

## CNCBI Token FAQ

### 1. What is a CNCBI Token?

CNCBI Token is equivalent to the Security Device to provide another two-factor authentication method. CNCBI Token is a new, unique Mobile Application, that can be used as a replacement for the Security Device. It can only be registered to one device at a time, for conducting any for transactions require two-factor authentication.

### 2. Why is CNCBI offering me a CNCBI Token?

CNCBI Token is a unique Mobile Application designed to work on Mobile devices. It means you do not need to carry the Security Device with you, and offers a more convenient way to access our e-banking services. Also, CNCBI Token can only be registered on your Mobile device, which provides an additional level of security.

### 3. How do I register CNCBI Token on my mobile device?

Please login i-banking or *CITICmobile* to register CNCBI Token service. Download the CNCBI Token app on your mobile device and follow the instructions to complete the activation process. Please note that you need to have a valid mobile phone number registered in our banking system in order to activate the CNCBI Token.

### 4. Can I register CNCBI Token on more than one device?

For security reasons, your CNCBI Token can only be registered to one device at a time. If you would like to change the mobile device which your CNCBI Token registered to, please login i-banking or *CITICmobile* to deactivate CNCBI Token service. Then select “Register” and complete the CNCBI Token registration process again with your new mobile device.

### 5. Can I use CNCBI Token with my tablet?

CNCBI Token is supported on IOS and Android devices, including tablets, running the latest operating systems and versions of the CNCBI Token app. Please go to Apple App Store or Google Play Store to search “CNCBI Token” and download the App. For IPAD user, please select “only for iPhone app” and search “CNCBI Token”.

### 6. What happen if I want to stop using my Mobile Security Key activated mobile device?

Before you discard your mobile device, you need to deactivate your CNCBI Token. Please login i-banking or *CITICmobile* to select “security set-up” under “My Online Setting” menu, select

“CNCBI Token “and click “Deactivate” to complete the deactivation. Also, please delete the CNCBI Token App on your mobile device as well.

We recommend that you also reset your old device to factory settings after deactivation.

#### **7. What happen if the CNCBI Token registered mobile device is lost or stolen?**

Please call our customer service hotline (852) 2287-6767 and we will immediately deactivate your CNCBI Token service. Or you may login i-banking or CITIC*mobile* to select “security set-up” under “My Online Setting” menu, select “CNCBI Token “ and click “Deactivate” to complete the deactivation, prevent anyone else from accessing your account.

#### **8. Why do I have to set up CNCBI Token password?**

To help prevent anyone else using your mobile device to perform transactions, you will be asked to set up a password for your CNCBI Token.

#### **9. What if I forgot my CNCBI Token password?**

You can login i-banking or CITIC*mobile* to select “security set-up” under “My Online Setting” menu, select “CNCBI Token “and click “Deactivate” to deactivate existing CNCBI Token mobile device. After that please register the CNCBI Token service again and reset your CNCBI Token on your selected mobile device.

#### **10. What transactions will require CNCBI Token?**

When you are performing the designated transactions, you are required to use CNCBI Token for identity verification during the process, which includes:

- I. Set up fund transfer template for non-registered third party account\*
- II. Set up Bill payment template to merchants\*
- III. Change email address
- IV. Accessing Securities Trading Service

\*The template setup by CNCBI Token will be effective in 24 hours.

Daily transaction limits that can be used by the template created by CNCBI Token are sharing with the daily transaction limits of the template created by Security Device. The template created by the Service can only use the first 50% of the daily transaction limits. In case the Customer has used the first 50% of the daily transaction limits by the template created by Security Device, transaction conducted by the template created by the Service could NOT be completed anymore on the same calendar day.

### 11. Can I use the Security Device and CNCBI Token in the same time?

Customer can activate and use the Security Device and CNCBI Token at same time. Supporting Transactions:

Designated Transactions	Security Device	CNCBI Token
Set up fund transfer template for non-registered third party account*	✓	✓
Set up bill payment template to merchants*	✓	✓
Change email address	✓	✓
Accessing Securities Trading Services	✓	✓
Increase the Transaction Limit**	✓	✓
CNCB Connectivity Service Activation	✓	✓

\*The template setup by CNCBI Token will be effective in 24 hours. Daily transaction limits that can be used by the template created by CNCBI Token are sharing with the daily transaction limits of the template created by Security Device. The template created by the Service can only use the first 50% of the daily transaction limits. In case the Customer has used the first 50% of the daily transaction limits by the template created by Security Device, transaction conducted by the template created by the Service could NOT be completed anymore on the same calendar day.

\*\*Applicable to i-banking only

### 12. Can others use my CNCBI Token activated device to log on to their mobile banking?

CNCBI Token is activated on your personal device, which is only registered with your personal accounts. Other users cannot login to their mobile banking using your CNCBI Token for identity verification.

### 13. Are there any restrictions to use an overseas mobile phone number to activate CNCBI Token?

If you have successfully registered an overseas mobile phone number in our bank, we will deliver the SMS Transaction Password to your registered phone number. Please ensure you are technically able to receive the message in the country you are in.

### 14. Can I use someone else's device as my CNCBI Token if I don't have my own device with me?

The CNCBI Token is registered to your personal device. We strongly recommend that you register the CNCBI Token on the device that you commonly use.

### 15. I cannot use the CNCBI Token on a jailbroken/rooted device anymore, what should I do?

Since your device is jailbroken/rooted, your device may be less secure and may lead to fraudulent transactions. For security, you will not be allowed to use CNCBI Token. Please use another non-jailbroken/rooted device to register CNCBI Token service again.