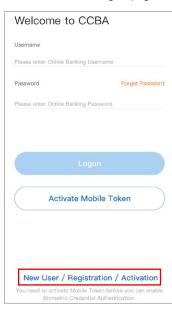


Mobile Banking Registration Guide

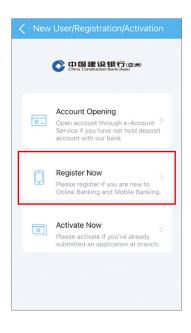
1 Tap "Logon" at mobile banking main page.



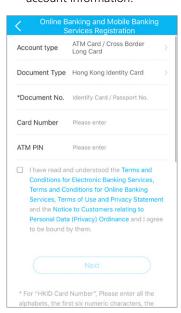
2 Tap "New User / Registration / Activation" at Logon page.



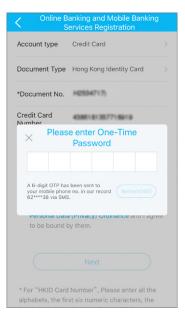
3 Tap "Register Now".



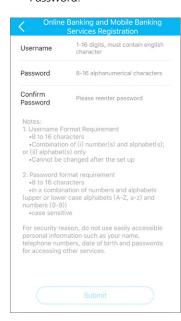
4 Enter your personal and account information.



5 Enter the One-Time Password you received.



6 Set your Username and Password.



7 You have successfully completed the registration procedure.





Friendly Reminder: Remember to activate your Mobile Token for easy access to our Mobile Banking services, and with more secure and faster experience.

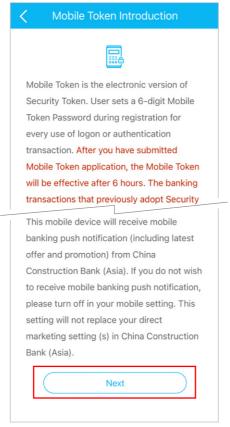


Mobile Token Activation Guide

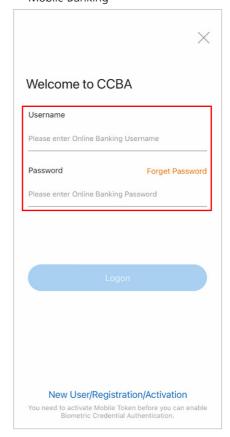
Click "Activate Mobile Token" in the menu of main page



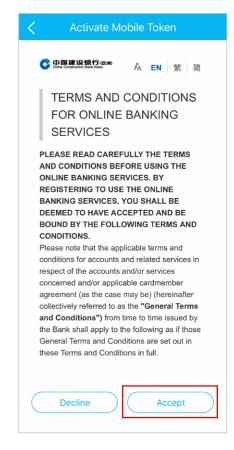
Read the Mobile Token Introduction, then click "Next"



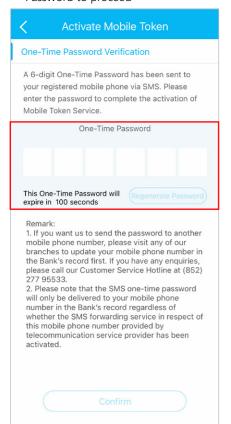
3 Input your Online Banking Username and Password for logging on to Mobile Banking



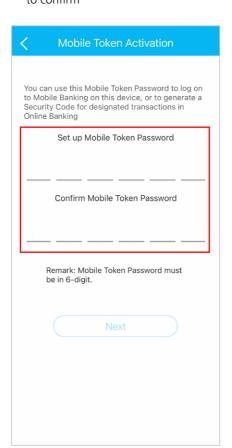
4 Read and accept the Terms and Conditions



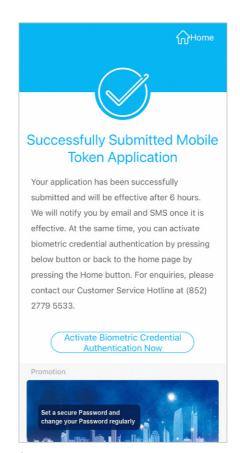
S A SMS with 6-digit One-Time Password will be sent to your registered mobile phone number. Input the One-Time Password to proceed



6 Set up a 6-digit Mobile Token Password. Input the Password again to confirm



The application of Mobile Token service is completed*



* For security reason, Mobile Token will be effective in about 6 hours. We will notify you by email and SMS once it is effective. Then you can use your 6-digit Mobile Token Password with the Mobile Token activated device to log on to Mobile Banking or use Mobile Token Password/generate one-time Security Code to authenticate designated Mobile/Online Banking services.