

Online Banking Service FAQ(Personal)

Frequently Asked Questions (FAQ)

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General

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Getting Started

1. How do I apply for Bank of China Personal Online Banking?

To apply for this service, you must have at least one account (savings account, current account, time deposit account, loan account, ATM or credit card) under a single name or joint names with Bank of China Limited, Singapore Branch (the "Bank").

You can apply for Bank of China Personal Online Banking at any BOC branch. Your username, password and eToken will be provided on-the-spot.

Please contact our 24-hour customer service hotline at **1800 66 95566** or **+ (65) 677 95566** (from overseas) for assistance on our Personal Online Banking services.

2. What are the services available?

We provide a wide range of Personal Online Banking services for your convenience:

My Accounts	● Accounts Overview
	● Transaction Details
	● Term Deposit Account Details
	● Accounts Management
	● Account Statement Service
	● Download Transaction
	● BOC Global Payments Innovation (GPI)
Transfer & Remittance	● Transfer & Remittance
	● Scheduled Transaction Management
	● Internet Banking Transaction Enquiry
	● Payee Management
Bill Payment	● Bill Payment
	● Scheduled Bill Payment Management
	● Bill Payment Transaction Inquiry
	● Bill Payee Management
Term Deposit	● Open Term Deposit
	● Transfer Term Deposit
Global Service	● Open Global Service
	● Request to Join
	● Link Accounts
	● Close Global Service
	● Global Account Management
Cheque Service	● Stop Cheque Payment
Service Setting	● Change Password
	● Account Number Comparison
	● Service Records
	● Mobile Banking Services
	● Transaction Limit Setting
	● SMS OTP Management
Credit Card	● Credit Card Overview

	<ul style="list-style-type: none"> ● Account Information
	<ul style="list-style-type: none"> ● Outstanding Statement
	<ul style="list-style-type: none"> ● Past Statement
	<ul style="list-style-type: none"> ● Instalment History Enquiry
	<ul style="list-style-type: none"> ● Credit Card Repayment
	<ul style="list-style-type: none"> ● Credit Card Online Application
	<ul style="list-style-type: none"> ● Billing Service
Debit Card Service	<ul style="list-style-type: none"> ● Debit Card View
	<ul style="list-style-type: none"> ● Debit Card Management
	<ul style="list-style-type: none"> ● Transaction Details
	<ul style="list-style-type: none"> ● Debit Card Activation
	<ul style="list-style-type: none"> ● Report Loss/Cancel Loss Reporting
	<ul style="list-style-type: none"> ● Transaction Limit Setting
	<ul style="list-style-type: none"> ● SMS Service
	<ul style="list-style-type: none"> ● Link Bank Accounts
	<ul style="list-style-type: none"> ● Overseas Use
	<ul style="list-style-type: none"> ● Billing Service
	<ul style="list-style-type: none"> ● UnionPay Online Payment
RMS Service	<ul style="list-style-type: none"> ● CNY Service
Loan Management	<ul style="list-style-type: none"> ● Loan Account Enquiry
	<ul style="list-style-type: none"> ● Repayment History Enquiry

3. What are the fees and charges?

We want to encourage our customers to experience the convenience of online banking hence our Personal Online Banking is available to you free of charge*.

*The standard commission/transaction fees for certain services such as International remittance and CNY Pre-Settlement will apply.

4. What are the service hours for Personal Online Banking?

Our Personal Online Banking is available around-the-clock, seven days a week. However, some of the transactions listed below are available within specific hours.

Transfer	Transaction Time
Transfer to own account (same currency) with the Bank	● 24 x 7, 7 days a week
Transfer to own account (cross currency) with the Bank	● 0700hr - 2400hr (Monday to Friday)
Transfer to other accounts within the Bank	● 24 x 7, 7 days a week
FAST/PayNow Funds Transfer to Local Bank Accounts	● 24 x 7, 7 days a week
GIRO Funds Transfer to Local Bank Accounts	● 24 x 7, 7 days a week
MEPS Funds Transfer to Local Bank Accounts	● 0800hr - 1500hr
Remittance	Transaction Time
International Remittance	● 0700hr - 2400hr (Monday to Friday)
CNY Pre-Settlement	● 24 x 7, 7 days a week
Cheque Service	Transaction Time
Stop Cheque Service	● 0900hr - 1700hr (Monday to Friday)
Bill Payment	Transaction Time
Bill Payment to Billing Organisations	● 24 x 7, 7 days a week

Note: GIRO/MEPS funds transfer to local bank accounts and Bill Payment to other Billing Organisations imitated on weekends or public holidays will only be processed on the next business day.

5. How many accounts can I link to my Personal Online Banking?

You can link up to 20 accounts in your Personal Online Banking including different types of bank cards and bank accounts.

Daily Transaction Limit

1. What is the Daily Transaction Limit for Electronic Banking Service?

This is the limit set for the total amount that you can transact for each type of electronic service per day, excluding transfer of funds to your own BOC accounts.

Our Daily Transaction Limit is classified into two individual channels i.e. Personal Online Banking Service and BOC Mobile Banking Service. Each of these electronic channels will have its own Daily Transaction Limit.

Type of Transaction	Personal Online Banking Maximum Daily Transaction Limit	Mobile Banking Maximum Daily Transaction Limit	Combined Maximum Daily Transaction Limit
Transfer to your own account within the Bank (same or cross currency)	No Limit	No Limit	No Limit
Transfer to other accounts within the Bank	SGD100,000	SGD100,000	SGD200,000
GIRO/MEPS/FAST/PayNow Funds Transfer	SGD100,000	SGD100,000	SGD200,000
Bill Payment	SGD25,000	SGD25,000	SGD50,000
International Remittance	SGD50,000	SGD50,000	SGD100,000
CNY Pre-Settlement	SGD50,000	SGD50,000	SGD100,000

This is the limit set for the total amount that you may transact for any combination of services performed via our Electronic Banking Services in a day. This limit will exclude transfer of funds within your own BOC accounts.

For your information, the daily transaction limits will be determined by the Bank. Please note that the Bank reserves the right to change this Daily Transaction Limits anytime without prior notice. You can customise the limit per transaction via BOC Personal Online Banking.

2. How does the implementation of the Daily Transaction Limit benefit me?

The implementation of the Daily Transaction Limit is an enhancement to the security measures taken to protect you when you perform transactions via our Electronic Banking Channels, giving you a greater peace of mind.

3. How can I change my limit per transaction?

If you will like to increase/decrease the Limit per transaction for each of the electronic banking services, please log in to Personal Online Banking/Personal Mobile Banking. Click on **Service Setting – Transaction Limit Setting**.

For your information, the maximum Daily Transaction Limit set by the Bank cannot be changed or customised.

4. What are the transactions available for me to change my limit per transaction? What is the maximum limit for each type of transaction?

Below is the list of transactions and their respective maximum limits per transaction which you can customise via BOC Internet Banking.

Electronic Channel	Type of Service	Default Limit per transaction(SGD)	Maximum Transaction Limit (SGD)
Personal Online Banking	Transfer to Other Payee within Bank	5,000	100,000
	Transfer to Other Banks	5,000	100,000
	International Remittance	5,000	50,000
	CNY Pre-Settlement Remittance	5,000	10,000
	Bill Payment	5,000	25,000

Mobile Banking	Transfer to Other Payee within Bank	5,000	100,000
	Transfer to Other Banks	5,000	100,000
	International Remittance	5,000	50,000
	CNY Pre-Settlement Remittance	5,000	10,000
	Bill Payment	5,000	25,000

Login

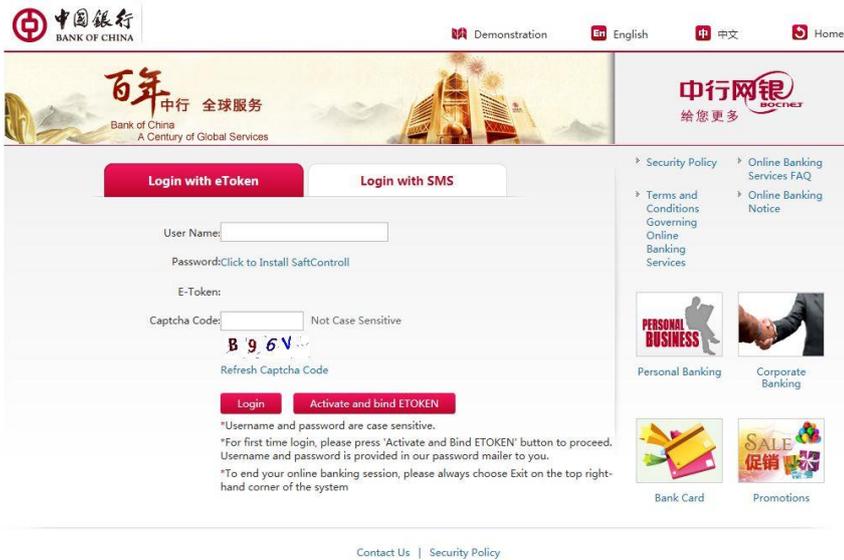
1. How do I access Personal Online Banking for the first time?

You can apply for our Personal Online Banking at any BOC branch. Upon receiving your Personal Online Banking eToken, temporary username and password in the Pin Mailer, you can start using the service right away.

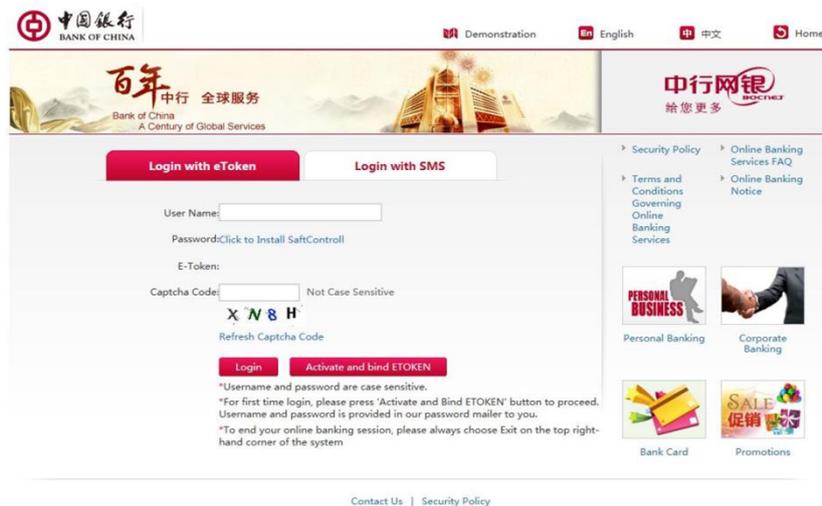
Access Singapore Bank of China Personal Online Banking via the link at <http://www.bankofchina.com/sg>. You will need to install a security applet when you log in to Bank of China Personal Online Banking for the first time.

Please follow these steps:

STEP 1: Click on '**Click to install Safe Control**'.

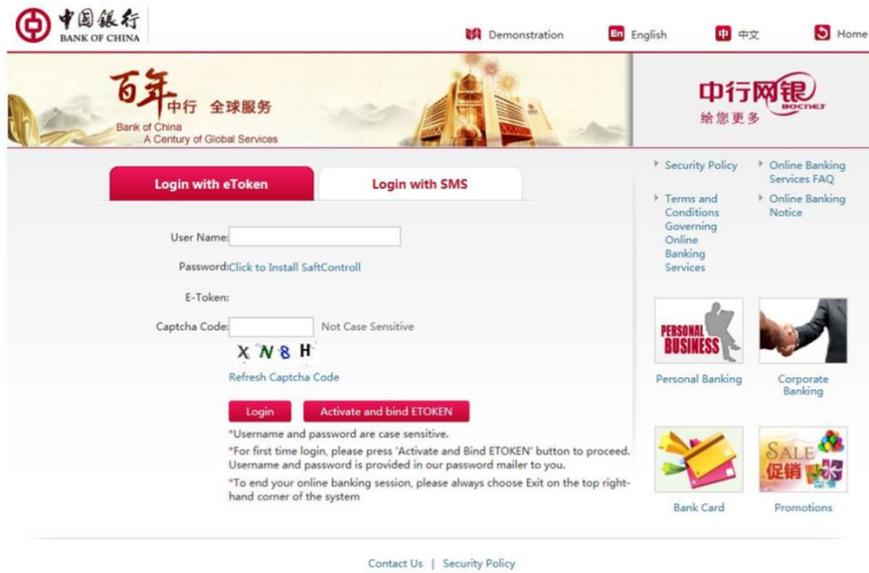


STEP 2: Click 'Save' to save the Security Applet.

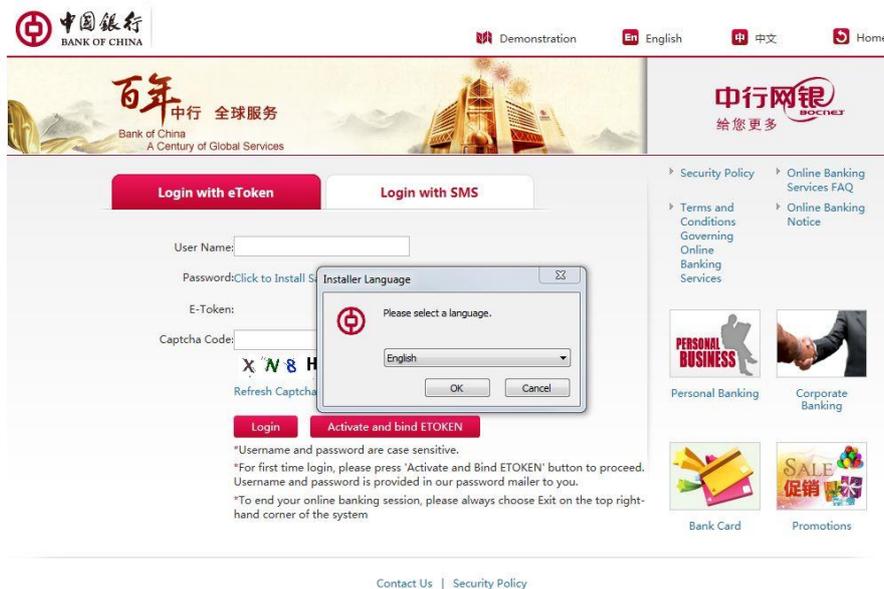


STEP 3: You will see a dialogue box 'Do you want to allow the following program to make changes to this computer?' Click 'Save' to proceed.

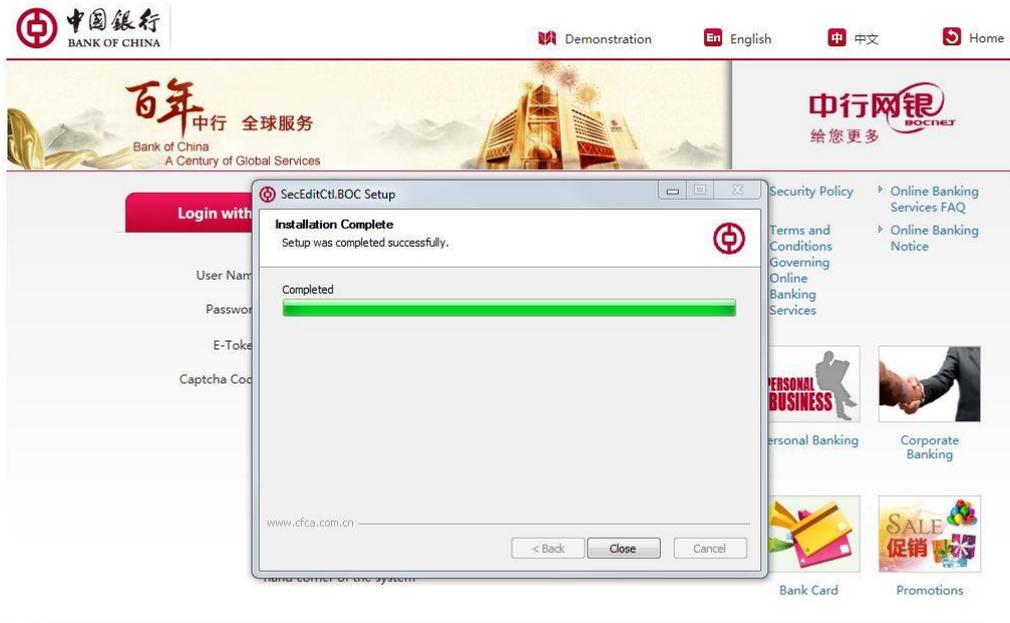
STEP 4: After you have downloaded the Security Applet, click on 'Run' to install.



STEP 5: Please select the preferred language as '**English**'.



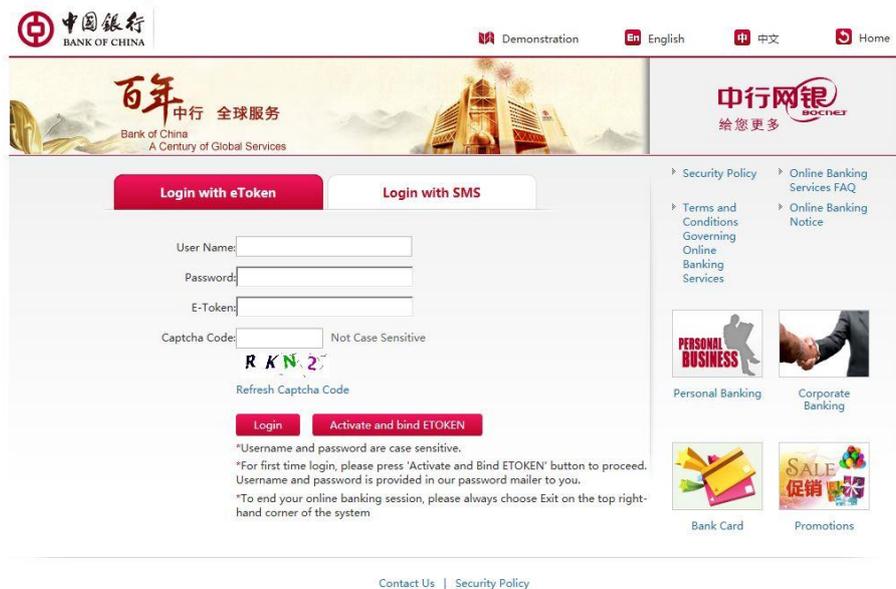
STEP 6: After installation of the Security Applet, click '**Close**' to close the setup box.



STEP 7: Upon completing the Security Applet installation, you may be prompted by Internet Explorer to 'Enable' or 'Don't Enable' the Security Applet. Click 'Enable'.

STEP 8: Proceed to the User Login screen.

- Enter the default Username and Password from Pin Mailer.
- Press Power button on the eToken and click '**Login OTP**' to generate an eToken PIN.
- Enter the Verification Code shown on the screen.
- Click on '**Login**' to log in to our Personal Online Banking.



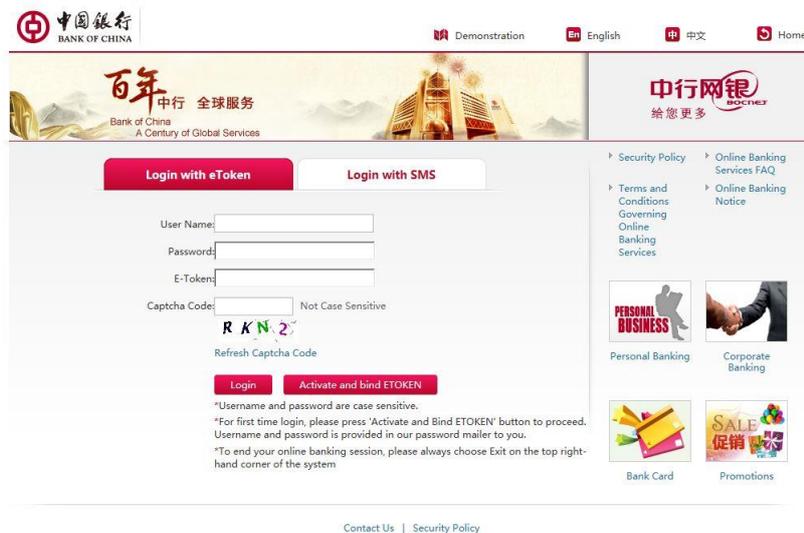
2. How do I perform a One-Time Activation for my eToken?

You are required to perform a one-time activation for your eToken only if you have received your eToken via post.

If the message on your eToken is shown as "Thank you for using BOC eToken", this indicates that your eToken has already been activated so you do not need to "Activate and bind eToken". You can login immediately to your Online Banking platform.

If the message on your eToken is shown as a 12 digits Activation Code XXXX XXXX XXXX, then you will need to click on "Activate and bind eToken" to perform a One-Time Activation for your eToken.

STEP 1: Click on 'Activate and bind ETOKEN'.



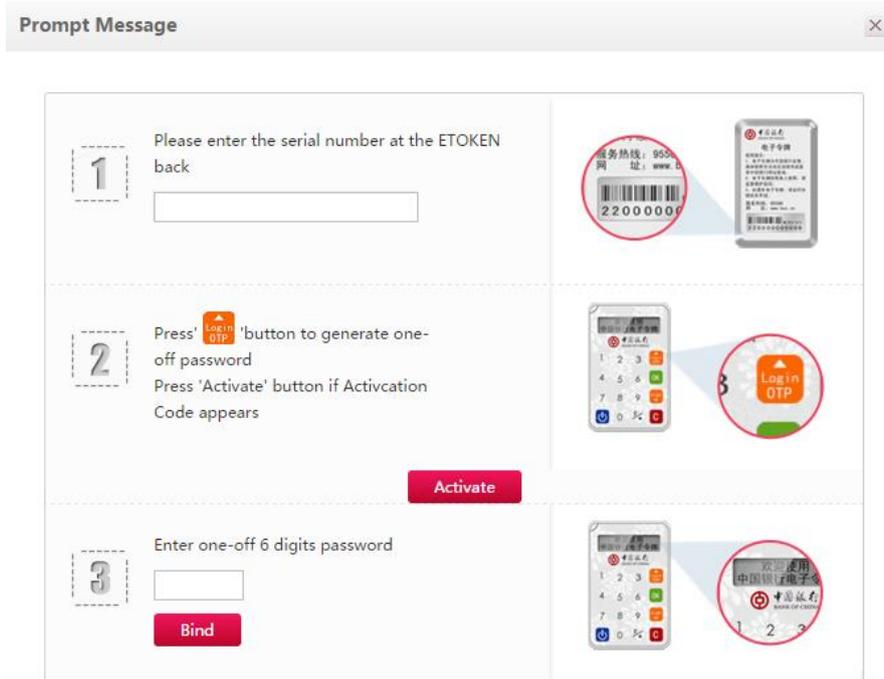
STEP 2: Input your Username, Password and certification code, click 'Login' to proceed.



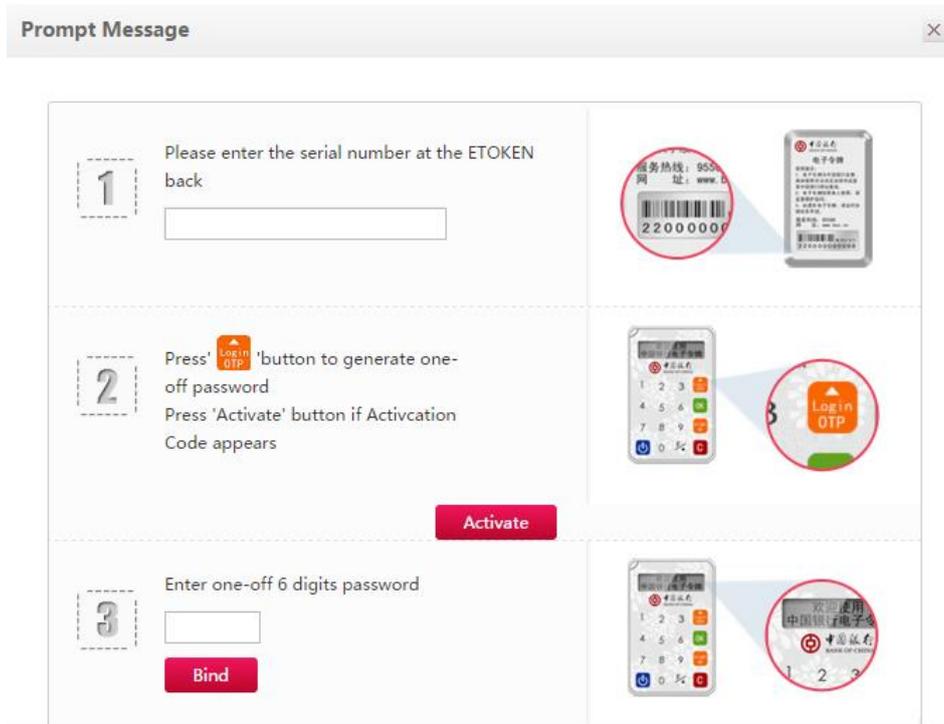
For existing customers with the old eToken, there will be a prompt screen for you to key in an OTP using the old eToken.



STEP 3: Key in the serial number printed at the back of the new E-Token.



STEP 4: Click on 'Activate'.



STEP 5: Press the 'Power' button on the eToken and enter the Application code that appears on the eToken onto your computer screen.

Click 'Obtain Activation Code'.

Prompt Message

1	Please enter Activate application code and press 'Obtion Activate Code'	激活请求码 2837 5984 9016
2	Activation code is: Please press 'OK' button, enter activation code Press 'OK' button to submit	请输入激活码 ----- 请输入激活码 6739 9687 2056
3	ETOKEN Activated if the activation code is correct,otherwise press 'OK' enter Activation Page until succeed. Next	令牌激活成功! 欢迎使用 中国银行电子令牌

STEP 6: Your Activation code will be shown on the screen. Press 'OK' on the eToken and enter the Activation code onto the eToken.

Press 'OK' to submit.

Prompt Message

1	Please enter Activate application code and press 'Obtion Activate Code'	激活请求码 2837 5984 9016
2	Activation code is: 941986799409 Please press 'OK' button, enter activation code . Press 'OK' button to submit	请输入激活码 ----- 请输入激活码 6739 9687 2056
3	ETOKEN Activated if the activation code is correct,otherwise press 'OK' enter Activation Page until succeed. Next	令牌激活成功! 欢迎使用 中国银行电子令牌

STEP 7: Press **'Next'** to proceed.

Prompt Message [X]

1	Please enter Activate application code and press 'obtion Activate Code' 59259879316: Obtion Activation Code	激活请求码 2837 5984 9016
2	Activation code is: 941986799409 Please press' OK 'button, enter activation code . Press' OK 'button to submit	请输入激活码 ----- 请输入激活码 6739 9687 2056
3	ETOKEN Activated if the activation code is correct,otherwise press' OK 'enter Activation Page until succeed. Next	令牌激活成功! 欢迎使用 中国银行电子令牌

STEP 8: Press the **"Power"** button on your new eToken. The message **'Thank you for using BOC ETOKEN'** will be displayed on the eToken.

- a. Press the **'Login OTP'** button on the eToken to generate an OTP (One Time Password).
- b. Enter the OTP on the screen.
- c. Click **'Bind'**.
- d. You have successfully activated your eToken.
- e. You can now log in to Bank of China Personal Online Banking with your new eToken.

Please contact our 24-hour customer service hotline at **1800 66 95566** or **+ (65) 677 95566** (from overseas) for assistance on Bank of China Personal Online Banking.

3. What is the Electronic Banking Services Pin Mailer?

The Electronic Banking Services Pin Mailer consists of the following:

a. Temporary username for Personal Online Banking/Mobile Banking

This is a 9/10 digit number issued to each registered customer. This number is used for the purpose of identifying our customers when activating their Electronic Banking Services online.

b. Temporary password for Personal Online Banking/Mobile Banking

This is a unique random 8-character alphanumeric password generated during registration, to be used for the first-time activation or login for Bank of China Electronic Banking Services together with your temporary username.

4. What can I do if I am not able to log in to Personal Online Banking with the correct credentials?

For security reason, if you have logged in with your Personal Online Banking credentials (username/password/eToken OTP) unsuccessfully for 5 times in a day, your Personal Online Banking service will be temporarily locked and only be released the following day.

If you have tried to log in with your credentials for a total of 15 times consecutively, your Personal Online Banking service will be disabled and you would need to proceed to one of our branches to unlock your Personal Online Banking service.

If you have entered the correct credentials but you still encounter "**Password is invalid**", please try the following:

- a. Check that you have accessed our website from **www.bankofchina.com/sg**
- b. Remove the security applet from Control Panel and reinstall. Follow the instructions on how to access Bank of China Personal Online Banking for the first time.
- c. Clear your browsing history and log in again

Please contact our 24-hour customer service hotline at **1800 66 95566** or + **(65) 677 95566** (from overseas) for assistance.

5. Can I change my username and password?

You are allowed to change your username only once during your first time login.

To reset your password, you can log in to our Personal Online Banking and select **Service Setting > Change Password** in the Service Setting menu.

The new password will take effect upon your next login to Personal Online Banking.

6. How can I customise my Home Page?

By default, there are 5 frequently used functions that are customised for your easy access:

- a. Accounts Overview
- b. Accounts Management
- c. Transfer & Remittance
- d. Credit Card Repayment
- e. Stop Cheque Payment

You can select up to 10 new favourite shortcuts on your Home Page simply by dragging and dropping your favourite functions from the navigation menu onto the Personalized Shortcuts boxes.

Authentication Methods (eToken & SMS OTP)

1. What is the Two-Factor Authentication and how does it work?

Two-Factor Authentication (2FA) provides an additional layer of security for verifying the identity of a Bank of China Personal Electronic Services customer. You can find out more about our 2FA from [here](#).

2. What is SMS OTP?

You are now able to conveniently login using an SMS OTP delivered via your registered mobile phone to perform simpler 'low-risk' enquiries and transactions. For other transactions that are deemed of 'higher-risk', the use of your eToken will still be required.

3. How do I update my mobile phone number to receive SMS OTP?

You can update your mobile number at any BOC branch.

4. How fast will I be able to receive the SMS OTP?

You should receive your SMS OTP within few seconds to your registered mobile phone number.

As the OTP is delivered using SMS, the delivery time will be dependent on the mobile operator's network condition.

5. Is this SMS OTP service chargeable?

This service is currently offered free of charge but you may incur SMS charges from your mobile operators.

6. Which mobile service providers support SMS OTP?

SMS OTP is supported by all mobile service providers in Singapore. If you are using an overseas mobile service provider, your service provider must be on a GSM network and must provide SMS service.

Online Services

My Accounts

1. Can I see a summary of all my accounts?

You will be able to view a summary of your BOC accounts in Accounts Overview once you have logged in to our Personal Online Banking.

2. Which of my BOC accounts can I view on Personal Online Banking?

You will be able to view all these accounts:

- a. Singapore Dollar Deposit Account
- b. Singapore Dollar Term Deposit
- c. Foreign Currency Deposit Account
- d. Foreign Currency Term Deposit
- e. Loan Account
- f. Credit Card
- g. Debit Card

3. How far back can I view my account history?

You can view transactions performed up to 12 months from the date of enquiry for your account(s).

4. How can I link/unlink my Savings, Current, Multi-Currency Savings and Loan accounts on Personal Online Banking?

Click on **My Accounts > Accounts Management** to link or unlink these accounts.

Funds Transfer

1. What are the types of funds transfers that can be performed in Personal Online Banking?

You can transfer funds between your own BOC accounts, to any 3rd party BOC accounts and to any GIRO-participating bank accounts.

For transfers between your own BOC accounts and 3rd party BOC accounts, the funds will be credited immediately (same currency transfer).

You can choose to transfer your funds immediately between your own BOC accounts or select the scheduled period that you prefer.

For transfers to other FAST participating bank accounts, the funds will usually be available within minutes, subject to the receiving bank. For transfers to other GIRO participating bank accounts, the funds will usually be available 2 to 3 business days later, subject to the receiving bank.

For transfer to other MEPS participating bank accounts, the funds will be credited to your receiving bank within the same business day if the transfer is performed before 3pm. MEPS funds transfer to local bank accounts initiated on weekends or public holidays will only be processed on the next business day.

There are no service charges for these services currently.

2. How do I perform a 3rd party funds transfer?

You will need to pre-register the payee in Payee Management before you can perform a funds transfer.

Click on **Transfer & Remittance > Payee Management > Frequent Payees for Domestic Transfer**. Provide your Payee Bank Code/Name, Payee Branch Code, Payee Account Number and Payee Name during registration for 3rd Party Funds Transfer.

For transfer within the bank, the payee's name should be the same as the name that is provided to the bank during account opening.

The payee's name must be in English and capitalized.

3. When can I perform a funds transfer?

Our Personal Online Banking is available around-the-clock, seven days a week. However, some of the transactions listed below are available within specific hours.

Transfer	Transaction Time
Transfer to own account (same currency) with the Bank	● 24 x 7, 7 days a week
Transfer to own account (cross currency) with the Bank	● 0700hr - 2400hr (Monday to Friday)
Transfer to other accounts within the Bank (same currency)	● 24 x 7, 7 days a week
Transfer to other accounts within the Bank (cross currency)	● 0700hr - 2400hr (Monday to Friday)
FAST Funds Transfer to Local Bank Accounts	● 24 x 7, 7 days a week
GIRO Funds Transfer to Local Bank Accounts	● 24 x 7, 7 days a week
MEPS Funds Transfer to Local Bank Accounts	● 0800hr - 1500 hr
Remittance	Transaction Time
International Remittance	● 0700hr - 2400hr (Monday to Friday)
CNY Pre-Settlement	● 24 x 7, 7 days a week
Cheque Service	Transaction Time
Stop Cheque Service	● 24 x 7, 7 days a week
Bill Payment	Transaction Time
Bill Payment to other Billing Organisations	● 24 x 7, 7 days a week

Note: GIRO funds transfer to local bank accounts and Bill Payment to other Billing Organisations initiated on weekends or public holidays will only be processed on the next business day.

4. How do I know the exchange rate for the transactions performed in different currencies?

The foreign exchange rate displayed online is only indicative and does not represent the actual rate that will take effect on your transfer. The exchange rate will be subject to the Bank's prevailing exchange rate as of the date and time of processing.

International Remittance

1. What are International Remittance and CNY Pre-Settlement?

International Remittance is a service offered by the bank to provide global remittance services in various currencies across borders.

You can choose to transfer CNY funds to China directly and enable the beneficiary to receive money in the CNY by remitting SGD/USD from Singapore with our CNY Pre-Settlement service.

The funds will reach the beneficiary approximately 4 to 5 days later depending on when the beneficiary's bank will release the funds.

Note:

1. For remittance in CNY to mainland China, kindly choose CNY Pre-Settlement. **You will not be able to remit CNY to China using International Remittance; the funds will be rejected and refunded back to your debiting account.**
2. For CNY Pre-Settlement, you may choose Bank of China, Agricultural Bank of China, Industrial & Commercial Bank of China or China Construction Bank Corporation as the beneficiary bank.
3. For CNY Pre-Settlement, please input the name of the payee as per the records maintained with the account opening bank. Please input the Chinese characters correctly if the name is in Chinese. Personal CNY Pre-Settlement remittance transaction amounts will be taken into account and managed with the payee's annual personal foreign exchange settlement limit.
4. Terms and Conditions Governing Accounts will apply.

2. What are the fees and charges for these services?

The fees and charges are as follows:

Fees and Charges	
International Remittance	Fee-Free*
CNY Pre-Settlement Remittance	Fee-Free*
Other Charges	Fee-Free*
Agent Bank Charges	Where applicable

* All fees are currently waived until further notice.

3. How do I perform an International Remittance, CNY Pre-Settlement and CNY Direct Remittance?

You will need to pre-register the payee in Payee Management before you can perform an International Remittance.

For **International Remittance**, click on **Transfer & Remittance > Payee Management > Frequent Payees for International Remittance**. Provide your Payee Name, Payee Account Number, Payee's Bank SWIFT Code and Payee's Telephone number during registration.

For **CNY Pre-Settlement**, click on **Transfer & Remittance > Payee Management > Frequent Payees for CNY Pre-Settlement**. Provide your Payee's Bank, Payee Name (For PRC citizens, name is required in Chinese characters), Payee Account Number, Payee's Telephone number and Payee's ID type, Country/Region (Nationality) and ID number during registration.

4. When can I perform International Remittance?

Our Personal Online Banking is available around-the-clock, seven days a week. However, some of the transactions listed below are available within specific hours.

Remittance	Transaction Time
International Remittance	• 0700hr - 2400hr (Monday to Friday)

5. What is the transfer limit?

These services are subject to the limits as shown in the table below:

Type of Transaction	Personal Online Banking Maximum Daily Transaction Limit	Mobile Banking Maximum Daily Transaction Limit	Combined Maximum Daily Transaction Limit
International Remittance	SGD50,000	SGD50,000	SGD100,000
CNY Pre-Settlement	SGD50,000	SGD50,000	SGD100,000

Note: The limits are determined by the Bank and you will not be able to change the limits. The Bank will regularly review these limits and, for security reasons, may change the maximum transaction limits that can be made through the service.

6. How do I know the exchange rate for the transactions performed in different currencies?

The foreign exchange rate displayed online is only indicative and it does not represent the actual rate that will take effect on your transfer. The exchange rate will be subject to the Bank's prevailing exchange rate as of the date and time of processing.

7. Can my remittance be reversed and refunded?

You will not be able to request for a reversal or refund. Remittance will only be returned if any beneficiary details are incorrect. Refunds of the transaction will be made only after the Bank receives confirmation from its correspondent or agent that the funds transferred are at the Bank's free disposal. Refunds are made subject to payment of the Bank's charges and expenses and at the Bank's prevailing buying rate for that currency.

Refunds will be made in Singapore Dollars ("SGD") or in the currency which the transaction was effected.

Bill Payment

1. What is Bill Payment?

Bill payment is a free service that is available in our Personal Online Banking to allow you to make payment to any of our participating billing organisations.

All that you need is a SGD Current or Savings Account for payment and the bill reference number.

2. Who can I pay to?

You can pay your bills to any of our participating billing organisations. Look out for more participating billing organizations as we are constantly enhancing our bill payment service.

Bill Organisation	Abbreviation	Bill Reference Number
Telecommunication / Internet		
Mobile One (M1)	M1	9 digit account number
Pacific Internet	PI	Account number with billing corporation as shown on statement
Phoenix Communications	PXC	Bill account number
Singtel	ST	8 digit account number, e.g. 12345678
StarHub Ltd	SHB	11 characters including dot, e.g. 1.xxxxxxxxA
Sunpage	SUN	Bill account number
Credit Cards		
DBS Credit Cards	DBSC	15 or 16 digit DBS credit card number (without hyphens)
POSB Credit Cards	POSB	15 or 16 digit POSB credit card number (without hyphens)
BOC Credit Cards	BOC	16 digit credit card number (without hyphens)
CIMB Credit Cards	CIM	16 digit credit card number (without hyphens)
HSBC Credit Cards	HSB	16 digit credit card number (without hyphens)
ICBC-Spore Cards	ICBS	16 digit credit card number (without hyphens)
ICBC-Renminbi Cards	ICBR	16 digit credit card number (without hyphens)
Maybank Credit Cards	MYB	16 digit credit card number (without hyphens)
OCBC Credit Cards	OCB	16 digit credit card number (without hyphens)
OCBC Plus	OCBP	16 digit credit card number (without hyphens)
UOB Credit Cards	UOB	15 or 16 digit credit card number (without hyphens)
SCB Credit Cards	SCC	16 digit credit card number (without hyphens)
Diners Club	DCPL	14 digit card number
Department Stores / Supermarkets		
Courts (S) Pte Ltd	CTS	12 digit reference number
Hospitals / Polyclinics		
Changi General Hospital	CGH	Tax invoice number
KK Women's & Children's Hospital	KKH	Case / Tax invoice number
National Heart Centre	NHC	Bill account number
Government / Statutory Boards		
IRAS - Income Tax (Tax Ref No.)	ITX	Personal Tax Reference No. as provided by billing corporation
IRAS - Others (Payment Voucher No.)	PTX	14 digit payment slip number, e.g. 12345678901234
Utility		
Singapore Power Services (SP Services)	SPS	9 or 10 digits account number
Press		
Singapore Press Holdings	SPH	Bill account number

3. How do I add new billing organizations that I wish to pay?

You will have to perform a one-time initial set up to add the billing organization that you wish to make payment to in our Personal Online Banking.

Click on **Bill Payment > Bill Payee Management**, select the billing organization and provide the bill reference number.

4. How do I pay my bills using the Bill Payment service?

Go to Bill Payment and select the billing organization that you have setup in Bill Payee Management. Provide the payment amount to complete your bill payment process.

5. Is the payment effected immediately after I perform a Bill Payment?

Please allow at least 4 to 5 working days from the day of your payment date for the billing organization to receive your payment.

To ensure sufficient time for your billing organization to process your payment, we would advise that you effect your payment 5 working days in advance.

6. Can I make scheduled bill payment?

Yes, you can select immediate payment or scheduled payment when making a new bill payment. The scheduled payment function supports scheduled bill payment from T+3 to T+29.

7. How can I edit or cancel my unprocessed scheduled bill payment?

You can go to the scheduled bill payment management to edit your scheduled date or cancel your unprocessed bill payment.

Term (Time) Deposit

1. Do I need to be an existing Bank of China customer to place a Time Deposit online?

Yes, you will need to be an existing Time Deposit account holder to enjoy this service. You need to place a minimum of 10,000 units for all foreign currencies except for Japanese Yen, which requires 2.5 million units.

You can place a SGD Time Deposit up to a maximum of SGD50,000 per placement.

2. What are the available foreign currencies for Foreign Currency Time Deposit placement?

- a. Australian Dollar
- b. Canadian Dollar
- c. Euro
- d. Japanese Yen
- e. New Zealand Dollar
- f. Sterling Pound
- g. Swiss Franc
- h. US Dollar

3. When can I perform a Time Deposit placement?

You can place your Singapore Dollar Time Deposit via Personal Online Banking anytime and anywhere.

For Foreign Currency Time Deposit placements, you will have to place your deposit from Mondays to Fridays (excluding public holidays) between 9am and 5pm.

4. Can I terminate my Time Deposit prematurely?

Yes, you can terminate your Term Deposit prematurely but early withdrawal fee may apply.

5. What happens to the funds when the Time Deposit I placed online matures?

Your Time Deposit account will be automatically renewed at the prevailing interest rates for the same tenure.

Global Service

1. What is Global Service?

Global service will enable you to link and view your Bank of China accounts from different countries/regions under a consolidated site at Bank of China Singapore.

You must accept the Open Global Service Terms and conditions before you can apply for a global service account to link your global accounts to our global service.

2. How to join Global Service?

Simply click on **Global Service > Open Global Service** to access Global Service. You will need to provide a Global Account Name and provide your eToken password.

Next, proceed to **Global Service > Request to join** to open or terminate a Global Service account.

3. What is Global Account Management?

You will be able to manage all your global accounts with this function. You can link or unlink your global account(s) and view the transaction details and account details from here.

Cheque Service

1. How can I perform a stop cheque payment with my Personal Online Banking?

In the event that the cheque is lost, stolen or destroyed, you may request for cheque payment to be stopped. A stop cheque payment will not be processed if the cheque is found to have been cleared.

Simply click on **Cheque Service > Stop Cheque Payment** in Internet Banking, provide the 10 or 11 digit account number (Please refer to your cheque book for this number) + 6 digit cheque number to perform a stop cheque payment.

2. What are the fees and charges for cheque services?

A stop cheque fee of S\$40 will be imposed and deducted from the cheque account.

Cheque service will be deducted from the cheque account. If there is insufficient balance, the transaction will be rejected.

Service Setting

1. How can I change my Personal Online Banking password?

You can change your password when you login to Personal Online Banking under **Service Setting > Change Password**. Your new password will be effective the next time you login.

2. What is the purpose of the new account number versus the old account number?

You can enquire on your original account number corresponding to your new account number conveniently via our Personal Online Banking.

3. How can I register for Bank of China SMS OTP?

Registration via Personal Online Banking:

Step 1: Log in to Bank of China Singapore Online Banking. Click "Service Setting" and select "SMS OTP Management".

Step 2: Read and accept the Terms and Conditions Governing Electronic Banking Services.

Step 3: Confirm the registered mobile number that you have maintained with the Bank.

Step 4: Provide your 2FA from your eToken to complete the registration.

Note: If you need to update your mobile number, please visit any of our BOC branches.

Registration at a BOC branch:

Step 1: Proceed to any BOC branch and apply for SMS OTP service on-the-spot.

Step 2: After you have registered for our SMS OTP service, you will be able to receive SMS OTP immediately.

Credit Card

1. What are the credit card services available online?

- a. Cards Balance Enquiry
- b. Cards Transaction History
- c. Cards Details
- d. Cards Payment

2. How can I link my credit card(s) to Personal Online Banking?

Proceed to any BOC branch with your credit card(s) and NRIC/Passport to link your credit card(s) to our Personal Online Banking. Please note that this service is available to primary cardholders only.

3. How do I view my credit card details?

To check your credit card account details, click on **Credit Card > Credit Card Overview**. You will be able to view the details of your Account Information, Outstanding Statement and Past Statements.

You can also create an alias for your different credit cards for easy reference while you perform an enquiry or transaction.

Please note that you will not be able to view your supplementary card(s) details in Personal Online Banking.

4. How do I pay my credit card(s) online?

Click on **Credit Card >Credit Card Repayment**, select the debit card that is tagged to your list of pay-out account for your credit card repayment.

You will need to link your banking accounts to the debit card before you can perform a credit card payment.

Click on **Debit Card Service > Link Bank** Accounts to link/unlink your banking accounts.

There are two repayment types:

Active repayment means that you can transfer funds from your debit card to pay for credit card bill based on your monthly statement record via GIRO.

Automatic repayment means that you can select the full amount repayment or minimum repayment amount, and authorise the bank to automatically deduct a certain amount from your debit card any time before the statement due date.

5. How far back can I retrieve transactions for my credit card account?

You can view transactions performed up to 12 months from the date of enquiry for your card(s).

Debit Card

1. What are the debit card services available online?

- a. Cards Transaction History
- b. Cards Details
- c. Cards Payment
- d. Report Loss of Debit Card
- e. Transaction Limit Setting for Debit Card
- f. Enable/Disable overseas usage

2. How can I link my debit card to Personal Online Banking?

Click on **My Accounts > Accounts Management** to link your debit card to Personal Online Banking.

3. How do I view my debit card statement?

To check your debit card account details, click on **Debit Card Services > Transaction Details**. You will be able to view the details of your debit card.

You can also create an alias for your debit card in Debit Card Management for easy reference while you perform an enquiry or transaction.

4. How do I enable/disable overseas usage?

You can enable or disable overseas ATM access for your debit card easily. Click on **Debit Card Service > Overseas Use** to customise your overseas magnetic stripe transactions as well as overseas cash withdrawals duration settings.

5. What is the transaction limit setting?

You can customise your debit card withdrawal, consumption and transfer limits in CNY or local currency without hassle. Click **Debit Card Service > Transaction Limit Setting** to customise your settings.

Transaction Type	Default Limit	Maximum Limit
Withdrawal (in local currency)	2,000	10,000
Withdrawal (in CNY)	10,000	50,000
Consumption (in local currency)	2,000	15,000
Consumption (in CNY)	10,000	75,000
Transfer (in local currency)	2,000	10,000
Transfer (in CNY)	0	0

Loan Enquiry

1. What are the loan details that I can view?

You will be able to view your loan account summary and repayment history enquiry via Personal Online Banking.

Loan Account Summary

This summary will display details such as your loan account number, currency, current interest rate, next repayment date and amount, current outstanding loan balance and remaining loan term for the loan that you have selected to view.

Repayment History Enquiry

You will be able to view the repayment details for your loan such as repayment date, transaction currency, principal and interest repayment amount, outstanding principal balance and overdue interest amount.

2. Will I be able to view my outstanding loan?

Yes, you will be able to view outstanding loan accounts and print out the loan details via our Personal Online Banking.

You can view transactions performed up to 12 months from the date of enquiry for your account(s).

3. How do I make my loans payment via Personal Online Banking?

For payment of loans, you will need to transfer the funds into your designated BOC direct debit account for the loan repayment via Transfer & Remittance function. You are not able to pay directly into your loan account.

Technical

1. What hardware and software do I need to access Bank of China Personal Online Banking?

We recommend the following:

- 64 MB RAM or higher
- Computer with 500MHz processor or higher
- Internet connection of 28.8 kbps or higher
- The following operating systems:
 - a. Windows 7, Windows 8 and Windows 8.1 and above
 - b. Mac OS X 10.2, 10.3 and above

2. Will I be able to use other operating systems?

Bank of China Personal Online Banking was designed specifically for the hardware and software as indicated above. Other operating systems may not be compatible.

3. What display setting should I use for this service?

Bank of China Personal Online Banking website is optimised for view with screen resolution of 1024 x 768.

4. What browser should I use?

We recommend our customers to use the following browsers for optimal browsing:

- Google Chrome version 37 and above
- Internet Explorer version 11 and above
- Firefox version 31 and above
- Safari version 7 and above

For better internet banking experience, please update your browser to the latest version.

Browsers & Operating Systems		Compatibility with TLS 1.1 and TLS 1.2
Microsoft Internet Explorer (IE)	Microsoft Edge, Desktop and Mobile IE 11	Fully compatible with TLS 1.1 and TLS 1.2
	Desktop IE 8, 9 and 10	Follow the instructions below to achieve compatibility with TLS 1.1 and TLS 1.2: 1. Open Internet Explorer 2. From the menu bar, click Tools > Internet Options > Advanced tab 3. Scroll down to Security category , manually check the option box for Use TLS 1.1 and Use TLS 1.2 4. Click OK 5. Close your browser and restart Internet Explorer
		Not compatible for Windows Vista and XP
	Desktop IE 7 and below	Not compatible
	Mobile IE 10 and below	Not compatible

Mozilla Firefox	Firefox 27 and above	Fully compatible with TLS 1.1 and TLS 1.2
	Firefox 23 - 26	Follow the instructions below to achieve compatibility with TLS 1.1 and TLS 1.2: 1. Open Firefox 2. In the address bar, type about:config and press Enter 3. In the Search field, enter tls . Find and double-click the entry for security.tls.version.min 4. Set the integer value to 3 to force protocol of TLS 1.3 Click OK 5. Close your browser and restart Mozilla Firefox
	Firefox 22 and below	Not compatible
Google Chrome	Google Chrome 38 and above	Fully compatible with TLS 1.1 and TLS 1.2
	Google 22 - 37	Follow the instructions below to achieve compatibility with TLS 1.1 and TLS 1.2: 1. Open Google Chrome 2. Click Alt F and select Settings 3. Scroll down and select Show advanced settings 4. Scroll down to the Network section and click on Change proxy settings 5. Select the Advanced tab 6. Scroll down to Security category, manually check the option box for Use TLS 1.1 and Use TLS 1.2 7. Click OK 8. Close your browser and restart Google Chrome
	Google Chrome 21 and below	Not compatible
Google Android OS	Android 5.0 (Lollipop) and above	Fully compatible with TLS 1.1 and TLS 1.2
	Android 4.4 (KitKat) - 4.4.4	Compatible to TLS 1.1. Some Android 4.4.X is not compatible with TLS 1.1 and above
	Android 4.3 (Jelly Bean) and below	Not compatible
Apple Safari	OS X 10.9 (Mavericks) and above Desktop Safari 7 and above	Fully compatible with TLS 1.1 and TLS 1.2
	OS X 10.8 (Mountain Lion) and below Desktop Safari 6 and below	Not compatible
	iOS 5 and above Mobile Safari 5 and above	Fully compatible with TLS 1.1 and TLS 1.2
	iOS 4 and below Mobile Safari 4 and below	Not compatible

5. How to enable TLS 1.1 and TLS 1.2 for various browsers?

In order to transact with Bank of China securely, you will need to enable Transport Layer Security (TLS) 1.2.

General

1. What should I do if I notice discrepancies on my accounts?

Please contact our 24-hour customer service hotline at **1800 66 95566** or + **(65) 677 95566** (from overseas) to report the discrepancies. For best practices to safeguard your accounts and Personal Online banking service, please refer to our online security policy.