

2 FPS Small Value Transfer



New user interface for better FPS Small Value Transfer experience

- Support transfer payee type
 - Mobile Number
 - Email Address
 - Bank Account Number
 - FPS Identifier

1 Input the transaction details*

4. You are transferring money to

Mobile Number
 Email Address
 Account
 FPS Identifier

+852

T*****A**

Payee Bank

The transfer amount will be deposited to the payee's default bank account. You may specify the payee bank if required.

3. How much would you like to transfer?

Amount (HKD)

Remaining Daily Transfer Limit: HKD10,000.00 or equivalent

Customer Reference (Optional)

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).

2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.

3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).

4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.

5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.

6. Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.

7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.

8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.

9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

*The remaining daily limit can be viewed under the transaction amount

2 FPS Small Value Transfer (CONT'D)



2 Verify the transaction details

FPS Small Value Transfer

Transfer from

Account
Premier Banking Statement 808-329514-831 HKD 1,231,061,438.09

Transfer to

Mobile Number
+852 91234567

Payee Bank
Payee's Default Account

Payee name
T***** A**

Amount (HKD)
HKD 10.00

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9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

[Back](#) Submit

3 Input SMS OTP for authentication

FPS Small Value Transfer

Transfer from

Account
Premier Banking Statement 808-329514-831 HKD 1,231,061,438.09

Transfer to

Mobile Number
+852 91234567

Payee Bank
Payee's Default Account

Payee name
T***** A**

Amount (HKD)
HKD 10.00

1. Please note that beginning from October 2020, two-factor authentication is required for small value transfer transactions to safeguard customer's online transfer transactions. The service is provided to customers to facilitate fund transfer using the Faster Payment System. For details, please read the [Terms and Conditions for the Bank Services relating to Faster Payment System](#).

2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.

3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).

4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.

5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.

6. Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.

7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.

8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.

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[Back](#) Submit

One-Time Password

One-Time Password

Excl - 181303 Resend (61)s

Two-factor Authentication ("2FA") to safeguard your online transfer.

SMS Security Key No. will be sent to your mobile number recorded in the Bank: (+852) **** 2466. If you cannot receive the SMS Security Key No. in around 100 seconds, please press "Resend SMS" for a new Security Key No.

Please input Security Key No. and click "Confirm" for identity verification.

Submit

[Back](#) Submit

② FPS Small Value Transfer (CONT'D)



④ Your instruction is submitted*

FPS Small Value Transfer



Your transfer is successful.

Reference No: 2311208958126589
Date: 2023-11-20 16:40:23

Transfer from

Account

Premier Banking Statement 808-329514-831 HKD

Transfer to

Mobile Number

+852 91234567

Payee Bank

Payee's Default Account

Payee name

T*** A****

Amount (HKD)

HKD 10.00

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2. This service is processing in real time via Faster Payment System (FPS), the payment is usually available almost instantly if the payee bank is the participant of FPS. The payment receiving time is subject to the receipt mode and settlement time of the payee bank.
3. In addition to the account number, customer can conduct real-time interbank transfer to the beneficiary's account by using the beneficiary's Mobile Number, E-mail Address or FPS Identifier (depending on the beneficiary's registration).
4. To ensure customer's financial security, please carefully verify the payee name (partially masked) before making FPS payment by Mobile Number, E-mail Address or FPS Identifier. If customer receives any suspicious payment request, please confirm with the payee before making payment.
5. Customer may input the Customer Reference. However, the message is merely for reference and does not constitute as part of instruction to the Bank or the payee bank.
6. Transaction cut-off time is 5pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.
7. When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.
8. Where the payee's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.
9. In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

*SMS & Email notifications will be received after transaction submission

5 Fund Transfer



Simple steps to conduct fund transfer:

- 1 Select account and input details to submit fund transfer instruction. For “To Account”, you may select same name account, registered accounts or other (OCBC) Bank account to proceed.*

Transaction Status: IDA PMD 1

Account Enquiry | Fund Transfer | Nominated Account Transfer | Card Payment

My Portfolio | Fund Transfer | HKT 2024/02/22 16:14:44

Fund Transfer

Name checking may not be conducted in the fund transfer. Please carefully verify the payee's account number and other payment details.

Transaction Details

From Account : Statement HKD 265162-200

To Account : Statement CAD 084101-060

Registered Account - Please Select -

Other OCBC Bank Account - Please Select -

(Please input 9-digit account number and omit "-")

Other Bank Account

Participant Code :

Account Number :

(Please input up to 12-digit account number, omit bank code, space and "-")

Account Holder's Name :

Amount :

Customer Reference :

Execute Immediately

Execute On - Please Select - (YYYY/MM/DD)

Note:

- Forward Date Instruction is not available for Overnight Plus Deposit account.
- For transferring fund to other bank accounts, if the payee account number or payee name is not correct, the transaction may be rejected by the payee's bank.
- Maximum exchange limit for each foreign currency and gold exchange transaction is HK\$1,000,000 or equivalent. The calculation for equivalent HKD is based on the average exchange rate of the withdrawal currency during the previous business day.
- Your transaction limit for non-registered Third Party Account Transfer (include OCBC Bank and Other Bank Account transfer, Telegraphic Transfer, CHATS and HK-Macau Instant Remittance) will be set to zero if you have not used the service for more than 12 months. You may reset the limit in "Daily Limit Maintenance" under "Other Services" (Security Device is required) or submit the eBanking Services - Alteration Request Form to any of our branches.
- If you have changed your mobile phone number, please inform the Bank as soon as possible.
- Transaction cut-off time is 8pm every business day (including Saturday). Transactions submitted after the cut-off time or on Sunday and Public Holiday will be valued on the next business day.
- When a payer makes a real-time fund transfer through FPS, the payer should carefully verify the payment details, including, among others, the payee's name and account number, etc. The transfer cannot be stopped after submitting the instruction.
- Where the payer's bank account number is entered as the identifier and where the payee institution is a retail bank, fund transfers of HK\$10,000 or above (or other currencies of an equivalent amount) will generally be subject to the payee bank's own name checking process.
- In other cases, such as fund transfers of less than HK\$10,000 (or other currencies of an equivalent amount) or the payee institution is not a retail bank, name checking process may not be conducted.

Submit

*Fund Transfer can be selected to execute immediately or establish a forward date transaction with designated date.

- 2 Confirm the transaction details to submit instruction. Please carefully verify the payee's account number and other payment details as name checking may not be conducted in the fund transfer.

IDA PMD 1

Fund Transfer | Nominated Account Transfer | Card Payment

Your Instruction was Executed. Bank Ref. No. 202402223192516

HKT 2024/02/22 16:17:29

Fund Transfer

Transaction Details

From Account :	Statement HKD 265162-200
To Account :	Statement CAD 084101-060
Amount :	HKD 50.00
From Rate :	1.000000
Amount :	CAD 8.29
To Rate :	6.030000
Customer Reference :	TEST
	Execute Immediately

OK

Risk Disclosure:
Investors should note that FCY & gold market might fluctuate from time to time. The risk of loss in gold investment can be incurred by fluctuation of FCY & gold prices. Investors should consider seriously and recognize the risk of FCY & gold investment before making any investment decision.