

# User Guide of CMBCHK Private Banking E-Banking Services

## 1. Introduction

User will receive a SMS notification upon the E-Banking account is ready. The security device, UKey, will be delivered to the registered address by mail. Once you have completed the First Login with the dedicated UKey, you can use our Internet Banking and Mobile Banking services anytime and anywhere.

Our Internet Banking and Mobile Banking services are 7x24 accessible, and are providing features as below:

Features	Description	Internet Banking	Mobile banking
Portfolio Overview	Overview your portfolios or portfolios you have granted the access, including current market value in total and by product category breakdown. All data showed is day-end data of last working day.	✓	✓
Portfolio Details	Enquire the details of your portfolios or portfolios you have granted the access, All data showed is day-end data of last working day.	✓	✓
Transaction Records	Support the enquiry of all historical transaction records, including cash activity and security activity transaction records.	✓	✓
Statement	Statements in past 24 months are available.	✓	✓
Exchange Rate	Enquiry of real-time exchange rate, last day-end exchange rate and exchange calculator.	✓	✓
System Settings	Applicable to corporate customers only, system administrators can setup the portfolio access right of E-Banking users.	✓	✗
User Settings	Support personal information and login password update.	✓	✓
Bank Notice	Enquiry of bank notices.	✓	✓
First Login	Setup User Alias and Login Password when first-time use.	✓	✓

## 2. Download Mobile App

Managing your account anytime and anywhere is possible with us! Scan this QR code, or search “CMBCHK”/ “民生香港” in App Stores to download our Mobile Banking App.



## 3. Get Start

### 3.1 First Login Registration

For first time user, First Login registration is required. You can register via Internet Banking or Mobile Banking services with the dedicated UKey.

Steps of First Login registration:

- Go to the E-banking login page, and connect the UKey properly
  - Internet Banking:** Access the Internet Banking service from our official website [www.cmbc.com.hk](http://www.cmbc.com.hk). Connect the UKey to the USB port of your PC, and follow the instruction to download UKey driver
  - Mobile Banking:** Download and open the App, connect the UKey to the audio port of your mobile device
- Go to “First Login” function at login page of either Internet Banking or Mobile Banking services
- Setup UKey Password, it should contain 6-15 alphabets or numbers
- Send a SMS verification code to the registered mobile number, and input timely
- Setup User Alias, a unique identifier, it should contain 6-20 alphabets or numbers
- Setup Login Password, it should be a combination of 6-15 alphabets and numbers
- Input the Login Password again to complete the registration

### 3.2 Passwords Must Know

Login Password:

- Same Login Password is shared between Internet Banking and Mobile Banking services
- If you have entered the incorrect Login Password more than 5 times in the same day, you cannot login again until the next day.
- You can reset the Login Password with your UKey via Internet Banking and Mobile Banking. Login Password cannot be reset by the bank.

UKey Password:

- UKey is a security device used for user authentication, its password is physically carried by the UKey, so please keep the UKey and its password safe
- UKey Password, it should contains 6-15 numbers, or a combination of alphabets and numbers
- Your UKey will be disabled if you have entered an incorrect UKey Password more than 6 times. You need to request a new UKey by submitting the application form to us.

**For more UKey details, please refer to the UKey Manual, which is sent together with the UKey. You can also reference the FAQ at Internet Banking and Mobile Banking for more information about our services.**