

Internet Banking and Phone Banking Customer Guide



www.bankcomm.com.hk Tel: 29296888

2007/07



We hereby welcome you for using Internet Banking and Phone Banking. This guideline explains the scope of the services and the operation procedures. Please keep this guide in a convenient location for your easy reference.

Points to Note

1. When accessing the service for the first time, you are required to change your password. You are advised to change your password every 30 days.
2. Never select a password with connection with your personal information such as your birthday, ID card number or your telephone numbers and other secured login services.
3. Never write down a password next to your Phone Banking or Internet Banking login numbers.
4. Never leave your telephone or personal computer unattended when using the services.
5. Never disclose any Internet Banking and Phone Banking passwords to any third parties such as police or bank staff for security reasons.
6. Please be alerted that unauthorized parties may use the services for illegal purposes. You are advised to contact us immediately by any means or else you may bear all responsibilities associated to the unauthorized use of the banking services.
7. Contact our Customer Services Hotline for any lost reporting, enquiries or complaints.
8. Please be reminded that you are responsible for any lost associated with intentional cheating, personal mistakes and incapability to adhere the guidelines.
9. Keep checking the account balances constantly. Should you find any abnormal transactions, please visit any of our branches or contact our customer services hotline immediately.
10. Please be reminded to keep the “transaction code” when transaction confirmed successfully. Kindly contact any branches or customer services hotline if no transaction code received or the transaction unconfirmed.

11. Please register all sub-accounts in advance unless agreed by the bank and customers themselves. For non-designated transfers, you are required to use the Digit Certificate in order to proceed the transaction. For further information, please contact our Customer Services Officers.
12. You have been noticed about the content of the Personal Data (Privacy) Ordinance when you signed the bank agreement. Should you need further enquiries, please contact us for details.
13. Please login to the Internet Banking for further points to note or operation guidelines. Also, you are welcome to try our “demo” session for instant references.

Customer Services Hotline 
22 699 699 www.bankcomm.com.hk

Services Scope and Hours

<i>Internet Banking - www.bankcomm.com.hk</i>				
Item	Service Hours	Item	Service Hours	
Account List and Balance ❶	24Hours	Rate Enquiry	Foreign Exchange Rate	
			08:00-20:00 Mon - Fri	
Enquiry for Today Transactions//Past Transactions ❷/Last 20 Transaction Records/Deposit Details/Electronic Consolidated Statement/Digital Certificate	24Hours		08:00-16:00 Sat	
			Deposit Rate	
			09:00-20:00 Mon - Fri	
Transfer – Intra-Bank Account ❸	24Hours		09:00-16:00 Sat	
			No services for both rate Sun & Public Holiday	
Transfer – Other Local Bank Account ❹	09:00-16:00 Mon - Fri		Credit Card	24Hours
	09:00-11:00 Sat		Fixed Deposit ❺	09:00-20:00 Mon - Fri
	No Service Sun & Public Holiday			09:00-16:00 Sat
Transfer – Overseas Bank Account ❻	09:00-20:00 Mon - Fri	Requisition and Loan Application ❻	24Hours	
	09:00-13:00 Sat	Insurance	09:00-20:00 Mon - Fri	
	No Service Sun & Public Holiday		09:00-16:00 Sat	
Foreign Exchange	08:00-20:00 Mon - Fri	Digital Certificate Register	24Hours	
	08:30-13:00 Sat	Credit Card Payment	24Hours	
	No Service Sun & Public Holiday	Update Statement Mail Instruction	09:00-20:00 Mon - Fri	
Open Account	09:00-20:00 Mon - Fri		No Service Sun & Public Holiday	
	09:00-16:00 Sat	Update Transfer Limit	24Hours	
	No Service	Investment Service	24Hours	

	Sun & Public Holiday	Change Password	24Hours
Update Personal Information ^③	24Hours		
Phone Banking 2929 6888			
Item	Service Hours	Item	Service Hours
Account Balance ^①	24Hours	Transfer & Credit Card Payment ^③	24Hours
Rate and Code Enquiry	Foreign Exchange Rate	Fixed Deposit ^⑥	09:00-20:00 Mon - Fri
	08:00-20:00 Mon - Fri		09:00-16:00 Sat
	08:00-16:00 Sat		No Service Sun & Public Holiday
	Deposit Rate	Foreign Exchange	08:00-20:00 Mon - Fri
	09:00-20:00 Mon - Fri		08:30-13:00 Sat
	09:00-16:00 Sat		No Service Sun & Public Holiday
	No services for both rate Sun & Public Holiday	Requisition ^⑦	24Hours
	Code	Credit Card	24Hours
24Hours	Change Password	24Hours	

Remarks

- ① The service is not available for Third-party account balance enquiry
- ② The service provides the transaction record for the latest three months
- ③ Transactions made after 20:00 Monday to Friday, 16:00 Saturday will be carried forward to the next working day.
- ④ Only HKD is accepted for other local bank transfer service on Saturday
- ⑤ Overseas funds Transfer instruction will be handled on the next working day if the instruction is received after 16:00 Monday to Friday (For CAD, the cut-off time is 15:00) and after 11:00 Saturday. The service hours for transferring Remibi (CNY) to China is 9:00 –14:00 Monday to Friday only and no service will be provided on Saturday or PRC public holiday.
- ⑥ Monday to Friday (17:00 - 20:00) and Saturday (13:00-16:00), opening time deposit is only applicable to the tenor of 14 days or above; During Saturday (13:00-16:00), the service only provides open HKD fixed deposit and deposit uplift.
- ⑦ The service hours for requisition of consolidated statement is 09:00-20:00 Monday to Friday, 09:00-16:00 Saturday and no service will be provided on Sunday and Public Holiday.

All of the above services time might be changed occasionally according to the condition. Apart from 24 hours, services might be temporarily stopped due to the system maintenance.

General Introduction

Account Balance Enquiry

- You can enquire your pre-registered accounts, including Saving and Current accounts, Credit cards and Investment accounts.
- “Available Balance” indicates your actual available amount for withdrawals. “Ledger Balance” contains “Available Balance” and other deposits and cheques not yet settled. It is used for reference only.

Fund Transfer

- The daily limit of third party transfer to another BCOM account is HKD50, 000.
- You can make fund transfer through CHATS to your pre-registered accounts or through Remittance to overseas pre-registered accounts by Internet Banking with daily limit up to HKD1, 000,000.
- Through Internet Banking, you can also make transfer to non-registered BCOM accounts, local and overseas banks. The daily limit for non-registered accounts is set at limit of HKD20, 000.
- The cut off time for bank transactions are set at 20:00 (Mondays to Fridays) and 16:00 (Saturdays) respectively. All the transactions made after the cut off time will be brought forward to next working day. For details of Remittance and CHATS, please refer to FAQ from website.

Credit Card Payment

- You can settle the Credit Card Payment by Saving Account or Cheque Account (HKD).
- The daily limit for Credit Card Payment Transfer is set at a daily limit of HKD 50,000.

Credit Card Overdraft

- Any Credit Card Overdraft to other accounts will be regarded as Cash Advance and respective Financial Charges and Service Charges will be deducted from credit card account on transaction date.
- The Credit Card Overdraft Transfer is set at a daily limit of HKD 50,000.

Foreign Exchange

- We provide Multi-Currencies Exchange services.
- Either Depository or Withdrawal Accounts must be the subsidiary account.

Time Deposit

- You can open and uplift your time deposit. You can also amend instructions and enquire the details of the deposit.
- To open a new time deposit, the withdrawal accounts can be HKD saving Account, Multi-Currencies Account or Current Account. However, the withdrawal and depository accounts must be the same.
- If you open the time deposit on the Phone Banking, the maturity instruction will be pre-set to “Renew Principal plus Accrued Interests”. To amend this instruction, please use Phone Banking, Internet Banking or visit any branches to do so before the day of maturity.
- To uplift the time deposit, please do it at the day of maturity.
- The time deposit principal and accrued interests will be credited to your designated account once your deposit has uplifted.

Requisition

- If you wish to receive chequebook by registered mail, postage charges will be debited from your current account accordingly.

Electronic Consolidated Statement

- Once you have applied for consolidated statement in any one of our branches, you can receive online statement according to the preset statement cycle.
- You will not receive physical form of statement after registered the Electronic Consolidated Statement function. To amend the mailing instruction, you are required to use the valid Digital Certificate. Or visit any one of the branches.
- An Electronic Consolidated Statement will only be available for checking through Internet Banking for 90 calendar days. Thereafter, it will be deleted by the Bank and physical copy will only be provided upon application at any branch / sub-branch / office of the Bank and payment of a fee.

Open Account

- **Currently you can open HKD Current Account, USD Current Account, Saving Account (Statement Account) and Time Deposit Account via Internet Banking.**
- **With valid Digit Certificate and successfully registered the Digital Certificate on the Internet, you can open accounts yourself.**
- **We offer this service to your personal account, with no acceptance to joint account and company account.**

Amend Personal Particulars

- **Through Internet Banking you can amend personal particulars including address and contact details.**
- **With valid Digit Certificate and successfully registered the Digital Certificate on the internet, you can amend your personal particulars.**
- **We offer this service to your personal account, with no acceptance to joint account and company account.**

Amend Limits

- **Only accept lowering the transfer limits of non-registered account (including Remittance & CHATS). For increasing transfer limits, please visit any one of the branches to apply.**

Digital Certificate

- **You must have your Personal Digital Certificate offered by Hong Kong Post Office.**
- **With Digital Certificate you can make authorized transactions such as Register and Enquire Digital Certificate/ Amend statement mailing instruction/ Amend Personal Particulars/ Amend Transfer Limits/ Non-registered Accounts Transfer (BOCOM Account/ Other Local banks Account/Overseas Banks Account).**
- **If your Password and Digital Certificate are lost, please contact our Customer Service Hotline immediately to block the Digital Certificate services. At the same time, please contact the Hong Kong Post Office concurrently to cancel the Digital Certificate, and register a new Digital Certificate.**

Online Insurance Application

- **We offer this service to your personal account, with no acceptance to joint account and company account.**
- **Once the application is accepted, our bank will issue Electronic Policy Statement to your email box of the Internet Banking.**
- **Electronic Policy Statement will only be available for checking through Internet Banking for 90 calendar days. Thereafter, the Bank will delete it.**
- **Currently the Online Insurance application includes Single Time Travel Insurance, Whole Year Travel Insurance, China Accident and Hospital Insurance, Home Insurance and Domestic Helper Insurance.**

Service Channel and Operation Tips

Service Channel

[Internet Banking - www.bankcomm.com.hk...](http://www.bankcomm.com.hk)

To enjoy the convenience of internet banking services at your fingertips, please visit to our website <http://www.bankcomm.com.hk> and click “login”.

Operation Tips

- In order to enjoy the Internet Banking, you are advised to install a Personal Computer with Windows 95/98/NT4.0. Also, you are required to use Internet Explorer 5.0/Netscape Communicator 4.5 with capability to run Java or Java Script. In conjunction with SSL and Cookies system settings, you can enjoy your Internet Banking instantly.
- Please enter your “Internet Banking” service number and password as follows:

E.g.: Internet Banking No. : 1000123456
Internet Banking No. : 70-001-000123456
Password : *****
E.g.: Internet Banking No. : 654321
Internet Banking No. : 70-000-000654321
Password : *****

- For first-time users, system will require you to change the password immediately. The password has to be set in between 6-9 digits, either numbers or alphas or both are acceptable. Please notice that password is Caps sensitive.
- If you key in your password wrongly for 5 times, the security system will lock your account services automatically. To reactivate the service, you are welcome to visit one of our branches in Hong Kong.
- If you leave inactive to the same page for some time, for security reason, we will help you logout the service. Please logon the service again.
- You can enter the amount up to cents. However, temporarily we will not accept symbols.
- Please logout the services after transactions ended.
- The variety of Foreign Exchange and other services depends on the scope of the banking services. For details, please contact our staff.

Service Channel

[Phone Banking 2929 6888....](#)

With Digital Tone Dialing Telephone Devices, you can enjoy our Phone Banking services by dialing our Transaction Hotline at (852) 2929 6888.

Operation Tips

- For first-time users, system will require you to change the password immediately for security reason.
- If you key in your password wrongly for 3 times, the security system will stop your account services automatically. Please re-dial to our transaction hotline to proceed the services again. Should you need to reset the password, you are welcome to visit any one of our branches.
- The Account Codes uniquely for the Phone Banking service are as follows:

Account Type	Code	Remarks
HKD Saving	1101	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 1201. Please refer to mnemonic code letter.
Multi-Currencies Saving	31XX	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 32XX. Please refer to mnemonic code letter.• XX refers to currency, please refer to " Code for currencies and Fixed Deposit Periods "
HKD Current	2101	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 2201. Please refer to mnemonic code letter.
USD Current	2103	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 2203. Please refer to mnemonic code letter.
Fixed Deposit	61XX	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 62XX. Please refer to mnemonic code letter.• XX refers to currency, please refer to " Code for currencies and Fixed Deposit Periods "
Third Party	5101	<ul style="list-style-type: none">• The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 5201. Please refer to mnemonic code letter.

Credit Card	8199	<ul style="list-style-type: none"> The mnemonic code is analogically assigned. E.g. the code of 2nd sub-account would be 8299. Please refer to mnemonic code letter.
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During the processing, you can press :		After complete the service, you can press :	
*	Cancel the information you entered	❶	Select the same service again
❶	Repeat the instruction	❷	Select the new services
❸	Confirm the instruction	❹	Terminate the Phone Banking Services
❺	Cancel the instruction		

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During the processing of Fixed Deposit Services, you can press :			
❶	Renew principal plus accrued interest	❶	In the Deposit Certificate Numbers, the first letter is " C "
❷	Renew principal only and repay accrued interest to the account	❷	In the Deposit Certificate Numbers, the first letter is " T "
❸	Repay principal plus accrued interest to the account	❸	In the Deposit Certificate Numbers, the first letter is " I "
		❹	In the Deposit Certificate Numbers, the first letter is " M "
		❺	In the Deposit Certificate Numbers, the first letter is " A "
		❻	In the Deposit Certificate Numbers, the first letter is " B "

- The last two digit of the amount you enter will be consolidated as cents and press # represents stop. E.g. 100 dollars and 50 cents should be entered as 10050#.
- For Funds Transfer, Foreign Exchange, Credit Card Payment or Time Deposit services, please ensure you have heard the broadcast saying the transaction has been accepted, with reference number attached.
- The variety of Foreign Exchange and other services depends on the scope of the banking services. For details, please contact our staff.

Code for Currencies and Fixed Deposit Periods

(Suitable for Phone Banking only)

Currency	HKD	USD	GBP	JPY	AUD	NZD
Code	01	03	04	06	07	08
Currency	CAD	EUR	CHF	DKK	NOK	CNY
Code	09	10	11	14	15	16

Period	Saving	1Day	7 Day	14 Day	1Month	2 Month
Code	301	001	007	014	101	102
Period	3 Month	6 Month	9 Month	12 Month	15 Month	18 Month
Code	103	106	109	112	115	118
Period	2Years	3 Years	4 Years	5 Years	1Day Notice	7 Day Notice
Code	124	136	148	160	201	207

Phone Banking Hotline 2929 6888

Language ① Cantonese ② Putonghua

① Phone Banking Services

Enter Phone Banking Numbers / Credit Card Numbers and Password Or Press* to enter Personal Data *(Suitable for Credit Card Users only)*

Select Phone Banking Services

① Account Balance

② Transfer and Credit Card Payment

- ① HKD Transfer
- ② Foreign Currencies Transfer
- ③ Credit Card Payment

③ Foreign Exchange

④ Rate and Code Enquiry

- ① Deposit Rate
- ② Foreign Exchange Rate
- ③ Code Enquiry
- ④ Preferential Deposit (HKD)
- ⑤ Higher Yield Fixed Deposit (HK\$30,000 – HK\$499,999)

⑤ Requisition

- ① Chequebook
- ② Current Account Statement
- ③ Consolidated Statement

⑧ Fixed Deposit

- ① Open Fixed Deposit
- ② Amend Maturity Instruction
- ③ Deposit Details Enquiry
- ④ Deposit Uplift

⑩ Customer Services

⑥ Change Password

⑦ Credit Card Services

Select Credit Card Services *Lost Report 2836 8828*

① Statement Balance, Minimum Payment and Payment Due Date Enquiry

② Outstanding Balance and Available Credit Limit

③ Password Setup for Phone Banking Service

④ Payment Methods Enquiry

⑩ Customer Services

Remark: For your reference, the above table illustrates the main functions only

*** Thank you for using our Internet Banking and Phone Banking Services. We hope you have a nice day !