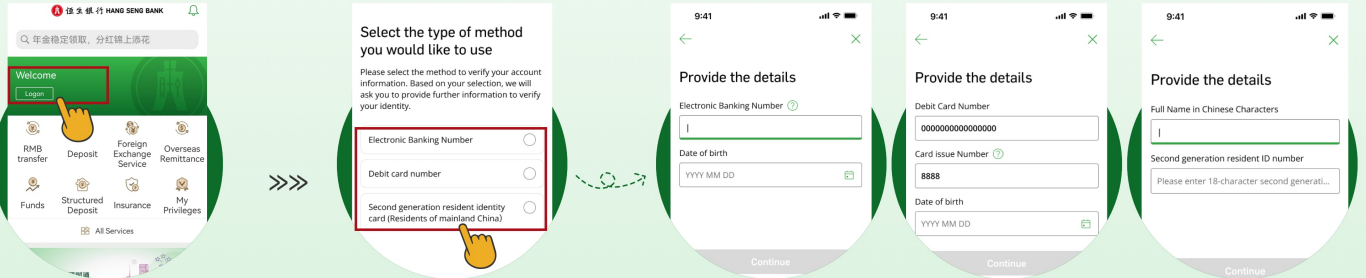


STEP 1

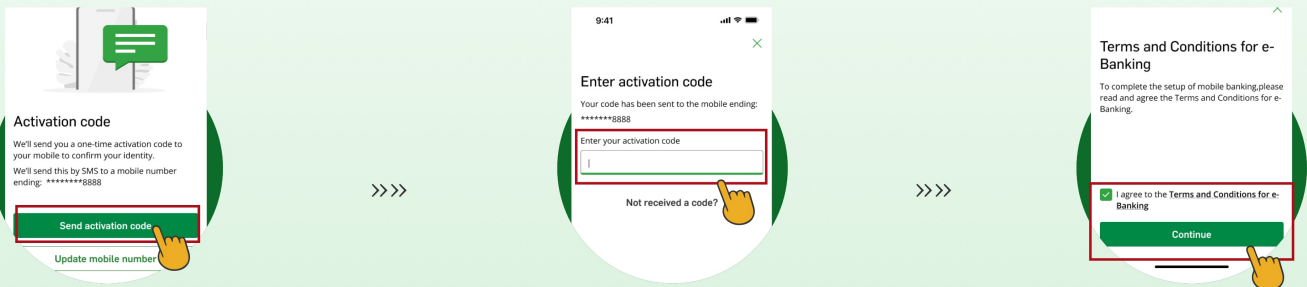
For account security, please verify your identity and bind your device upon first use



- 1 Press **Logon**, to select a method to verify your identity.
- 2 Select one from three methods. Following the guidance, **input information for identity verification**.
 #1: Electronic Banking Number(EBN), DOB and verified by Phone PIN;
 #2: Debit card number, card issue number, DOB and verified by Debit card PIN;
 #3: Name, China 2nd generation ID number and verified by facial recognition.

STEP 2

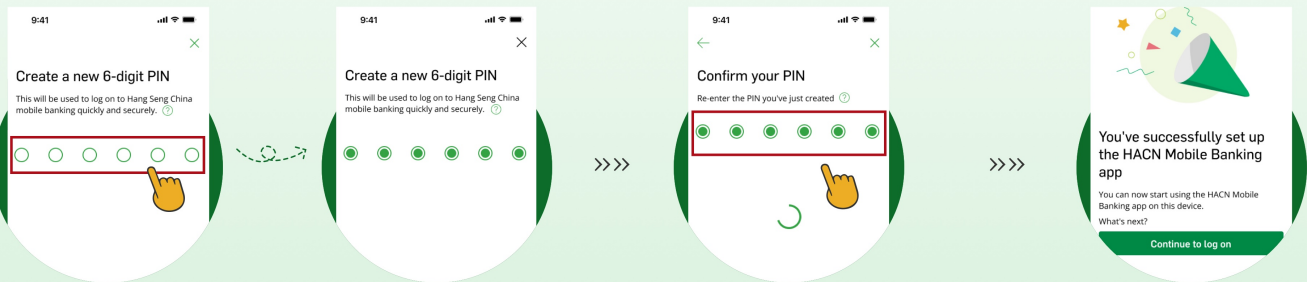
Input SMS OTP



- 1 Press **"Send Activation Code"**
- 2 Input the code received via SMS
- 3 If you are our new onboarded customer, please tick to agree the **e-banking T&C** to proceed

STEP 3

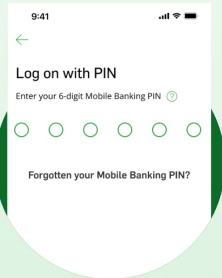
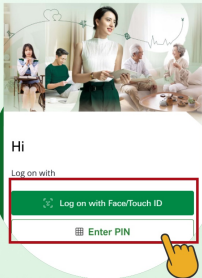
Create PIN for Mobile Banking



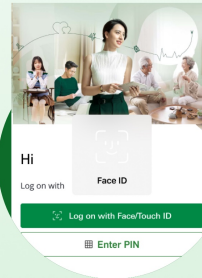
- 1 Create a 6-digit PIN
- 2 Re-enter to confirm
- 3 You can now log on and start to using Mobile Banking

STEP 4

Log on



>>>

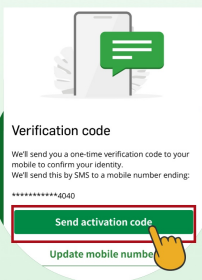


- 1 In log on page, you can activate **biometric logon**, or **use the PIN** you just created to logon.

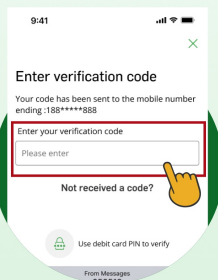
- 2 After biometric logon is activated, it will automatically match logon methods such as facial or fingerprint based on the device type.

Transaction Authentication

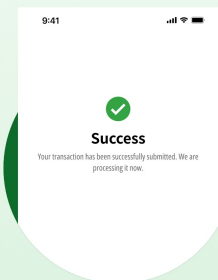
SMS OTP



>>>



>>>



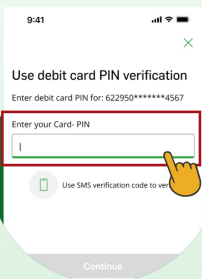
- 1 For wealth management products and small-amount transfers, SMS verification codes are required for transaction verification. Press "**Send Verification code**"

- 2 When it's inconvenient to use SMS, you can also switch to debit card PIN verification.

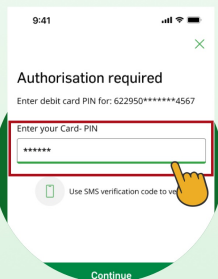
- 3 Done for transaction authentication.

Transaction Authentication

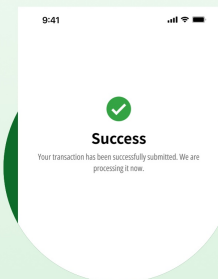
Debit card PIN verification



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- 1 High-risk transactions, such as large amount transfers to non-designated payee, require **debit card PIN verification**.

- 2 Input Debit card PIN

- 3 Done for transaction authentication.