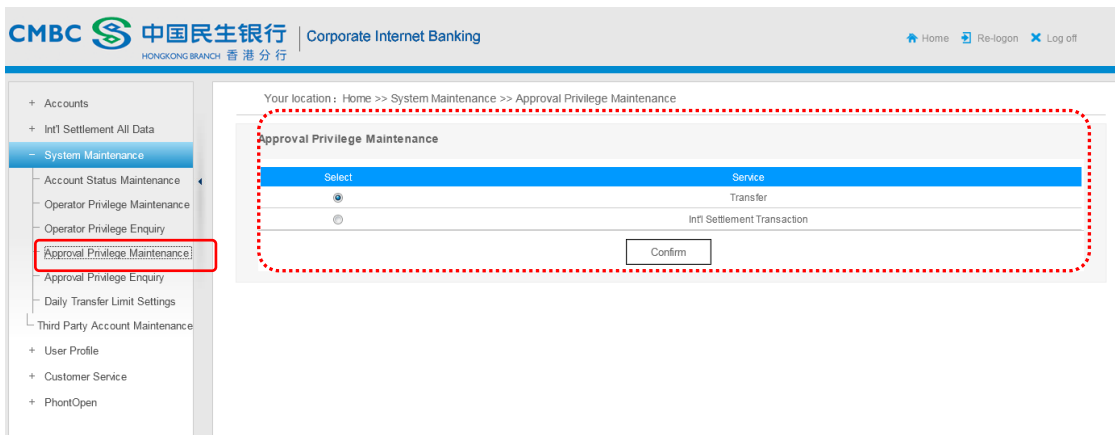
- Transfer
 - Maker
 - C-class authoriser
 - B-class authoriser
 - A-class authoriser
- Currency Exchange
- Intrabank Transfer
- Local Transfer
- Overseas Transfer
- Int'l Settlement Transaction
 - Maker
 - C-class authoriser
 - B-class authoriser
- Int'l Settlement All Datas
- Int'l Settlement Bank Advice

Define the role of the operator in Transfer process
(At least one Maker and one Authorizer is required to complete a transfer transaction)
For LC application, the role setup for the operator is the same as above.

Clear all Choose all

Step 2: Set up Approval Privilege

Steps: “System Maintenance” – “Approval Privilege Maintenance” – Select “Transfer”



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Home Re-logout Log off

Your location: Home >> System Maintenance >> Approval Privilege Maintenance

Approval Privilege Maintenance

Select	Service
<input checked="" type="radio"/>	Transfer
<input type="radio"/>	Int'l Settlement Transaction

Confirm

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Your location: Home >> System Maintenance >> Approval Privilege Maintenance

Approval Privilege Maintenance.Confirm

Transfer

Floor	Cap	Number of C-class authoriser	Number of B-class authoriser	Number of A-class authoriser
0.00	99,999,999.999.00	1	0	0

Set up the range of Transfer Amount

Define the no. of approval layers and the no. of makers and authorizers is required in each layer for this range of transfer amount

Example 1: Range of amount = 0.00 – 500,000.00, C-class Authorizer= 1, B-class Authorizer = 0, A-class Authorizer = 0
For a transaction amount below HKD500, 000, authorization by one approver is required.

Example 2: Range of amount = 500,001.00 – 1,000,000, C-class Authorizer = 2, B-class Authorizer = 0, A-class Authorizer = 0
For a transaction amount of HKD800, 000, authorization by two approvers are required, no matter which authorizer perform approval first.

Example 3: Range of amount = 1,000,001.00 – 2,000,000.00, C-class Authorizer = 1, B-class Authorizer = 1, A-class Authorizer = 0
For a transaction amount of HKD3,000,000, authorization by one C-class Authorizer and then followed by one B-class authorizer is required.

Step 3: Set up Daily Transfer Limit

Steps: “System Maintenance” – “Daily Transfer Limit Settings”

The initial daily transfer limits are 0 for both transfer between own accounts, transfer to designated beneficiaries and transfer to other beneficiaries. Please customize the daily transfer limits before using transfer function. Be reminded that the customized daily transfer limit should not greater than the default daily transfer limit set by the Bank. All setup or changes at Internet Banking will be effective after 24 hours.

Administrators can lower the customized daily transfer limit anytime via Internet Banking, but for increasing the limit, please submit the Change Request Form to us. You may contact your Relationship Manager for the Change Request Form or download here www.cmbc.com.hk.

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Your location: Home >> System Maintenance >> Daily Transfer Limit Settings

Daily Transfer Limit Settings

Type	Default daily transfer limit (HKD)	Current transfer limit (HKD)	Modify (HKD)
Transfer between my accounts	500,000,000.00	500,000,000.00	500,000,000.00
Transfer to third party	Designated beneficiary	100,000,000.00	100,000,000.00
	Other beneficiary	50,000.00	50,000.00
Total		600,050,000.00	

Confirm

Customize the Transfer Limit

Notes

- If you wish to increase the daily transfer limit, please fill out the Corporate Internet Banking (CIB) Services Change Request Form and submit it to our branch.
- You can decrease the daily transfer limit via Internet Banking and it will be effective immediately.
- The transfer instruction will be rejected and placed in the list pending authorization if the accumulated amount exceeds the daily transfer limit. The daily transfer limit is based on HKD. For transfer currency other than HKD, the system will automatically convert the transfer amount into HKD equivalent amount according to the reference exchange rate on that date and calculate the accumulated amount.
- Under Dual Administration Model, the transfer will be effected after the other administrator reviews the operation.

Step 4: Set up Third Party Account

Steps: “System Maintenance” – “Third Party Account Maintenance” – “Add”

You can register CMBCHK accounts and other local bank accounts as designated payee at Internet Banking, the registration and any changes made afterwards will be effective after 24 hours. For the registration of overseas account, please fill the Designated Beneficiary Request Form. You may contact your Relationship Manager for the form or download here www.cmbc.com.hk.

The screenshot shows the CMBC Corporate Internet Banking interface. The breadcrumb trail is: Home >> System Maintenance >> Third Party Account Maintenance. The main content area is titled 'Third Party Account Maintenance.Add'. It features a form with the following elements:

- Register:** Radio buttons for 'CMBC account' (selected) and 'Other local bank account'.
- Account number:** A text input field.
- Account name:** A text input field.
- Daily transfer limit HKD:** A text input field, highlighted with a red box.
- Maximum HKD:** A label indicating 'Maximum HKD: 100,000,000.00'.
- Confirm:** A button to submit the form.

A callout box with red text states: "Daily transfer limit of the third party account should not be greater than the default limit".

Part 4 Start Using Mobile Banking

Step 1: Download App

Search keyword “CMBCHK” and download our Mobile Banking App at Apple Store/ Play Store etc, or directly download at www.cmbc.com.cn/hk/en/mb.html.

Step 2: Login Mobile Banking

Open the Mobile Banking App, login with your User ID, User Alias and Password.

User ID: a 16-digit ID provided by us, you can check your User ID when login to Internet Banking with a UKey

User Alias: a customized alias and can be amended at Internet Banking, you can find your User Alias at Internet Banking home page after login