China Merchants Bank London Branch

Corporate Banking On-line Banking (CMBL On-line Banking)

User Manual

On-line Banking Tips:

- Never share your account login or password with anyone;

- CMB London will never ask you to disclose to us your internet banking password;

- Do not use public computers (i.e. at internet cafes) to conduct your internet-based banking transactions;

- Always logout once you have finished using internet banking;

- Use secure passwords consisting of at least 8 digits that have a combination of small letters, capital letters and numerals;

- Change your password on a regular basis.

- In order to keep our systems up to date and add improvements, we sometimes need to carry out essential maintenance. Please note that the service status and any planned maintenance will be published on the website: https://london.cmbchina.com/

- Only download PC Client from the official website. If you receive email with the updated version, please be aware.

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1. Overview of CMBL On-line Banking Service

CMBL On-line Banking is an internet-based banking platform for existing and new corporate customers of CMB London who would like to apply for internet-based banking services with CMB London.

This secure on-line banking allows users to conveniently access their accounts via PC or Laptop protected by a range of fraud protection and detection measures. Safeguards your account with the latest technologies including non-traceable virtual keyboard, and encrypted OTP Token, and real-time monitoring of unusual activities etc.

CMBL On-line Banking will enable users to:
- View balances and transactions;
- Transfer funds including initiate SWIFT remittances;
- Download monthly account statements, account advices or notices.

2. Start at CMBL On-line Banking

2.1 Install and Update of PC Client

The PC Client is compatible with Windows 7; however Windows 10 or above is recommended.

2.1.1 Installation

1) Here are the link and path for PC Client:

The PC Client Link: https://london.cmbchina.com/

Path: https://london.cmbchina.com/ => Products & Services => Corporate On-line Banking Download

2) Run CMBL On-line Banking Setup.exe
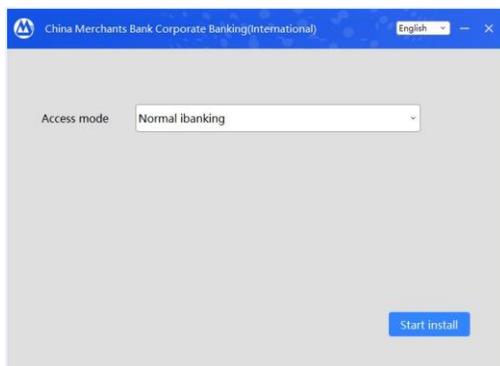
3) Click on install
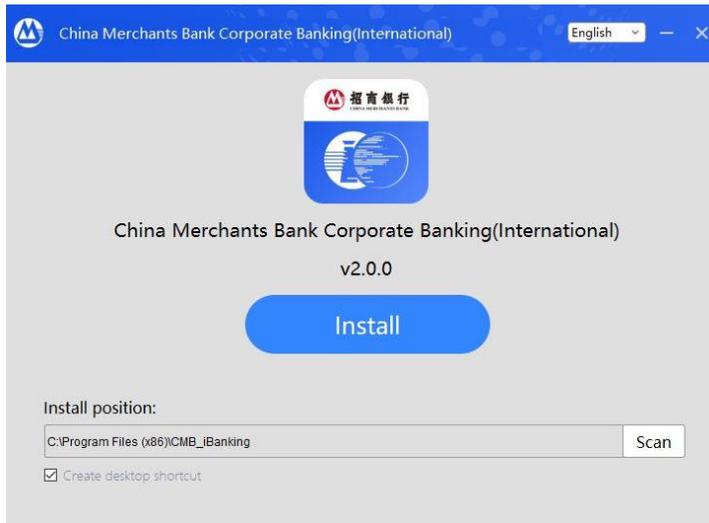
2.1.2 Update

You need to update to the latest version to log-in.

The most up-to-date PC Client is available on our website: https://london.cmbchina.com/

You can also check the version of your present CMBL On-line Banking system by yourself by the following instructions below:

1) When update issued, there will be New Version Found reminder. Download as per instructions and install.
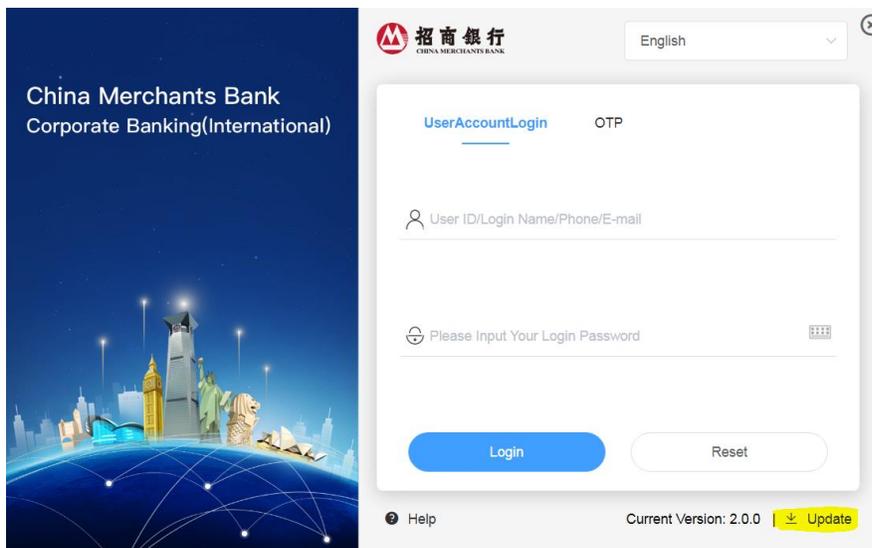
2) Click on Install for Updates
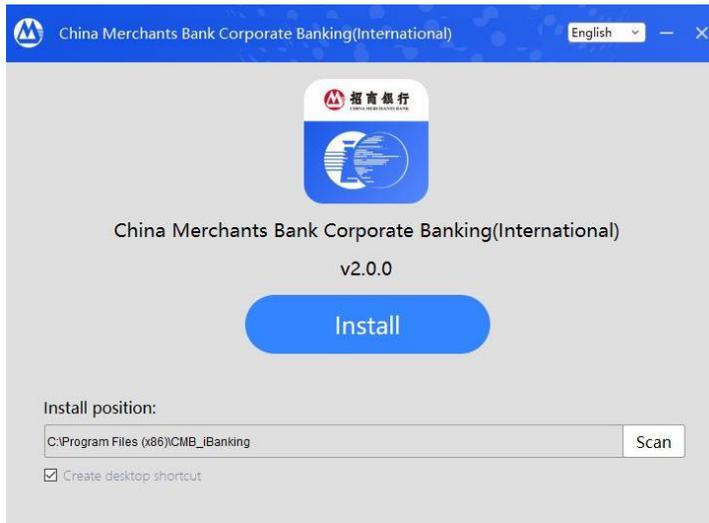
2.2 First Time Login

2.2.1 Input User ID and Temp Password

Please input your User ID and Temporary Password which provided by the Bank via e-mail for the first time login.
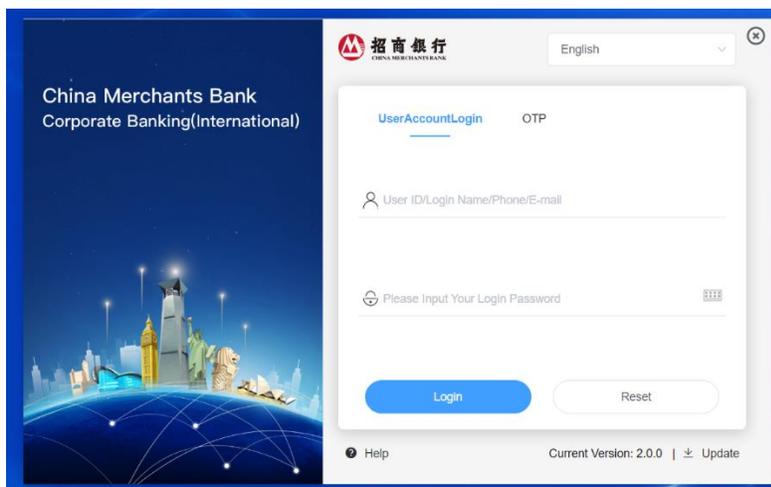
2.2.2 Verification and Activation

Please input your Last 4 Digits of personal ID number to get the verify code.

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① Please enter verification information   ② Reset login name and password.   ③ Activation success

* Last 4 Digits of ID [   ] get verify code

* Verificaiton Code [   ]

Next

2.2.3 Reset Login Name and Password

Using on-screen keyboard for new password.

✓ Please enter verification information   ② **Reset login name and password.**   ③ Activation success

* New login name [   ]

E-mail [   ]

Mobile Number [Postcode ∨] [Please enter mobile number.]

* New password [   ]

* Confirm password [   ]

Previous Step   Submit

2.2.4 Obtain Token Activation Code

To activate your token, you need to input Token Number (please find on the back of the device), Activation Password (provided by the Bank via e-mail with an encrypted pdf file), Last 4 digits of personal ID number (the token owner's personal ID number) and choose the channel of sending. Click on Submit to receive 12 digits activation code.

2.2.5 OTP Token Introduction

OTP Token means the one-time PIN token which is a security hardware device capable of producing a single-use PIN passcode, for identity and access to CMBL On-line Banking System of the authorized user. Please find the device display and instruction as follows:

OTP Token Display
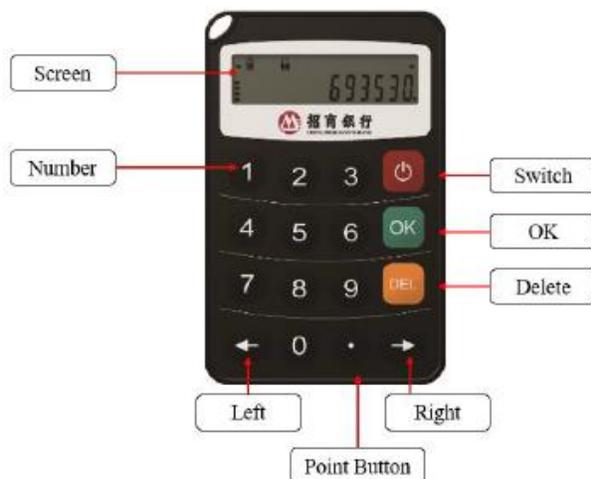
No.	Button	Function
1	⏻	Turn on/off the token
2	OK	OK button: 1.Short press the button to generate TOTP in main screen 2.Shot press the button to generate response/signature after inputting the challenge/transaction data 3.Long press* the button to modify PIN while displaying OTP
3	C	Delete button:
4	← →	Left/right button
5	·	Point button
6	0 to 9	Number button

* Long press: press the button for 3 seconds and then release

Turn on/off the device

Long press ⏻ button to turn on/off the device.

2.2.6 Token Activation

Long press ⏻ to turn on the device, and then input 12 digits activation code you receive after completing the token activation procedures as above instructions to activate the token. Input 6 digits password and press OK to initialize PIN. You will need to input this 6 digits password when you turn on the device every time.

2.2.7 How to Modify your PIN

On the "Info" page, long press C for 2 seconds and then release the button.

The screen displays the PIN page, input old PIN and repeat the new password twice to modify your PIN.

2.2.8 How to Generate One-time Password (OTP)

On the "Info" page, press OK

The screen displays 6 digits OTP and time progress bar, and the time progress bar decreases gradually. Once the progress bar disappears, the page will return to the "Info" page.

2.2.9 How to Generate Challenge/Response Code

On the "Info" page, input the challenge code you get following the Instruction page, and press OK   to generate response code.

For example, input "199670" and press OK , the screen displays 6 digits OTP. Please input this 6 digits which shows on the screen into otp.challengePass and click "Confirm".

3. Set Permissions for Users and Businesses

The Users can process businesses only after the system administrator has set permissions for users and businesses. If you need to replace administrators or users with OTP token, please fill in the CMBL On-line Banking User Amendment Application Form and submit to CMB London Branch for processing.

3.1 Setting for Permission and Workflow Model

The system administrator needs to add workflow model manually and specify the inputter and final approval. The permission setting in the On-line Banking system must be authorized by another system administrator after the first system administrator finished the setting. You need to select Service Type to set model for each function, including Inquiry and Transaction.
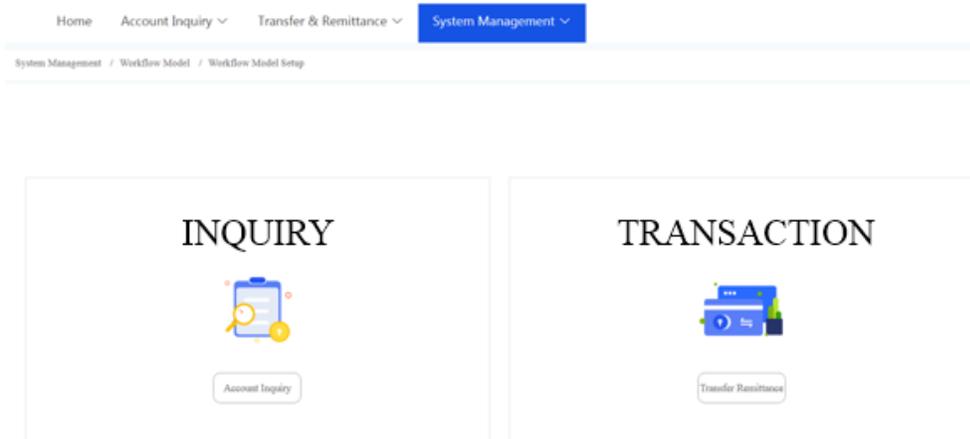
3.1.1 Setting for Inquiry

1) Click "Add" to configure the available accounts and users applicable for a certain model.

2) The other administrator needs to approve/reject the model setting

3.1.2 Setting for Transaction

1) Click Add to configure Account Number/User, Workflow and Limit. Select the available accounts and users first.

2) Configure the Business Flow. **Please note that any user with authority to approve transactions must be equipped with OTP token.**

Step Name	Processing User	Lower Limit	Upper Limit		
Inputter		0.00	9999999999999.99	Modify	Delete
Final Approval		0.00		Modify	Delete

Add Name Please enter name. 0/30 Currency USD
Account/Customer ID · Workflow · Period Limit
⊕ Add
Close · Submit

3) Configure the transaction limit for a certain period (if any). Select your desired period from the Limit Type drop-down list. You can also further define Limit Amount, Starting Period and Number of Transaction Limit.

Add
Limit Type   Please select
Currency   Please select
* Limit
* Starting Point of the Period
* Transaction volume limit
Cancel   Confirm

4) Click Submit, the model will not be activated unless approved by the other administrator. You can check the status via System Management/Workflow Model/Setup Approval or Inquiry.

3.1.3 Workflow Model Inquiry

When the other administrator has approved the model setting, you will find the status of the workflow model turning to Normal. You can further click View for more details.

3.1.4 Workflow Model Application Withdraw

The administrator can accesses via System Management /Workflow Model /Workflow Model Application Withdraw to withdraw the setup.

3.1.5 User Authority

Administrators can view the authority of users by accessing via System Management /Workflow Model /User Authority. Select the username in the drop-down list to check the User Authority and Available Account.

3.2 System Log

Administrators can view the system log via System Management /System Log.

3.3 Notice Setting

Administrators can setup notice function and notification method via System Management /Notice Setting.
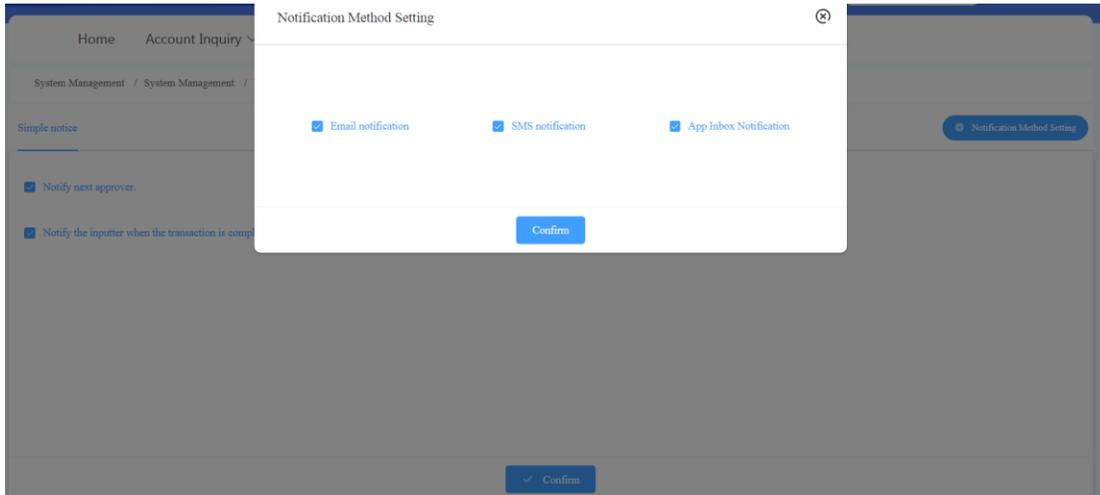
3.4 Quick Access Setting

Administrators can setup its own quick access menu on the home page.
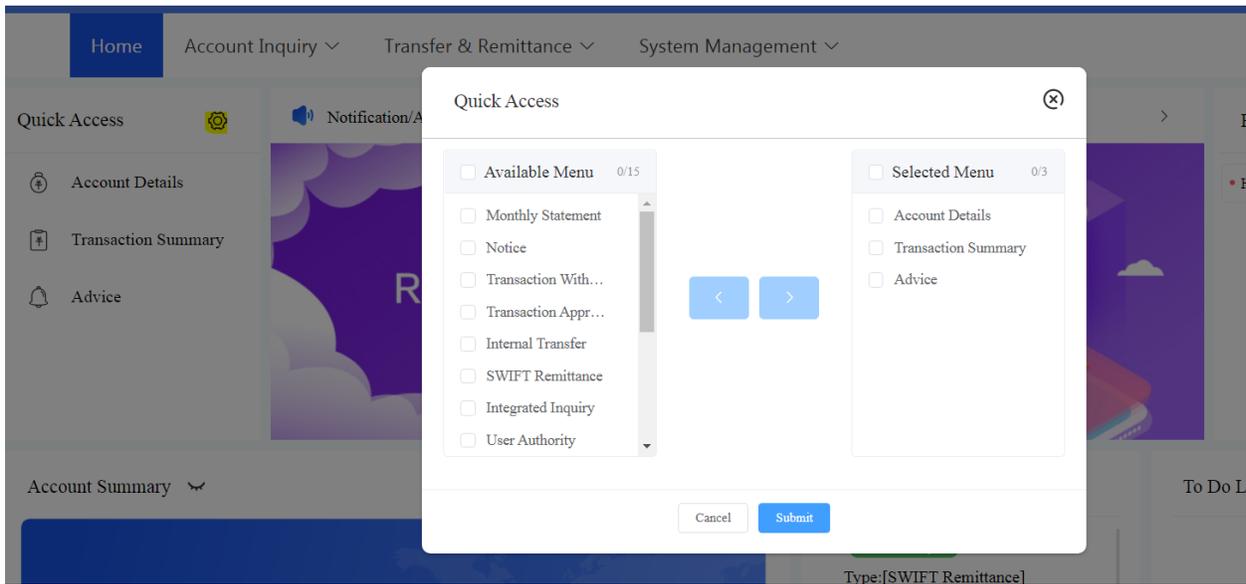
4. Account Inquiry

Administrators can check account details and transaction summary via Account Inquiry/Account Details and Account Inquiry/Transaction Summary.

4.1 Monthly Statement

Administrators can download monthly statement via Account Inquiry / Monthly Statement.

4.2 Advice and Confirmation

Administrators can download Remittance Advice and Loan Confirmation via Account Inquiry / Advice.

#	Period	Account No	Advice Name	Advice Type	Currency	Reference	Amount	Operation
1	2022-06-10			Remittance Advice	USD	LD2106020141	30000000.00	Download
2	2022-04-10			Remittance Advice	EUR	LD2106406035	15461.11	Download
3	2022-02-03			Remittance Advice	USD	FT190355HY90	1200.99	Download
4	2022-02-03			Loan Confirmation	USD	LD1903587073	1000.00	Download
5	2021-08-07			Loan Confirmation	USD	LD2102943645	0.00	Download
6	2021-06-07			Loan Confirmation	EUR	401002243599	142.00	Download

4.3 Loan Interest, Fee and Principal Notice

Administrators can download Loan Interest, Fee and Principal Notice via Account Inquiry / Notice.

#	Period	LD No	Currency	Principal	Interest	Commission	Total Payment	Remarks	Operation
1	2022-03-29	LD2111805600	GBP	0.00	489.36	489.33	978.69	Loan interest and fee	Download
2	2022-05-29	LD2111805610	GBP	9996.99	0.00	489.33	10486.32	Loan fee and principal	Download
3	2022-05-29	LD2111805620	GBP	9999.00	0.00	422.00	10421.00	Loan fee and principal	Download
4	2022-06-29	LD2111805630	CNY	9999.00	888.00	0.00	10887.00	Loan interest and principal	Download
5	2022-06-29	LD2111805640	USD	1000.00	555.00	236.00	1791.00	Loan interest, fee and princi…	Download

5. Transfer & Remittance

Certain transactions can set value dates (Expectation Date logics [T, T+13 days]). The value date is the day on which you expect the transaction to take effect. You can set up an instruction as current or forward dated instruction.

If the Bank receives a payment or a payment instruction after the Cut-Off Time, the Bank will treat the payment or payment instruction as received by the Bank on the following Business Day. If the Bank receives

a payment or a Payment Instruction on a day that is not a Business Day, the Bank will treat the payment or Payment Instruction as received on the next Business Day.

5.1 Transfer Between CMBL Accounts

For Internal Transfer between CMB London Branch accounts, you can submit an internal transfer instruction. The recipient can be either another CMBL account of yours or a CMBL account of another party.

Access via Transfer & Remittance / Internal Transfer
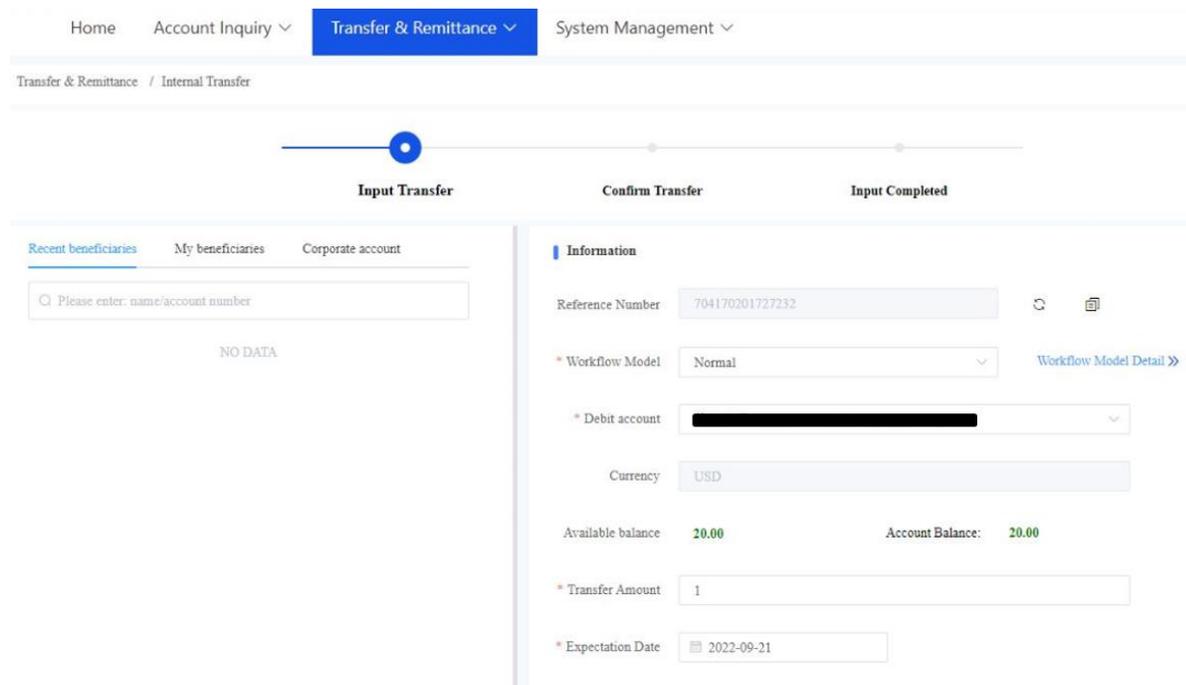
Recent beneficiaries   My beneficiaries   Corporate account

🔍 Please enter: name/account number

NO DATA

▌ Beneficiary

* Beneficiary Account Number	▓▓▓▓▓▓▓	16/34
* Beneficiary Name	▓▓▓▓	8/140
Payment Information to Beneficiary	▓▓▓▓	
		6/140

▌ Attachment

☁

Drag the file here, or Click upload

The single file uploaded cannot exceed 10MB, and the total size of all attachment files of a transaction cannot exceed 100MB. Only support jpg, bmp, jpeg, doc, docx, xls, xlsx, txt, pdf, tif, tiff file upload.

[Next Step]

✓ Input Transfer ———— ● Confirm Transfer ———— ○ Input Completed

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USD 1.00
40▇▇▇▇▇▇▇1

➡

▇▇▇▇▇▇▇004
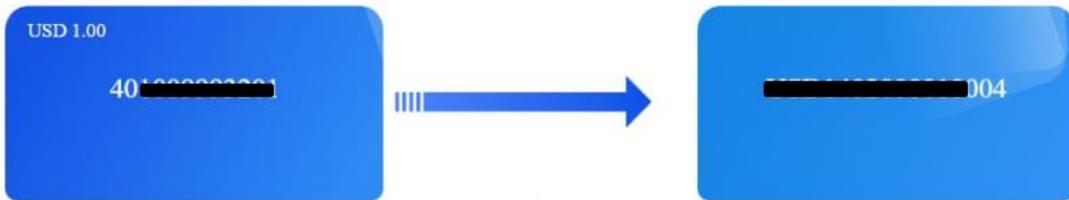
▌ Information

Reference Number	704170657284352
Workflow Model	Normal
Debit account	▇▇▇▇▇▇▇
Currency	**USD**
Transfer Amount	**1.00**
Expectation Date	2022-09-21

▌ Beneficiary

Beneficiary Account Number	▇▇▇▇▇▇▇
Beneficiary Name	▇▇▇▇
Payment Information to Beneficiary	▇▇▇▇

▌ Attachment

#	Name
1	test.txt

[Previous Step]   [Confirm]

5.2 Domestic and International Transfer and Remittance via SWIFT

For Fund Transfer to a non-CMBL account, you can submit either a domestic wire transfer or an international wire transfer.

Access via Transfer & Remittance/ SWIFT Remittance.

Recent beneficiaries   My beneficiaries

Q Please enter: name/account number

NO DATA

Beneficiary

* Beneficiary Account Number
Please enter beneficiary account   0/34

* Beneficiary Name and Address
4 lines maximum, each line up to 34 characters.

0/140

Payment Information to Beneficiary
Optional. You can only enter 4 lines at most, and each line can contain up to 34 characters.

0/140

Beneficiary Bank

Beneficiary bank SWIFT BIC
Please enter the swift code of the beneficiary bank.   0/11   Inquiry

Beneficiary Bank Name and Address
Please enter the Beneficiary Bank Name and Address.

Correspondent of Beneficiary Bank SWIFT
Please enter the Correspondent of Beneficiary Bank SWI   Inquiry

Correspondent of Beneficiary Bank Name&Address
Please enter the Correspondent of Beneficiary Bank Name&Address.

Attachment

Drag the file here, or Click upload

The single file uploaded cannot exceed 10MB, and the total size of all attachment files of a transaction cannot exceed 100MB.
Only support jpg, bmp, jpeg, doc, docx, xls, xlsx, txt, pdf, tif, tiff file upload.

Other information

◯ All bank charges are born by the remitter.(OUR)
◯ All banking charges are born by the beneficiary.(BEN)
◉ Remitting bank's charges are born by the remitter, other banking charges are born by the beneficiary.(SHA)

☐ I have read and agree 《Terms of Remittance Service》
☐ I have read and agree 《The Personal Data (Privacy) Ordinance》

Next Step

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otp.verification

otp.inputRedPrompt

otp.challengeTransAMOUNT : 1.00

otp.challengeTransACCOUNT : USD1402000010004

otp.challengePass : [   ] Confirm

Contact Us

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Please feel free to contact your Relationship Manager if you have any questions during the installation or use of the On-line Banking system.