

E-Banking User Guide

By FirstBank

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Chapter 1 Introduction

Welcome to Electronic Banking System, You can now easily access your bank accounts any time, anywhere through the user-friendly interface of Electronic Banking System. Inside this guide, you will find general information on online Banking, with simple guidelines that take you through every step you will need to set up and access the service. Furthermore, security tips are also included, assuring that you have maximum protection when you bank online.

To enjoy the benefits and convenience that come with this user-friendly system, all you need is the following:

Update your computer

Ensure you download and apply security updates and patches to your PC/browser when they are made available. They are designed to provide you with protection from known possible security problems.

Install anti-virus software

Install virus detection software on your computer to protect from known viruses such as Trojan Horses. The software should be updated regularly to ensure that you have the latest protection.

Use a personal firewall

Install a personal firewall on your computer to help prevent unauthorized access and update the firewall regularly to ensure you are covered with the latest protection. Please refer to your PC or software vendor to identify a firewall that best suits your PC environment.

Use an anti-spy ware program

Not install pirated software or software from unknown sources. Such software may include spy ware that run on your computer which monitor and record the way you browser the Internet and the sites you visit. Use an anti-spy ware program to protect your computer from the threats.

Be alert to potential fraud

Be aware that there are fake websites designed to trick you and collect your personal information. Avoid access to e-Banking Services through hyperlinks embedded in emails or other untrustworthy sources such as pop-up windows and the search result of the Internet search engines. You should not solely rely on the look and feel of the website when using the e-Banking Services. To prevent viruses or other unwanted problems, DO NOT click on attachments or embedded URL from unknown or untrustworthy sources, including suspicious emails. First Bank will not display your personal information in emails or ask you to provide any personal information including user name, password and Security Code by replying emails.

Keep your passwords secure

Do not disclose your passwords to anyone. (Not even to the Bank's employee, no Bank staff will ever ask for your password). Do not write down or record the passwords without disguising it. Do not use your birthday, name, Hong Kong Identity Card number, telephone number or similar

numbers as your passwords. Change your passwords on a regular basis, at least every 30 or 60 days. Do not use passwords from other Internet sites. We maintain strict security standards and procedures to prevent unauthorized access to information about you. Outside of the normal Internet Banking login process, First Bank will never contact you and ask that you validate password. If you receive such a request, please notify us immediately at [\(852\) 59436430](tel:85259436430).

Be careful when you go online

Avoid conducting banking transactions or check account balances from public terminals which are shared with other users (e.g. internet cafes), as it is difficult to ensure such PCs are free of hacker programs (someone might be able to access your personal or account information). Ensure all other Internet sessions are closed before you log on to Internet banking. While you have an Internet banking session open, we recommend that you do not open other Internet browser sessions and access other sites. This can help ensure your financial information is protected and blocked from unauthorized access via another website. Always disconnect from the Internet when you have finished to avoid leaving your computer online when you are not using the service. Be alert to your surrounding when you use e-Banking Services via mobile devices.

Always log off

Always remember to log off properly and close the browser after you have finished using e-Banking Services.

Disable the auto-complete function within your browser

The auto-complete feature saves previous entries you have made for Web addresses, forms, and passwords. For security protection, the auto-complete function of your browser should be disabled to avoid sensitive information is saved and displayed for the automatic completion. Please refer to your browser to own 'Help' function on how to disable the function.

Take care offline

Never write down your Internet banking details in a format that can be recognized by others. If you store any personal information in an electronic device, please ensure that there will be reasonable care and protection so that you are the only authorized person who can access the stored information. Review your account regularly and always keep good records of your personal finances.

Configure your e-Banking Services

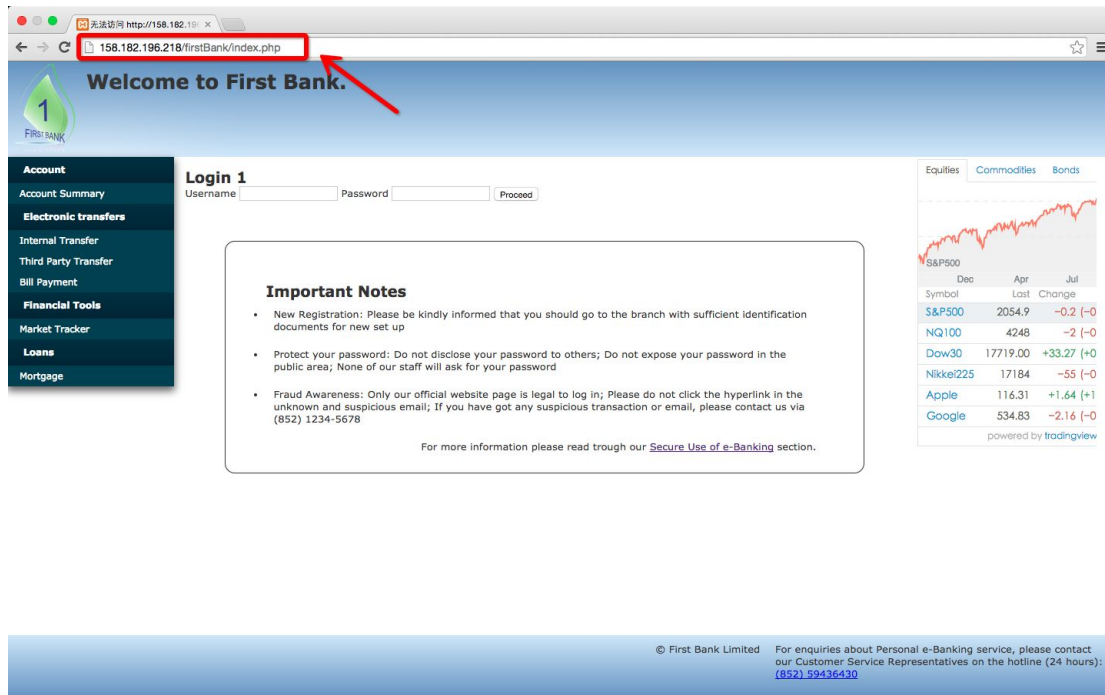
You can reduce your daily transfer limits and delete your accounts in the transfer list online.

Note: In case you experience any problems or need any further specific information, please contact us [\(852\) 59436430](tel:85259436430).

Chapter 2 Login Guide

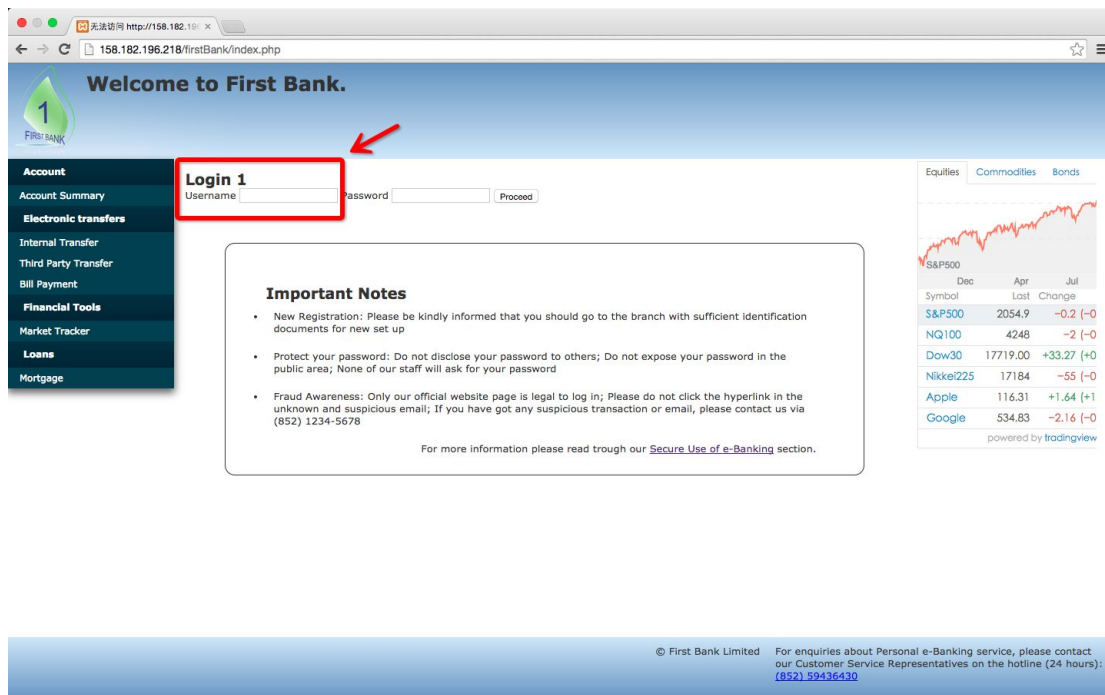
2.1 How to login

1. Go to FirstBank on the website.

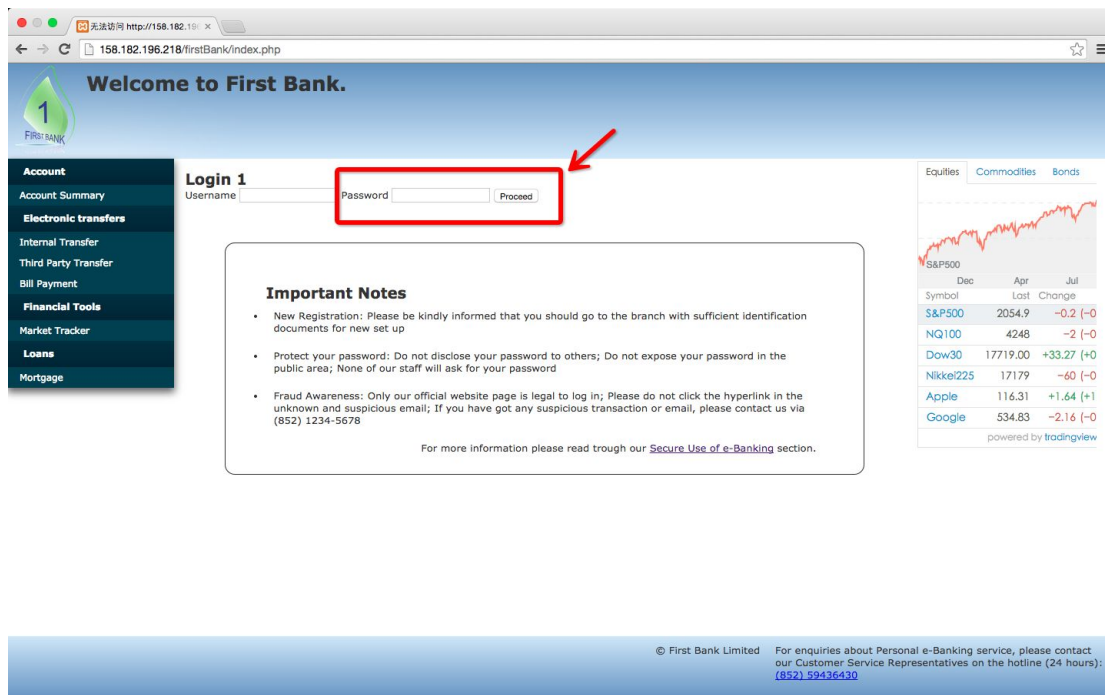


2. You may login with your own Username and password.

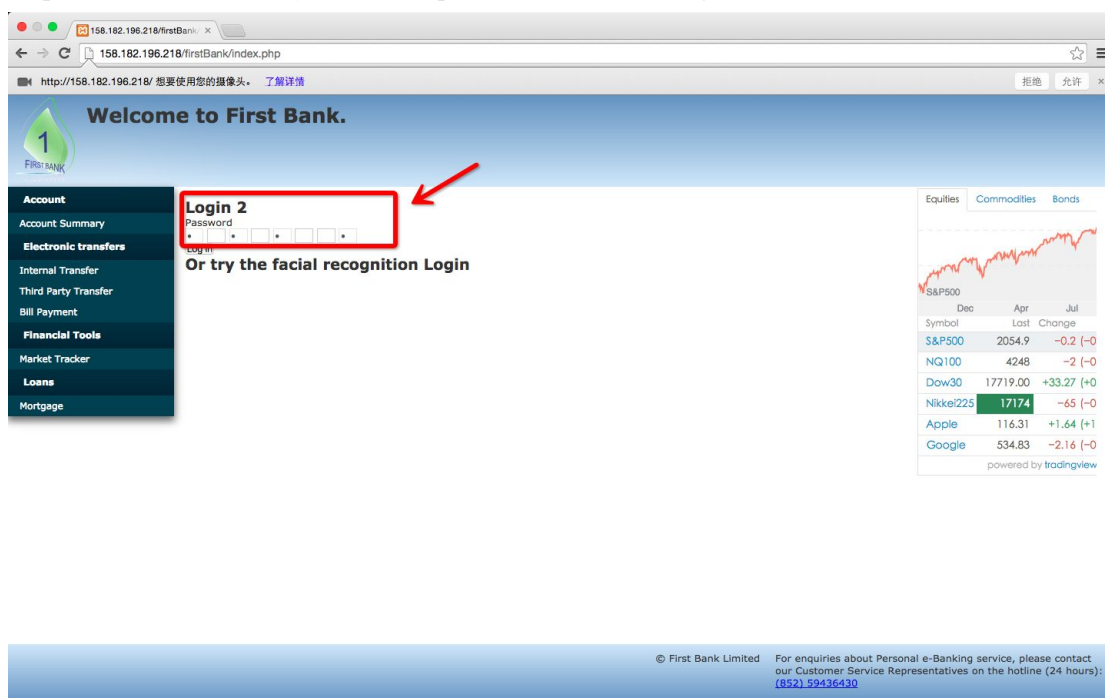
Step 1: Enter the 8-digit User ID assigned by the bank.



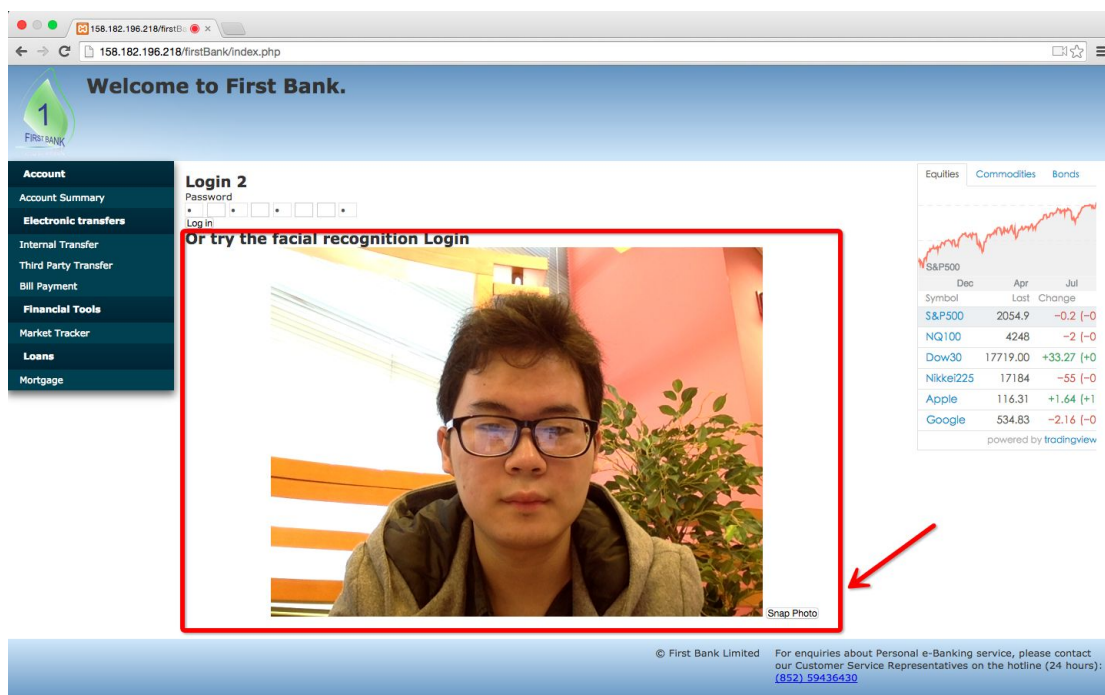
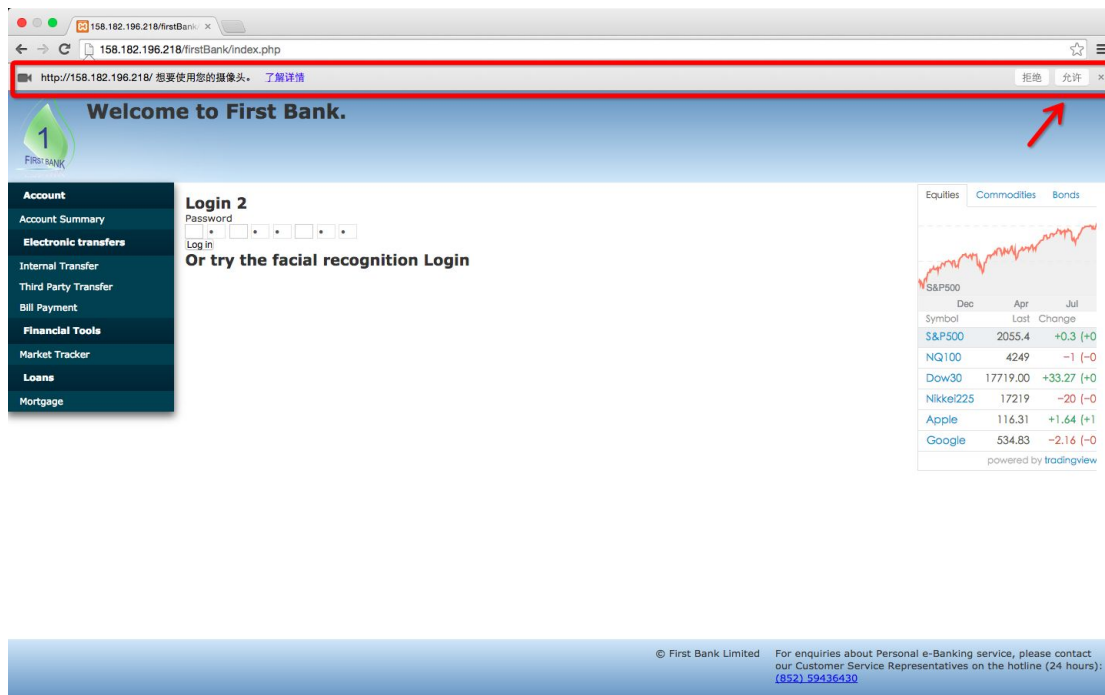
Step 2: Enter your password, and click Proceed.



Step 3: Continue to enter your second password, and click Login.



Step 4: If your computer has a camera, you may use the face recognition to login. Otherwise, you may need to login for the traditional way.



Notes: If you are unable to login or have any problem about login, then you may call on the hotline (24 hours) contact us for help (852) 59436430.

Welcome Robert.

User: [Robert Percus](#)
Last login date: 2014-11-21 15:48:56
[logout](#)

Transfer between my First Bank Accounts

From Account:

To Account:

Amount:

☒ Transfer Now
☐ Transfer Date

Market Tracker:

Symbol	Dec	Apr	Jul	Change
S&P500	2058.1			+3.0 (+0)
NQ100	4253			+3 (+0)
Dow30	17719.00			+33.27 (+0)
Nikkei225	17311			+72 (+0)
Apple	116.31			+1.64 (+1)
Google	534.83			-2.16 (-0)

powered by [tradingview](#)

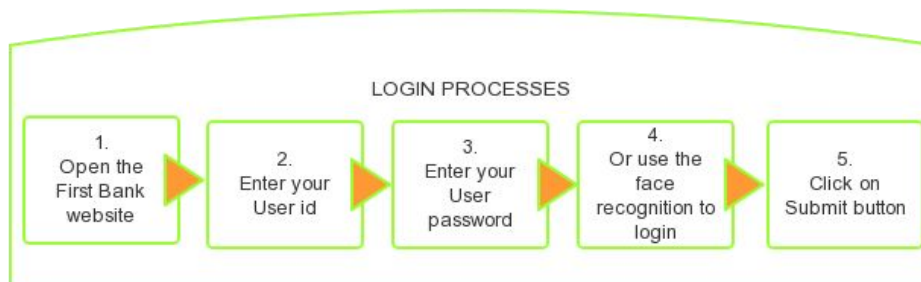
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Hotline for help

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For enquiries about Personal e-Banking service, please contact our Customer Service Representatives on the hotline (24 hours): [1852 59436430](tel:185259436430)

2.2 Quick Guide



Chapter 3 E-banking Interface

3.1 Account

3.1.1 Account Summary

1. After you login, the following page will be displayed showing your account balance.

The screenshot shows the First Bank e-banking interface. The browser address bar displays "158.182.196.218/firstBank/index.php". The page features a "Welcome to First Bank." header with the First Bank logo. A left sidebar contains a menu with options: Account, Account Summary, Electronic transfers, Internal Transfer, Third Party Transfer, Bill Payment, Financial Tools, Market Tracker, Loans, and Mortgage. The main content area displays a table of account details:

Account Type	Account No.	Currency/ Unit	Account Balance
current account	123456789000	HKD	HK\$6000
saving account	234567890000	HKD	HK\$799600

Below the table, a "Note:" states: "To view other accounts details, please [click here](#)". To the right, there is a "Market Tracker" section with tabs for "Equities", "Commodities", and "Bonds". It shows a line chart for the S&P500 and a table of market data:

Symbol	Dec	Apr	Jul	Last	Change
S&P500				2055.1	0.0 (0)
NQ100				4249	-1 (-0)
Dow30				17719.00	+33.27 (+0)
Nikkei225				17216	-23 (-0)
Apple				116.31	+1.64 (+1)
Google				534.83	-2.16 (-0)

The footer contains the copyright notice "© First Bank Limited" and contact information: "For enquiries about Personal e-Banking service, please contact our Customer Service Representatives on the hotline (24 hours): (852) 59436430".

2. If you want to know more details about your account, please click the link.

This screenshot is identical to the one above, but with a red arrow pointing to the "click here" link in the "Note:" section. The arrow originates from the bottom right of the account table and points directly to the "click here" text.

3.1.2 List Transactions for current account

Account overview for the user's transaction with a bank. Through the e-banking, the account user which you selected, you can do any financial activity on your person account.

Welcome Robert.

User: Robert Parcus
Last login date: 2014-11-21 15:13:50
logout

Account Overview

View Account: ✓ SELECT ACCOUNT NAME

- 123456789000 - current account
- 234567890000 - saving account

Equities Commodities Bonds FI

S&P500

Symbol	Dec	Apr	Last	Change
S&P500			2057.9	+2.8 (+0.1)
NQ100			4253	+3 (+0.0)
Dow30			17719.00	+33.27 (+0.1)
Nikkei225			17344	+105 (+0.6)
Apple			116.31	+1.64 (+1.4)
Google			534.83	-2.16 (-0.4)

powered by tradingview.

Notice: Undefined offset: 3 in /opt/lampp/htdocs/firstBank/right on line 8

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You can check the account balance for your current account.

Welcome Robert.

User: Robert Parcus
Last login date: 2014-11-21 15:13:50
logout

Account Overview

View Account: 123456789000 - current account

Account Type: current account Overdraft Limit: N/A
Account No.: 123456789000 Account Balance: 6000

List of Transactions for current account 123456789000:

Description	Date	In	Out
		Total Balance:	HK\$6000

Equities Commodities Bonds FI

S&P500

Symbol	Dec	Apr	Last	Change
S&P500			2057.9	+2.8 (+0.1)
NQ100			4253	+3 (+0.0)
Dow30			17719.00	+33.27 (+0.1)
Nikkei225			17344	+105 (+0.6)
Apple			116.31	+1.64 (+1.4)
Google			534.83	-2.16 (-0.4)

powered by tradingview.

Notice: Undefined offset: 3 in /opt/lampp/htdocs/firstBank/right on line 8

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3.1.3 List Transactions for saving account

You can check the account balance for your current account.

Welcome Robert.

User: [Robert Percus](#)
Last login date: 2014-11-21 15:13:50
[logout](#)

Account Overview

View Account: 234567890000 - saving account

Account Type:	saving account	Overdraft Limit:	N/A
Account No.:	234567890000	Account Balance:	800000

List of Transactions for saving account 234567890000:

Description	Date	In	Out
		Total Balance:	HK\$800000

Equities | Commodities | Bonds | FI

S&P500

Symbol	Dec	Apr	Last	Change
S&P500	2057.9			+2.8 (+0.1)
NQ100	4253			+3 (+0.0)
Dow30	17719.00			+33.27 (+0.1)
Nikkei225	17344			+105 (+0.6)
Apple	116.31			+1.64 (+1.4)
Google	534.83			-2.16 (-0.4)

powered by tradingview.

Notice: Undefined offset: 3 in /opt/lampp/htdocs/firstBank/right on line 8

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3.1.4 User settings

If you want to get the details of yourself, you can click in to the user information page. It gives you several choices to see the personal information given below:

Welcome Robert.

User: **Robert Percus**
Last login date: 2014-11-21 15:13:50
[logout](#)

Account Overview

View Account: 234567890000 - saving account

Account Type:	saving account	Overdraft Limit:	N/A
Account No.:	234567890000	Account Balance:	800000

List of Transactions for saving account 234567890000:

Description	Date	In	Out
		Total Balance:	HK\$800000

Equities | Commodities | Bonds | FI

S&P500

Symbol	Dec	Apr	Last	Change
S&P500	2057.9			+2.8 (+0.1)
NQ100	4253			+3 (+0.0)
Dow30	17719.00			+33.27 (+0.1)
Nikkei225	17344			+105 (+0.6)
Apple	116.31			+1.64 (+1.4)
Google	534.83			-2.16 (-0.4)

powered by tradingview.

Notice: Undefined offset: 3 in /opt/lampp/htdocs/firstBank/right on line 8

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On this page, you can check your personal details. At the same time, the bank may use your personal data in direct marketing, and may also provide your personal data to other members of the First bank Group, but not for the other third parties, which for their use in direct marketing. So you can choose if or not to use and provide your personal detail.

Welcome Robert.

User: Robert Percus
Last login date: 2014-11-21 15:13:50
[logout](#)

Account
Account Summary
Electronic transfers
Internal Transfer
Third Party Transfer
Bill Payment
Financial Tools
Market Tracker
Loans
Mortgage

Use of Personal Data in Direct Marketing

The Bank may use your personal data in direct marketing, and may also provide your personal data to other members of the First Bank Group (but not other third parties) for their use in direct marketing.

☐ Check this box if you **do not** wish the Bank to use your personal data in direct marketing.

☐ Check this box if you **do not** wish the Bank to provide your personal data to any other members of the First Bank Group for their use in direct marketing.

Your choice above to check or not to check any of the boxes represents your present choice whether or not to receive direct marketing contact or information which shall become effective from the date the Bank approves this application. This replaces any choice or request regarding direct marketing communicated by you to the Bank prior to this application, unless this application is withdrawn or rejected for whatever reason. Please [contact us](#) if you want to know your choice prior to this application.

Please note that your above choice applies to the direct marketing of the classes of products, services and/or subjects as set out in the Bank's [Notice to Customers and Other Individuals relating to the Personal Data \(Privacy\) Ordinance](#), including, for example, First Bank Credit Card promotions and special offers provided by merchants. Please also refer to the Notice on the kinds of personal data which may be used in direct marketing and the classes of persons to which your personal data may be provided for them to use in direct marketing.

However, if you are a Private Banking customer of the Bank, your choice above does not apply to direct marketing contact or information in connection with Private Banking services of the Bank and any existing choice or request that you have communicated to the Bank in this regard shall prevail. If you wish to opt out from direct marketing contact or information in connection with Private Banking services of the Bank, please contact your Relationship Manager.

[Submit Form](#)

Notes:

1. After we receive your request, it will take 3 to 5 working days to process the request.
2. Please refer to our Notice to Customers and Other Individuals relating to the Personal Data (Privacy)

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Equities Commodities Bonds FI

S&P500

Symbol	Dec	Apr	Jul
S&P500	2057.9	+2.8	(+0.1)
NQ100	4253	+3	(+0.0)
Dow30	17719.00	+33.27	(+0.1)
Nikkei225	17354	+115	(+0.6)
Apple	116.31	+1.64	(+1.4)
Google	534.83	-2.16	(-0.4)

powered by tradingview.

HKB Master 2015-2016 open for register now.

3.1.5 Quick Guide



3.2 Electronic transfers

Using the Electronic transfer's option, you can transfer your money conveniently from your account to the other account. Confirming the transaction detail before your submit the order.

3.2.1 Internal Transfer

Use our internal transfer option to transfer money between the FirstBank accounts and check the new balances instantly.

Step 1: Select that which account you want to pay.

Step 2: Select that which account you want to be paid.

Step 3: Choose transferring on now or date.

Step 4: Facial recognition

Step 5: Submit the information.

The screenshot shows the First Bank e-banking interface. The main heading is "Transfer between my First Bank Accounts". The form includes fields for "From Account:", "To Account:", "Amount:", and "Transfer Date". There are two radio buttons: "Transfer Now" and "Transfer Date". A "Submit" button is at the bottom. The sidebar menu includes "Account", "Electronic transfers", "Internal Transfer", "Third Party Transfer", "Bill Payment", "Financial Tools", "Market Tracker", "Loans", and "Mortgage". The right-hand section shows market data for S&P500, NQ100, Dow30, Nikkei225, Apple, and Google. The footer includes copyright information for First Bank Limited and contact details for customer service.

3.2.2 Third Party Transfer

With the Pay Others option you can deposit funds into almost any bank account in the country - whether its held with first-bank, or not. Use Pay Others instead of a check when you need to deposit money into somebody else's account.

Step 1: Select the from account

Step 2: Input the beneficiary name

Step 3: Input the bank code-payee account

Step 4: Input the amount of funds you want to transfer

Step 5: Choose transferring on now or date

Step 6: Fill in Remarks and Message for Recipient

Step 7: Facial recognition

Step 8: Submit the information

Welcome Robert. User: Robert.Parcus Last login date: 2014-11-21 15:34:08

Transfer to Third-Party Accounts

From Account: ----- Please select account ----- **Account**

Beneficiary name:

To Account:

Bank Code - Payee Account: (Please input number only and omit '-' and spaces. For First Bank accounts the Bank Code is not required.)

Amount: **Amount**

☒ **Transfer Now**

☐ **Transfer Date** **Set transfer date**

Remarks:

Message for Recipient:

(Use facial recognition to enable payment.)

Notice: To meet the Hong Kong Monetary Authority guidelines on internet banking security, the Bank must send you a mandatory SMS notification for fund transfer to non-registered 3rd-party accounts. Such SMS message will not be forwarded even if you have subscribed to an 'SMS Forwarding' service provided by telecommunications service providers in Hong Kong. Please register or update your mobile number in order to conduct this type of transaction.

Symbol	Dec	Apr	Jul	Change
S&P500	2058.1			+3.0 (+0.1)
NQ100	4253			+3 (+0.0)
Dow30	17719.00			+33.27 (+0.1)
Nikkei225	17344			+105 (+0.6)
Apple	116.31			+1.64 (+1.4)
Google	534.83			-2.16 (-0.4)

FirstBank, your first choice

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3.2.3 Bill Payment

The Bill Pay option in our E-Banking system allows all types of bill trade on line. It's fast and convenient for you to pay those bill without leaving your desk.

- Step 1: Fill in who will accept the money
- Step 2: Input the bill account number
- Step 3: Select what types of the bill you will use
- Step 4: Input the amount of funds you want to pay
- Step 5: Choose deduct from account
- Step 6: Choose transferring on now or date
- Step 7: Facial recognition before fill in order detail
- Step 7: Submit bill payment information

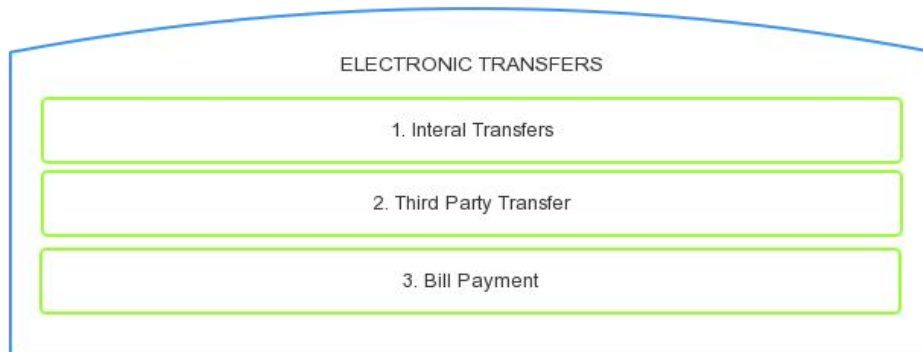
The screenshot shows the 'Online Bill Payment' page of First Bank. The interface includes a sidebar menu with options like 'Account Summary', 'Electronic transfers', 'Internal Transfer', 'Third Party Transfer', 'Bill Payment', 'Financial Tools', 'Market Tracker', 'Loans', and 'Mortgage'. The 'Financial Tools' section is expanded, showing 'Transfer Now' and 'Transfer Date'. The main form area is titled 'Online Bill Payment' and contains fields for 'Payee' (with a dropdown menu), 'Bill Account No.', 'Bill Type' (set to 'HKD'), 'Amount', 'Deduct From Account' (with a dropdown), and 'Transfer Date' (set to '21-11-2014'). A 'Submit' button is at the bottom. A 'Note' section provides important information about the payment process. On the right, there is a 'Market Tracker' section showing a candlestick chart for the S&P500 and a table of stock prices for various symbols including S&P500, NQ100, Dow30, Nikkei225, Apple, and Google. The table shows the last price and change for each symbol.

Annotations on the screenshot include:

- Select payee**: Points to the 'Payee' dropdown menu.
- Input number**: Points to the 'Amount' field.
- Set transfer date**: Points to the 'Transfer Date' field.

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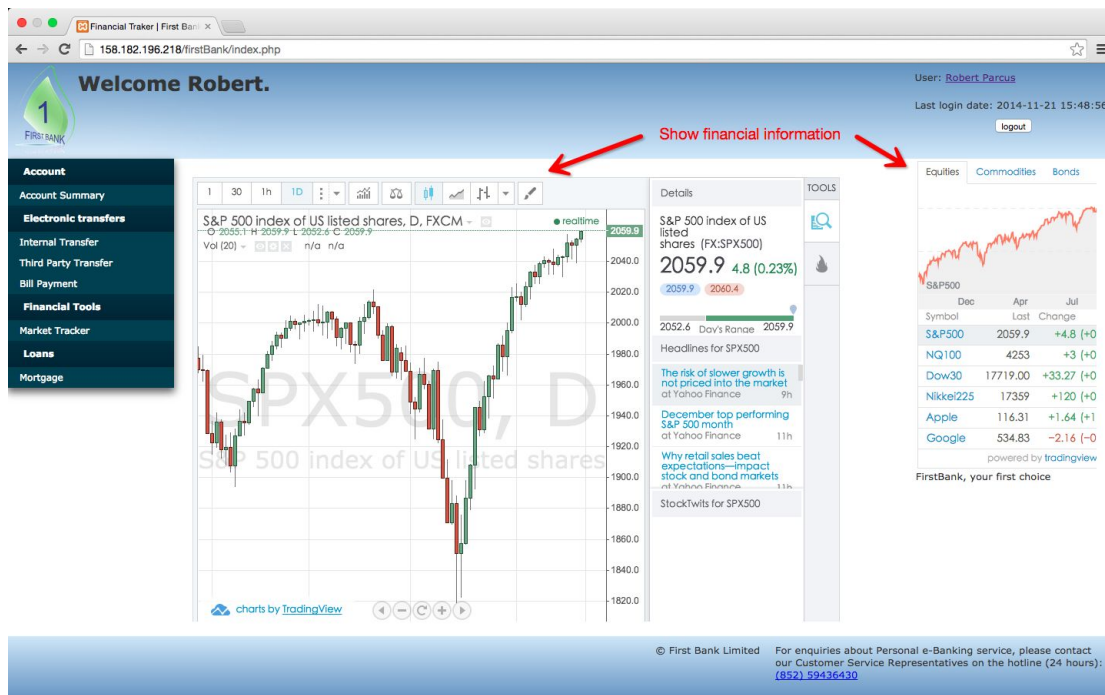
3.2.3 Quick Guide



3.3 Financial Tools

3.3.1 Market Tracker

Our e-banking system provides the Candlestick chart about Stock market, Bonds market and Commodities market. We will provide the financial information for the customer, including news, current price and detail.



3.4 Loans

3.4.1 Mortgage

If you are new to this, you will probably have many questions and concerns. In order to overcome any hurdles you may have, you need access to solid advice that can help you make the best decisions. Such advice can include:

- How to find the best lender in your local area.
- Understanding the process associated with refinancing will be detailed.
- Pitfalls to be avoided will be pointed out.
- The primary terminology used in the industry will be detailed which could be a helpful resource for those that are not familiar with the process.

Project loans

Project loans are for a specific project and financial intermediation approach, which is an international, a form of long-term loans, project loans for short.

Working capital loans

Working capital loan is to meet the producers and traders in the production process in the short-term funding needs, to ensure normal production and business activities of loans issued.

Chattel financing

"Chattel financing business" refers to the right of companies to chattel or goods owned or third party legal owner of arrival / pledge, chattel or corporate or bank the right to regulate credit cargo business.

Order Financing

An enterprise buyer with good credit product orders, in mature technology, production capacity is guaranteed and can provide effective security conditions and provide special loans from banks for the purchase of materials production enterprises, enterprises after receipt of payment to repay the loan immediately business.

Revolving loan

Revolving loan is a personal housing credit business cycle refers to the commodity housing mortgage customers to the bank, you can get a certain amount of the loan, customers can be divided into sub withdrawals within the mortgage term, recycling, the amount does not exceed the available single with money, simply fill out the withdrawal form the customer, without special approval again, usually one hour you can withdraw cash.

Customers can apply for the mortgage on-line, and our bank will feedback whether your can get the mortgage. Applicants should be residents of the Hong Kong Special Administrative Region, aged 18 or above.

- Step 1: Fill in applicant's personal information
- Step 2: Input the residential address
- Step 3: Register the residential Tel number
- Step 4: Input your mobile phone or pager number
- Step 5: Fill in your e-mail address
- Step 6: Submit bill payment information

The screenshot shows the First Bank e-banking interface. The user is logged in as Robert Parcus. The main content area displays the 'Applicant Personal Information' form, which is highlighted with a red box. A red arrow points to the box with the label 'Personal Information'.

Revolving loan is a personal housing credit business cycle refers to the commodity housing mortgage customers to the bank, you can get a certain amount of the loan, customers can be divided into sub withdrawals within the mortgage term, recycling, the amount does not exceed the available single with money, simply fill out the withdrawal form the customer, without special approval again, usually one hour you can withdraw cash.

Note: Applicants should be residents of the Hong Kong Special Administrative Region, aged 18 or above. Please fill in the following information to apply for more specific information online.

Applicant Personal Information

Title: ☒ Mr. ☐ Miss. ☐ Mrs. ☐ Ms.
Surname*: Parcus
Given Name*: Robert
Age*: 24
Residential Address*: Some where in Hong Kong
☒ Room ☐ Flat ☐ Floor ☐ Block
Building
Estate / Court
Street No. Street Name
District
Residential Tel. No.:
Mobile Phone/Pager No.:
e-mail Address:

Submit

Equities Commodities Bonds

Symbol Last Change
\$P500 2057.9 +2.8 (+0)
NQ100 4255 +5 (+0)
Dow30 17719.00 +33.27 (+0)
Nikkei225 17319 +80 (+0)
Apple 116.31 +1.64 (+1)
Google 534.83 -2.16 (-0)
powered by tradingview

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Thank you!