

Important Announcement –

Two-factor Authentication for Internet Investment Services

In order to protect customers' Internet trading accounts and minimize the threat of online fraud, starting from **19 April 2018**, our bank will implement **two-factor authentication (2FA)** to Internet Banking and Mobile Banking Investment Services for providing a safer and more secure Internet trading platform.

Details of the 2FA implementation:

2FA Tools:

1. SMS "One-Time Password" ("OTP")

OTP will be sent to customers' registered mobile phone number via SMS and customers will be required to enter the OTP accordingly to continue performing related investment transactions.

2. E-mail Notification

Email notifications will be sent to customers' registered email address when customers performing any investment transactions to ensure the transactions are informed.

Internet Banking Investment Services Subject to 2FA:

- Securities
- eIPO and Financing
- Stock Monthly Investment Plan
- IPO Bond Subscription
- Unit Trust
- Unit Trust Monthly Investment Plan
- Currency-linked Deposit
- Structured Deposit
- Customer Investment Information
- Settlement Account Registration

Mobile Banking Investment Services Subject to 2FA:

- Securities

Please ensure you have registered a valid mobile phone number* and email address# in our Bank, in order to enjoy continued access to the above-mentioned online investment services.

*To update mobile phone number, Personal Customers can click [here](#) to download "eBanking Services - Alteration Request Form" and mail the filled form to us while Business & Joint-Account Customers please visit any of [our branches](#).

#To update email address, Personal Customers can perform via Internet Banking under "Other Services" -> "Change of Personal Information" or call our Customer Service Hotline at (852) 3199 9188 during office hours (from 9:00am to 5:00pm on Monday to Friday and 9:00am to 1:00pm on Saturday) while Business & Joint-Account Customers please visit any of [our branches](#).

The above-mentioned arrangement is applicable to Internet and Mobile Banking only. 2FA is not required to enjoy investment services through other channels. Should you have any enquiries, please call our Customer Service Hotline at (852) 3199 9188.