

Enhanced Security Measures for Overseas Automatic Teller Machine ("ATM") Transactions -Overseas ATM Transaction Function (including Cash Withdrawal and Cash Advances) Activation Guide

To strengthen the security of ATM services, as mandated by the Hong Kong Monetary Authority ("HKMA"), the overseas ATM transaction function (including cash withdrawal and cash advances) for all ATM cards and credit cards will be pre-set as **"deactivated"** with effect from 1 March 2013.

If you would like to continue the overseas ATM services on or 1 March 2013 onwards, you must activate these functions in advance. Starting from 15 January 2013, cardholders of Wing Lung ATM cards and credit cards can perform the activation in advance by setting the validity period and daily withdrawal limit at the following channels:

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A. ATM

You can perform the settings at ATMs displaying

| 1.1 | Enquire the current status of overseas transaction settings | 3 |
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| 1.3 | Amend the overseas ATM transaction settings | 8 |
| 1.4 | Deactivate the overseas ATM transaction settings | 11 |

1.1 Enquire the current status of overseas transaction settings

- 1. Insert card. Enter the 6-digit valid PIN.
- 2. Select "CHANGE CARD SETTING"

| ····································· | | | | |
|---------------------------------------|--------|--------|------------------------|---|
| | PLEASE | CHOOSE | SERVICE | |
| HKD CASH WITHDRAWAL | | | TRANSFER | 4 |
| CNY CASH WITHDRAWAL | | | BALANCE INQUIRY | ∢ |
| CHANGE CARD SETTING | | | CREDIT CARD PAYMENT | 4 |
| BILL PAYMENT | | | DONATION/ OTHERS | ∢ |

3. Select "OVERSEAS TRANSACTION SETTING"

| | 於於於後銀行 WING LUNG BANK | | | | |
|---|---|------------|---------|--|--|
| | PLEA | ASE CHOOSE | SERVICE | | |
| 4 | CHANGE PERSONAL IDENTICATION NUMBER | | | | |
| ≻ | OVERSEAS TRANSACTION SETTING | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

4. If the overseas transaction card **is NOT yet activated**, you will see the following screen. Please follow Section 1.2 to activate the setting.

| | 永隆銀行 WING LUNG BANK | | |
|--------------------|--|---------|---|
| | OVERSEAS TRANSACTION IS DEACTIVATE | D | |
| | START DATE : | | |
| | END DATE : | | |
| | OVERSEAS DAILY WITHDRAWAL LIMIT : \$20,000.00 | | |
| $\mathbf{\lambda}$ | CANCEL A | CTIVATE | 4 |

5. If the overseas transaction setting of the card **is activated already**, the following screen will be shown. Please follow Section 1.3 to amend the setting.

| ····································· | | |
|---------------------------------------|-------------------|----------------|
| OVERSEAS TRANSA | CTION WILL BE ACT | IVATED |
| START DATE : | 1 DEC 2013 | CHANGE ≺ |
| END DATE : | 31 DEC 2013 | CHANGE \prec |
| OVERSEAS DAILY WITHDRAWAL LIMIT : | \$8,000.00 | CHANGE \prec |
| | | ACTIVATE \prec |

1.2 Activate the overseas ATM transaction settings

- 1. Insert card. Enter the 6-digit valid PIN.
- 2. Select "CHANGE CARD SETTING"
- 3. Select "OVERSEAS TRANSACTION SETTING"
- 4. Select "ACTIVATE" at the bottom-right-hand corner

| 永隆銀行 WING LUNG BANK | |
|--|----------------|
| OVERSEAS TRANSACTION IS DEA | CTIVATED |
| START DATE : | |
| END DATE : | |
| OVERSEAS DAILY WITHDRAWAL LIMIT : \$20,000.00 | |
| > CANCEL | ACTIVATE \prec |

5. Please enter the Service Start Date with format of "ddmmyyyy". For example, please enter 01032013 as "1 March 2013". Then, press the "Enter" to confirm.

| 於於於隆銀行 WING LUNG BANK | |
|--|--|
| PLEASE KEY IN THE START DATE | |
| AND PRESS "ENTER" | |
| EXAMPLE: 28 FEB 2011 IS KEYED AS 28022011 | |
| 01032013 | |

6. Please enter the Service End Date as "ddmmyyyy". For example, please enter 01032013 as "1 March 2013". Then, press the "Enter" to confirm.

| 於於於後銀行 WING LUNG BANK |
|--|
| PLEASE KEY IN END DATE |
| AND PRESS "ENTER" |
| EXAMPLE: 28 FEB 2011 IS KEYED AS 28022011 |
| 01032013 |

7. Enter the amount of cash withdrawal limit, then press the "Enter". Your instruction will be completed immediately. If you have registered a valid mobile number at our Bank, we will send you an SMS as confirmation after the completion of related settings.

| 於於隆銀行 WING LUNG BANK | |
|---|---------------------|
| MAXIMUM DAILY WITHDRAWAL LIMIT IS \$20,000 | |
| PLEASE ENTER YOUR DESIRED WITHDRAWAL LIMIT | |
| AND PRESS "ENTER" | |
| | |
| | <mark>\$8000</mark> |

8. Please review the information entered. If it is correct, please press "CONFIRM". If you would like to make further changes, please press "CHANGE" to amend the settings.

| START DATE : | 1 MAR 2013 | Change ≺ | |
|--------------------------------------|------------|--------------|--|
| END DATE : | 1 MAR 2013 | Change 🔍 | |
| OVERSEAS DAILY WITHDRAWAL LIMIT : | \$8,000.00 | Change \prec | |
| | | CONFIRM ≺ | |

9. The following screen will be display after the setting is completed. Select "YES" to print the customer advice.

| TRAN | NSACTION ACCEPTED | | |
|----------|-----------------------|--|--|
| DO YOU N | NEED CUSTOMER ADVICE? | | |
| | | | |
| | NO | | |
| > YES | NU K | | |

1.3 Amend the overseas ATM transaction settings

- 1. Insert card. Enter the 6-digit valid PIN.
- 2. Select "CHANGE CARD SETTING"
- 3. Select "OVERSEAS TRANSACTION SETTING"
- 4. Select "CHANGE" to amend the original setting. For example, to change the Service Start Date:
 - 4.1 Select "CHANGE" next to the original Service Start Date

| 於於整銀行 WING LUNG BANK OVERSEAS TRANS | SACTION WILL BE ACT | IVATED |
|--|---------------------|----------------|
| | | |
| START DATE : | 1 DEC 2013 | CHANGE ≺ |
| END DATE : | 31 DEC 2013 | CHANGE ≺ |
| OVERSEAS DAILY WITHDRAWAL LIMIT : | \$8,000.00 | CHANGE \prec |
| | | ACTIVATE \prec |

4.2 Please enter the Service Start Date as "ddmmyyyy". For example, please enter 01032013 as "1 March 2013". Then, press the "Enter" on the key pad.

| 於發銀行 WING LUNG BANK | |
|---|----------|
| PLEASE KEY IN THE START D | ATE |
| AND PRESS "ENTER" | |
| EXAMPLE: 28 FEB 2011 IS KEY 28022011 | TED AS |
| | 01032013 |

4.3 Please review the information entered. If it is correct, please press "CONFIRM". If you would like to make further changes, please press "CHANGE" to amend the settings.

| ····································· | | |
|---------------------------------------|--------------------|--------------|
| OVERSEAS TRANS | ACTION WILL BE ACT | IVATED |
| START DATE : | 1 MAR 2013 | CHANGE < |
| END DATE : | 31 DEC 2013 | CHANGE \prec |
| OVERSEAS DAILY WITHDRAWAL LIMIT : | \$8,000.00 | CHANGE ≺ |
| | | CONFIRM ≺ |

4.4 The following screen will be display after the setting is completed. Select "YES" to print the customer advice.

| A Re WING LL | 銀行 JNG BANK | |
|--------------|------------------------------|----------|
| | TRANSACTION ACCEPTED | |
| | DO YOU NEED CUSTOMER ADVICE? | |
| | | |
| > YES | | no \prec |

1.4 Deactivate the overseas ATM transaction settings

- 1. Insert card. Enter the 6-digit valid PIN.
- 2. Select "CHANGE CARD SETTING"
- 3. Select "OVERSEAS TRANSACTION SETTING"
- 4. Select "DEACTIVATE"

| | | E行 BANK | | |
|--------------|---------------------------|-----------------|---------------|--------------|
| | | ACTIV | ATION SETTING | |
| | START DATE | : | 1 MAR 2013 | CHANGE ≺ |
| | END DATE | : | 31 DEC 2013 | CHANGE 🔍 |
| | OVERSEAS DA WITHDRAWAL | AILY LIMIT : | \$8,000.00 | Change \prec |
| \mathbf{A} | CANCEL | | | DEACTIVATE ≺ |

5. Press "Yes" when you see the following screen. Your instruction will be completed immediately. If you have registered a valid mobile number at our Bank, we will send you an SMS as confirmation after the completion of related settings.

| ····································· | | |
|---------------------------------------|-------------------|------|
| OVE | RSEAS TRANSACTION | |
| | CONFIRM? | |
| > YES | | no 🗸 |

6. The following screen will be displayed after the setting is completed. Select "YES" to print the customer advice.

| 於於 永隆銀行 WING LUNG BANK | |
|-------------------------------------|------|
| TRANSACTION ACCEPTED | |
| DO YOU NEED CUSTOMER ADVICE? | |
| | |
| > yes | no ≺ |

B. Internet Banking

You can logon to NET Banking / NET Credit Card at <u>www.winglungbank.com</u> to perform the settings.

| 2.1 | Enquire the current status of overseas transaction settings | 14 |
|-----|---|----|
| 2.2 | Activate the overseas ATM transaction settings | 15 |
| 2.3 | Amend the overseas ATM transaction settings | 17 |
| 2.4 | Deactivate the overseas ATM transaction settings | 20 |

2.1 Enquire the current status of overseas transaction settings

- 1. Logon to Wing Lung NET Banking / NET Credit Card.
- 2. Select "My Settings" from the top menu. Then, select "Overseas ATM Transaction Settings".

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|--|---|--|
| WING LUNG BANK | Securities Futures/Options | IPO subscription Securities Savings Scheme Wealth management Fund subscription |
| | Banking services Bill payment Credit | card FX/Gold Insurance Lending services MPF E-statement My settings |
| MY SETTINGS | Tration | T: TI |
| | Welcome to My Settings | |
| personalization | | |
| service maintenance | | |
| sms alert service | | |
| set transaction limit | | |
| net transaction history | | |
| logon password change | | Welcome to my settings |
| overseas ATM transaction settings | NET Banking Service Centre | iew NET Banking service center has been set up at Mongkok Branch to |
| registration / change of e-mail address | answer any queries in using NET Banking v 2952 6666 or send e-mail one working day are welcome to answer your enquiries | with on-site demonstration. Simply call our customer service hotline at in advance to make an appointment and our NET Banking consultants |
| address/phone change | are welcome to answer your enquines. | |
| net banking service suspension | Working hours of service centre: | 9:00am - 5:00pm (Mon to Fri) |
| apply now | | 9:00am - 1:00pm (Sat) |
| | Customer service hotline: | 2952 6666 |
| print | E-mail: | helpdesk@winglungbank.com |
| logoff | Address of Mongkok Branch: | Bank Centre, 636 Nathan Road, Mongkok |

3. Select a card by clicking "set up" to enquire the setting details of the card (e.g. Start Date, End Date and Overseas Daily Withdrawal Limit).

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| WING LUNG BANK | Secu | rities Futures/ | Options IPO | subscription | n Securities | Savings Scheme | Wealth mar | agement | Fund subscript |
| | Banking services | Bill payment | Credit card | FX/Gold | Insurance | Lending services | MPF | E-statemen | t My setting |
| MY SETTINGS | Trati | | li | ?. | TI | | | | |
| | Overseas Transactio | on Settings | Overview | v | | | | | |
| personalization | | | | | | | | | |
| service maintenance | To activate, deactivate, | change the | validity per | iod or wit | hdrawal I | imit, please clic | ck "Set U | p". | |
| sms alert service | | - IN | Cardho | lder . | Card | Card | | | |
| set transaction limit | Card Name | Card No. | Nam | e | No. | Date | St | acus | |
| net transaction history | Wing Lung RMB Debit Card | | | | 01 | 12/2049 | Deact | vated | set up |
| ogon password change | Wing Lung HKD | | | | 04 | 12/2049 | Deact | vated | set up |
| overseas ATM transaction settings | WLB VISA Gold Card | | | | | 06/2013 | Deact | vated | set up |
| registration / change of e-mail address | MSC Corporate Executive | | | | | 06/2015 | Deact | ivated | set up |
| address/phone change | | | | | | | | | |
| net banking service suspension | For detailed informat | ion of the "O | ATA | Transati | on Cattin | a" plazas diek | the relation | d links ha | laws |
| apply now | For detailed informat | ion of the O | verseas Arm | Iransacu | ion setting | js , piease click | une relate | a iinks be | low: |
| | > Details of "Overs | seas ATM Tra | nsaction Set | tings" | | | | | |
| nelp print | FAQ of "Oversea | s ATM Transa | action Settin | gs" | | | | | |
| logon | > User Guides for | "Overseas AT | M Transacti | on Setting | s" via E-d | nannels | | | |

2.2 Activate the overseas ATM transaction settings

- 1. Refer to Section 2.1 to enter "Overseas Transaction Settings Overview". Then, select "set up" to select a card to activate the settings.
- 2. If the overseas transaction status of your selected card is "Deactivated", please select "To Activate" and specify the validity period by choosing "Start Date" and "End Date" as well as enter the overseas daily withdrawal limit. Then click "send".

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|---|--|------------------------|--|--|
| Securities Fut | ures/Options IPO subscrip | otion Securities Savin | ngs Scheme Wealth manag | jement Fund subsci |
| Banking services Bill paym | ent Credit card FX/Go | ld Insurance Ler | ding services MPF E-s | tatement My sett |
| Tration | li Ti | TI | | |
| Change Card Settings | | | | |
| 5 | | | | |
| To enable the overseas transacti the Overseas Daily Withdrawal | ion, please select "To Limit in order to proc | Activate". You n | nust select the Validity | Period and ente |
| | | | 0.10 | 0 I.C. 1 |
| Card Name | Card No. | Cardholder Name | Card Sequence No. | Date |
| Wing Lung HKD Debit | | _ | 04 | 12/2040 |
| Card | | | 04 | 12/2049 |
| | Current Settings | New Se | ettings | |
| Overseas Transaction Status | Deactivated | © To ≉ | Activate | |
| Validity Period | | | | |
| Start Date (dd/mm/yyyy) | | | | |
| | | | | |
| End Date (dd/mm/yyyy) | | O Unti | il card expiry date | |
| | | | | |
| | ▲ H Securities Fut Banking services Bill paym Change Card Settings Comparison Card Name Wing Lung HKD Debit Card Name Wing Lung HKD Debit Card Start Date (dd/mm/yyyy) End Date (dd/mm/yyyy) | | ▲ HK Time 2012/12/31 10:51 print ● fa Securities Futures/Options IPO subscription Securities Savi Banking services Bill payment Credit card FX/Gold Insurance Ler Change Card Settings For each of the overseas transaction, please select "To Activate". You make overseas Daily Withdrawal Limit in order to proceed. Card No. Cardholder Name Wing Lung HKD Debit Card Current Settings New Settings Overseas Transaction Status Deactivated To A Validity Period | ↑ HK Time 2012/12/31 10:51 print ● font size ● Will ● Will ● Pitter Securities Futures/Options IPO subscription Securities Savings Scheme Wealth manage Banking services Bill payment Credit card FX/Gold Insurance Lending services MPF E-st Change Card Settings To enable the overseas transaction, please select "To Activate". You must select the Validity the Overseas Daily Withdrawal Limit in order to proceed. Card Name Card Sequence No. Wing Lung HKD Debit 04 04 Current Settings Overseas Transaction Status Deactivated To Activate Validity Period |

- 3. Please review the information entered.
 - 3.1. If logon with **NET Banking**, please enter "One-Time-Password" after checking the details of settings are correct. Then click "confirm".

| WING LUNG BANK | Securities Future Banking services Bill payme Change Card Settings - Con Please check the details and enter | res/Options IPO subscrip ent Credit card FX/Go firmation er the "One-Time Pas | tion Securities Saving Id Insurance Lence | gs Scheme Wealth manag ling services MPF E-s | ement Fund subso tatement My set |
|--|--|--|--|---|-------------------------------------|
| ms alert service | Card Name | Card No. | Cardholder Name | Card Sequence No. | Card Expiry Date |
| et transaction limit et transaction history | Wing Lung HKD Debit Card | | | 04 | 12/2049 |
| gon password change | | | | | |
| verseas ATM transaction | | Current Settings | New Set | ttings | |
| ettings | Overseas Transaction Status | Deactivated | To Activa | ate | |
| ddress | Validity Period | | | | |
| ldress/phone change | Start Date (dd/mm/yyyy) | | 01/03/2 | 013 | |
| t banking service suspension | End Date (dd/mm/yyyy) | | 31/03/2 | 013 | |
| pply now | Overseas Daily Withdrawal Limit (HKD equivalent) | | HKD10,0 | 000 (per card) | |
| int | Verification | | | | |
| gott | One-Time Password | € 4 4 4 4 958388 € | | | |

3.2. If logon with **NET Credit Card**, please enter your "Identity Document Number" after checking the details of settings are correct. Then click "confirm".

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|--------------------------|---|---|--|----------------------------------|
| WING LUNG BANK | Tration | Credit card Bill paymer | nt E-statement Insurance L | ending services My setti |
| logon password change | Change Card Settings - Conf | irmation | | |
| overseas ATM transaction | Please check the details and enter | your "Identity Documen | it No." . | |
| change empil address | Card Name | Card No. | Cardholder Name | Card Expiry Date |
| net transaction history | MSC CORPORATE EXECUTIVE | | | 06/2015 |
| service termination | | Current Settings | New Settings | |
| apply now | Overseas Transaction Status | Deactivated | To Activate | |
| help | Validity Period | | | |
| logoff | Start Date (dd/mm/yyyy) | | 01/03/2013 | |
| (| End Date (dd/mm/yyyy) | | 31/03/2013 | |
| | Overseas Daily Withdrawal Limit (HKD equivalent) | | HKD10,000 (per card) | |
| | Verification | | | |
| | Please input the corresponding num the boxes below excluding symbols | nber or character (upper o such as "-" > "/" > "()" You | r lower case) of your register a can refer to the example for | ed identity document in details. |
| | Ind Srd | EXAMPLE: If your ID has 8 A 6 5 4 I I I I Ist 2nd 3rd 4th | 3 characters 3 [2] [] ([0]) 1 5 th 6 th 7 th 8 th | |
| | | | back | confirm cancel |

4. Your instruction will be completed immediately. If you have registered a valid mobile number at our Bank, we will send you an SMS as confirmation after the completion of related settings.

| A 隆銀行 WING LUNG BANK | Securities Fut | ures/Options IPO subso | ription Securities Savir | ngs Scheme Wealth manag | gement Fund subscrip |
|--------------------------------|--|------------------------|--------------------------|-------------------------|----------------------|
| | Banking services Bill payn | nent Credit card FX/ | Gold Insurance Len | ding services MPF E-s | tatement My settin |
| MY SETTINGS | Tration | li T: | TI | | |
| (| Change Card Settings - Acl | knowledgement | | | |
| personalization | | | | | |
| service maintenance | The new setting is accepted. Tra | ansaction No.: EB58 | 3202 | | |
| sms alert service | Card Name | Card No. | Cardholder | Card Sequence | Card Expiry |
| set transaction limit | | | Name | NO. | Date |
| net transaction history | Wing Lung HKD Debit Card | | | 04 | 12/2049 |
| logon password change | | | | | |
| overseas ATM transaction | | New Settings | | | |
| seconds | Overseas Transaction Status | Activated | | | |
| address | Validity Period | | | | |
| address/phone change | Start Date (dd/mm/yyyy) | 04/05/2013 | | | |
| net banking service suspension | | 21/05/2012 | | | |
| apply now | End Date (dd/mm/yyyy) | 31/05/2013 | | | |
| help | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per | card) | | |
| print logoff | Thank you for using NET Bank mobile phone number. | ing Services. Our Bar | k will send an SMS | of confirmation to your | registered |
| | | | | | |

2.3 Amend the overseas ATM transaction settings

- 1. Refer to Section 2.1 to enter "Overseas Transaction Settings Overview". Then, select "set up" to select a card to amend settings.
- 2. If the overseas transaction status of your selected card is "Deactivated", please select "To Change Validity Period and/or Withdrawal Limit" and specify the validity period by choosing "Start Date" and "End Date" as well as enter the overseas daily withdrawal limit. Then click "send".

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|---|--|--|-----------------------|-----------------------|--------------------------|
| WING LUNG BANK | Securities Futu | ares/Options IPO subscrip | tion Securities Savin | gs Scheme Wealth mana | gement Fund subscription |
| | Banking services Bill paym | ent Credit card FX/Go | ld Insurance Len | ding services MPF E- | statement My setting |
| MY SETTINGS | Tration | li I: | TI | | |
| | Change Card Settings | | | | |
| personalization | 0 | | | | |
| service maintenance | Please select "To Deactivate" to Withdrawal Limit" to enter the d | disable the overseas esired dates and amo | transaction or se | elect "To Change Vali | dity Period and/or |
| sms alert service | | | Cardbolder | Card Sequence | Card Expin/ |
| set transaction limit | Card Name | Card No. | Name | No. | Date |
| net transaction history | Wing Lung HKD Debit | | | 04 | 12/2040 |
| logon password change | Card | | | 04 | 12/2045 |
| overseas ATM transaction settings | | Current Settings | New Se | ttings | |
| registration / change of e-mail address | Overseas Transaction Status | Activated | © To D | eactivate | and/or |
| address/phone change | | | Withdra | awal Limit | and/or |
| net banking service suspension | Validity Period | | | | |
| apply now | Ctart Data (dd/mm/uaau) | 04/05/2012 | 2012 0 | 15.04 | |
| bolo | Start Date (dd/mm/yyyy) | 04/03/2013 | 2013-0 | JJ-04 III | |
| print logoff | End Date (dd/mm/yyyy) | 31/05/2013 | 2013-0 O Until | card expiry date | |
| × | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per ca | ard) HKD 10 | 000 Max HKD20 |),000 (per card) |
| | | | | ser | nd clear |

3. Please review the information entered.

3.1 If logon with **NET Banking**, please enter "One-Time-Password" after checking the details of settings are correct. Then click "confirm".

| WING LUNG BANK | Securities Futu Banking services Bill payme | res/Options IPO subscriptio | Insurance Lend | s Scheme Wealth manag ing services MPF E-s | ement Fund subscr tatement My sett |
|---|---|---|------------------|---|---------------------------------------|
| | Change Card Settings - Con | firmation | | | |
| personalization | | | | | |
| service maintenance | Please check the details and ente | er the "One-Time Passy | word". | | |
| sms alert service | Card Name | Card No. | Cardholder | Card Sequence | Card Expiry |
| set transaction limit | | | Name | NO. | Date |
| net transaction history | Wing Lung HKD Debit Card | | | 04 | 12/2049 |
| ogon password change | | | | | |
| overseas ATM transaction settings | | Current Settings | New Set | tings | |
| egistration / change of e-mail address | Overseas Transaction Status | Activated | To Chan Limit | ge Validity Period and, | or Withdrawal |
| address/phone change | Validity Period | | | | |
| net banking service suspension | Start Date (dd/mm/yyyy) | 04/05/2013 | 04/05/20 | 013 | |
| apply now | End Date (dd/mm/yyyy) | 31/05/2013 | 31/05/20 | 013 | |
| nelp | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per card |) HKD15,0 | 00 (per card) | |
| ogoff | Verification | | | | |
| | One-Time Password | e A A A A A A A A A A A A A A A A A A A | | | |

3.2. If logon with **NET Credit Card**, please enter your "Identity Document Number" after checking the details of settings are correct. Then click "confirm".

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|--------------------------|---|--|--|----------------------------------|
| WING LUNG BANK | | Credit card Bill payment | E-statement Insurance Le | ending services My se |
| MY SETTINGS | Tration | li Ti T | | |
| | Change Card Settings - Conf | irmation | | |
| logon password change | | | | |
| overseas ATM transaction | Please check the details and enter | r your "Identity Document | No.". | |
| shanga amail address | Card Name | Card No. | Cardholder Name | Card Expiry Date |
| net transaction history | MSC CORPORATE EXECUTIVE | | | 06/2015 |
| service termination | | Current Settings | New Settings | |
| apply now | | | To Change Validity Perior | d and/or Withdrawal |
| help | Overseas Transaction Status | Activated | Limit | and/or wichdrawar |
| print | Validity Period | | | |
| logoff | Start Date (dd/mm/yyyy) | 04/05/2013 | 04/05/2013 | |
|] | End Date (dd/mm/yyyy) | 31/05/2013 | 31/05/2013 | |
| | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per card) | HKD15,000 (per card) | |
| | Verification | | | |
| | Please input the corresponding num the boxes below excluding symbols | nber or character (upper or such as "-" \"/" \"()" You <u>EXAMPLE:</u> If your ID has 8 o [A][6][5][4][3 | lower case) of your registere can refer to the example for haracters][2][1]([0]) | ed identity document details. |
| | 2nd 3rd | 1 st 2 nd 3 rd 4 th 5 | th 6th 7th 8th | confirm |

4. Your instruction will be completed immediately. If you have registered a valid mobile number at our Bank, we will send you an SMS as confirmation after the completion of related settings

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|---------------------------------|--|---------------------------|----------------------|----------------------------|-----------------------|
| WING LUNG BANK | Securities Futu | res/Options IPO subscript | tion Securities Savi | ngs Scheme Wealth manag | gement Fund subscript |
| MY SETTINGS | Banking services Bill payme | ent Credit card FX/Gold | d Insurance Ler | nding services MPF E-s | tatement My setting |
| | Change Card Settings - Ack | nowledgement | | | |
| personalization | | | | | |
| service maintenance | The new setting is accepted. Trai | nsaction No.: EB58324 | 48 | | |
| sms alert service | Card Name | Card No. | Cardholder | Card Sequence | Card Expiry |
| set transaction limit | | | Name | NO. | Date |
| net transaction history | Wing Lung HKD Debit Card | | | 04 | 12/2049 |
| logon password change | | | | | |
| overseas ATM transaction | | New Settings | | | |
| registration (change of a mail | Overseas Transaction Status | Activated | | | |
| address | Validity Period | | | | |
| address/phone change | Start Date (dd/mm/yyyy) | 04/05/2013 | | | |
| net banking service suspension | End Date (dd/mm/yyyy) | 31/05/2013 | | | |
| apply now | | 51,00,2010 | | | |
| help | Limit (HKD equivalent) | HKD15,000 (per car | d) | | |
| print logoff | Thank you for using NET Bankin mobile phone number. | ig Services. Our Bank v | vill send an SMS | of confirmation to your | registered |
| × | | Go Ba | ck to Overseas Tra | nsaction Settings Overview | save |

2.4 Deactivate the overseas ATM transaction settings

- 1. Refer to Section 2.1 to enter "Overseas Transaction Settings Overview". Then, select "set up" to select a card to deactivate the settings.
- 2. If the overseas transaction status of your selected card is "Activated" / "Will be activated", please select "To Deactivate" and then click "send".

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| WING LUNG BANK | Securities Futu | res/Options IPO subscription | on Securities Savin | gs Scheme Wealth manag | ement Fund subscription |
| | Banking services Bill payme | ent Credit card FX/Gold | Insurance Lene | ding services MPF E-s | tatement My settings |
| MY SETTINGS | Tration | li Ti | TI | | |
| | Change Card Settings | | | | |
| personalization | 5 | | | | |
| service maintenance | Please select "To Deactivate" to Withdrawal Limit" to enter the de | disable the overseas tr esired dates and amou | ransaction or se nt. | lect "To Change Valid | ity Period and/or |
| sms alert service | | | Cardbolder | Card Sequence | Card Expiry |
| set transaction limit | Card Name | Card No. | Name | No. | Date |
| net transaction history | Wing Lung HKD Debit | | | 04 | 12/2040 |
| logon password change | Card | | | 04 | 12/2049 |
| overseas ATM transaction settings | | Current Settings | New Se | ttings | |
| registration / change of e-mail address | Overseas Transaction Status | Activated | To D | eactivate hange Validity Period a | and/or |
| address/phone change | | | Withdra | wal Limit | |
| net banking service suspension | Validity Period | | | | |
| apply now | Start Date (dd/mm/www) | 04/05/2013 | 2013-0 | 5-04 | |
| heln | Start Date (dd/mm/yyyy) | 04/03/2013 | 2010 0 | | |
| print logoff | End Date (dd/mm/yyyy) | 31/05/2013 | 2013-0 O Until | 5-31 m | |
| × | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per card | i) hkd 10 | 000 Max HKD20, | ,000 (per card) |
| | | | | sen | d clear |

3. Please review the information entered.

3.1 If logon with **NET Banking**, please enter "One-Time-Password" after checking the details of settings are correct. Then click "confirm".

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| WING LUNG BANK | Securities Futu | res/Options IPO subscription | on Securities Savin | gs Scheme Wealth manag | gement Fund subscript |
| | Banking services Bill payme | ent Credit card FX/Gold | Insurance Len | ding services MPF E-s | statement My settin |
| MY SETTINGS | Tration | li Ti | TI | | |
| (| Change Card Settings - Con | firmation | | | |
| personalization | | | | | |
| service maintenance | Please check the details and enter | er the "One-Time Passy | word". | | |
| sms alert service | Card Name | Card No. | Cardholder | Card Sequence | Card Expiry |
| set transaction limit | | | Name | NO. | Date |
| net transaction history | Wing Lung HKD Debit Card | | | 04 | 12/2049 |
| logon password change | | | | | |
| overseas ATM transaction | | Current Settings | New Se | ettings | |
| registration / change of e-mail | Overseas Transaction Status | Activated | To Dea | ctivate | |
| address | Validity Period | | | | |
| address/phone change | Start Date (dd/mm/yyyy) | 04/05/2013 | | | |
| net banking service suspension | End Date (dd/mm/yyyy) | 31/05/2013 | | | |
| apply now | Overseas Daily Withdrawal | UKD10.000 (per epre | 0 | | |
| help | Limit (HKD equivalent) | HKD10,000 (per card | ı) | | |
| print | Verification | | | | |
| logoli | One-Time | | | | |
| K | Password | 0 + 8 4 H | | | |
| | | 958388 | | | |
| | | | | | |
| | One-Tir | ne-Password | | | |
| | | | | back confi | m cancel |
| | | | | | |

3.2 If logon with **NET Credit Card**, please enter your "Identity Document Number" after checking the details of settings are correct. Then click "confirm".

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|--------------------------|---|--|--|----------------------------------|
| WING LUNG BANK | | Credit card Bill payment | E-statement Insurance L | ending services My se |
| MY SETTINGS | Trating | li T: T | | |
| | Change Card Settings - Con | firmation | | |
| logon password change | | | | |
| overseas ATM transaction | Please check the details and ente | er your "Identity Document | No." . | |
| shanga amail address | Card Name | Card No. | Cardholder Name | Card Expiry Date |
| net transaction history | MSC CORPORATE EXECUTIVE | | | 06/2015 |
| service termination | | Current Settings | New Settings | |
| ipply now | Overseas Transaction Status | Activated | To Deactivate | |
| nelp | Validity Period | | | |
| ogoff | Start Date (dd/mm/yyyy) | 04/05/2013 | | |
| 1 | End Date (dd/mm/yyyy) | 31/05/2013 | | |
| | Overseas Daily Withdrawal Limit (HKD equivalent) | HKD10,000 (per card) | | |
| | Verification | | | |
| | Please input the corresponding nu the boxes below excluding symbol | mber or character (upper or s such as "-" ` "/" ` "()" You | lower case) of your register can refer to the example for | ed identity document details. |
| | Ist 2nd | EXAMPLE: If your ID has 8 d 7th I st 2nd 3rd 4th 5 | :haracters 3][2][1]([]) 1 I I I th 6th 7th 8th | |
| | 0 | | back | confirm cancel |

4. Your instruction will be completed immediately. If you have registered a valid mobile number at our Bank, we will send you an SMS as confirmation after the completion of related settings

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| WING LUNG BANK | Securi | ties Futures/ | Options IPO | subscription | Securities | Savings Scheme | Wealth ma | nagement F | und subscriptio |
| | Banking services | Bill payment | Credit card | FX/Gold | Insurance | Lending service | s MPF | E-statement | My settings |
| MY SETTINGS | Trate | 4 | li | 1. | TI | | | | |
| | Change Card Setting | s - Ackno | wledgem | ent | | | | | |
| personalization | | | | | | | | | |
| service maintenance | The new setting is accept | ted. Transa | ction No.: E | B583211 | | | | | |
| sms alert service | Card Name | C | Card No. | | Cardholde | r Card S | Sequence | Caro | Expiry |
| set transaction limit | | | | | Name | | NO. | L | ate |
| net transaction history | Wing Lung HKD Debit Card | 1.121-21 | | | | | 04 | 12, | 2049 |
| logon password change | | | | | | - | | | |
| overseas ATM transaction | | | New Setting | js | | | | | |
| settings | Overseas Transaction | Status | Deactivated | l . | | | | | |
| address | Validity Period | | | | | | | | |
| address/phone change | Start Date (dd/mm/) | (VVV) | | | | | | | |
| net banking service suspension | End Date (dd/mm/u | 200 | | | | | | | |
| apply now | End Date (dd/mm/y) | (99) | | | | | | | |
| help | Overseas Daily Withdr Limit (HKD equivalent) | awal | | | | | | | |
| print logoff | Thank you for using NE mobile phone number. | T Banking S | Gervices. Ou | r Bank will | send an S | MS of confirma | tion to yo | our registere | ed |
| × | | | | Go Back | to Overseas | Transaction Sett | ings Overvi | ew | ave |

C. Phone Banking

You can perform Overseas ATM Transaction Setting through Phone Banking Service.:

Service hotlines: (Hong Kong) 230 95555 (Mainland China) 4008 822388

| Step | For Debit Card | For Credit Card |
|--------|---|---------------------------------------|
| 1 | Select language, and then press 1 for | Select language, and then press 4 for |
| | "Bank Account Operations" | "Credit Card Service" |
| 2 | Enter your Master Account Number | Select the card type |
| | and Phone Banking PIN to login | |
| 3 | Press 7 for "Overseas ATM Transaction | Press 9 for "Overseas ATM |
| | Setting" | Transaction Setting for Credit Card" |
| 4 | Enter your AIM Card number and card | Enter your Credit Card Number and |
| | sequence number, and then press I to | Login the service |
| 5 | The current status of Overseas ATM tran | in the service |
| 5 | The current status of Overseas And that | isaction setting win be prompted |
| 6 | If the current status is "Activated" or " | Vill be activated" : |
| | Press 1 to amend Overseas Transaction | Setting |
| | Enter the service start date*, end of limit | date* and overseas daily withdrawal |
| | Verify the entered details and ther | n press 1 to confirm |
| | The setting will be processed immediate | ediately. To provide additional |
| | protection, our Bank will send an S | SMS as confirmation to your valid |
| | mobile phone number registered a | at our Bank after the completion of |
| | related settings. | |
| | Or Press 2 to deactivate Overseas Trans | action Setting |
| | | |
| | The setting will be processed imme protection, our Bank will send an S | Ediately. To provide additional |
| | mobile phone number registered a | at our Bank after the completion of |
| | related settings. | ····· |
| | | |
| | If the current status is "Deactivated" | |
| | Press 1 to activate Overseas Transactior | Setting |
| | ➡ Enter the service start date*, end of | date* and overseas daily withdrawal |
| | limit | _ |
| | Verify the entered detail and then | press 1 to confirm |
| | The setting will be processed immediate | ediately. To provide additional |
| | protection, our Bank will send an S | SMS as confirmation to your valid |
| | mobile phone number registered a | at our Bank after the completion of |
| | relateu settings. | |
| | | |
| * Ente | ering method of the dates: For example, e | enter 20131231 for 31 Dec 2013. |