

**Important Notice on the Daily limit for transfer-out is HK\$10,000 or equivalent and the arrangement on larger value fund transfer**

“Funds Transfer In/Out (FPS)” lets you to make instant intra-bank or inter-bank transfers in Hong Kong.

The daily aggregate funds transfer-out limit is HK\$10,000 (or equivalent). The default limit for small-value funds transfer is 0. After account is opened, you can log into our mobile banking to increase the limit with your Hong Kong Identity Cards (HKID) number and SMS one-time password (“OTP”) verification. If you want to enjoy larger value funds transfer (more than HK\$10,000 or equivalent), you can:

**Method (1):** After your account has been opened, you can use the account when you have successfully transfer funds to the account from your account of other local banks under the same name through Faster Payment System(except e-Wallet) to your account regardless of the transfer-in amount. You can then log into our mobile banking to register the account for subsequent transfer-out via “Large Value Fund Transfer” function. For each transfer, you need to enter a OTP sent by the bank through SMS to verify the transaction. You can enjoy the daily accumulated funds transfer limit of up to HKD\$120,000 (or equivalent). In order to facilitate your registration, we will use our bank records to display your account information from the account of other local banks under the same name in the “Large Value Fund Transfer” service. This function is limited to the customers who use the local bank account under the same name for the first transfer-in transaction to your newly opened integrated account through Faster Payment System (FPS) (Please note that once the account is registered, customers are not allowed to change to other accounts after the cancellation and the re-registration of the service) .If you have successfully transferred funds to the account from your account of other local banks under the same name through FPS, you can use the “Large Value Fund Transfer” registration service instantly. At this time, customers who transfer funds to the account from their account of other local banks under the same name through cheque is not able to use the “Large Value Fund Transfer” service, the services will be announced later.

When the “Large Value Fund Transfer” service is activated, you can register or cancel the “Large Value Fund Transfer” service anytime via mobile banking. The registration or cancellation of the service will be effective after three working days. We will notify you via SMS and email notification when you have successfully submitted your instructions. After you have submitted your application, you can only register/cancel

the “Large Value Fund Transfer” services after three working days.

After your registration of “Large Value Fund Transfer” is effective, you can make large value fund transfer by “FPS Service”. When you make a transfer, please choose “enter account number” for transfer method, and “Bank Account” for beneficiary account. And the “Account Number”, “Beneficiary Bank” and the “Beneficiary A/C name” must be the same with the account registered as “Large Value Fund Transfer”. For funds transfer to other accounts, you will still be restricted by the the daily small-value fund transfer limit which is HK\$10,000 (or equivalent).

For more details, please refer to the “Important Notice on the Daily limit for transfer-out is HK\$10,000 or equivalent and the arrangement on larger value fund transfer”.

**Method (2):** Please bring along your HKID to visit any one of our branches to upgrade your account to a full-functions bank account and apply for a password token. If your application is approved, you can use the password token to complete the large value funds transfer via mobile banking.