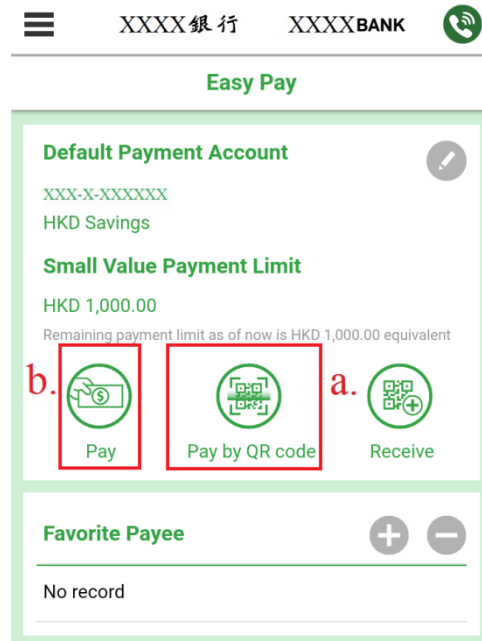
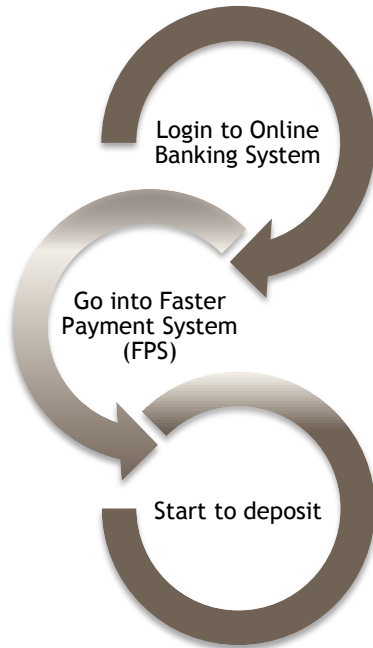


User Guide

Deposit with Faster Payment System

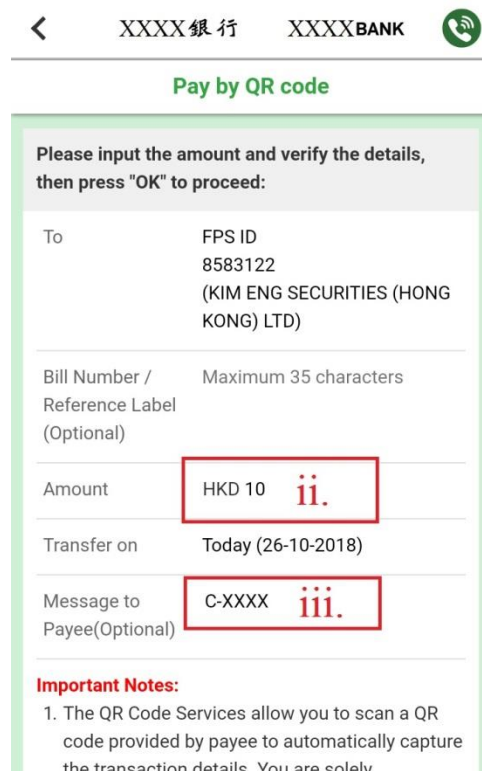
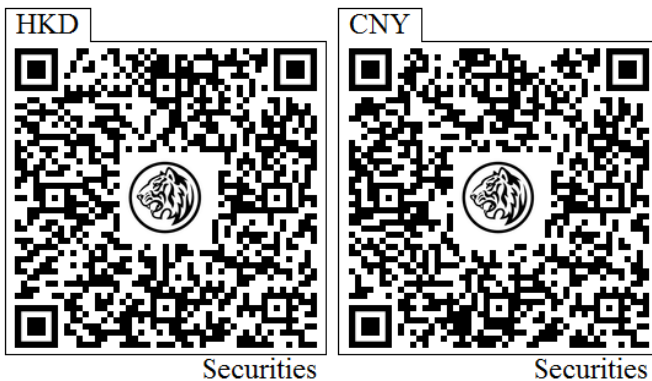
1. Login to Online Banking System
2. Go into Faster Payment System (FPS)
3. Start to deposit

2. Select paying method
 - a. Pay with QR code (See step 3)
 - b. Pay with FPS ID (See step 4)



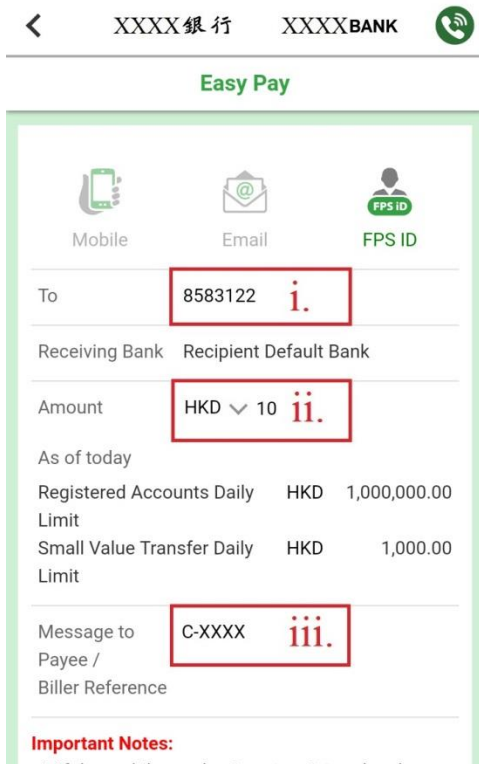
3.
 - a. Pay with QR code
 - i. Scan Kim Eng Hong Kong's QR code for payment

- ii. Input the amount
- iii. Input Kim Eng Hong Kong client's account number in "Reference"
- iv. Submit the Payment



4. b. Pay with FPS ID
 i. Input Kim Eng Securities (Hong Kong) Limited FPS ID

- ii. Input the amount
 iii. Input the account number in “Reference”
 iv. Submit the Payment



XXXX 銀行 XXXX BANK

Easy Pay

Mobile Email FPS ID

To 8583122 i.

Receiving Bank Recipient Default Bank

Amount HKD 10 ii.

As of today

Registered Accounts Daily Limit	HKD	1,000,000.00
Small Value Transfer Daily Limit	HKD	1,000.00

Message to Payee / Biller Reference C-XXXX iii.

Important Notes:

Securities (HKD) FPS ID

- 8583122

Securities (RMB) FPS ID

- 8796591

5. Deposit Confirmation:
 All deposits made after 4:30pm of a trading day will be processed and updated to clients' KEHK Accounts on the next trading day

After deposit, please inform us by any of the following methods:

1. Contact your Account Executive or Client Services Hotline
 +852 2268 0660

2. E-Mail to:
 deposit@kimeng.com.hk

Disclaimer for Faster Payment System

In addition and without prejudice to any right or remedy which Kim Eng Securities (Hong Kong) Limited and Kim Eng Futures (Hong Kong) Limited (collectively, “KEHK Members” and any one of them “KEHK Member”) may have (at law or otherwise in the relevant jurisdiction), KEHK Members shall not be liable whatsoever to any individual and/or entity by using FPS in respect of any Loss (defined herein below) suffered by the clients. Without prejudice to the generality of the foregoing, KEHK Members shall not, in any event, be liable to any clients whatsoever for any indirect or consequential Loss of any anticipated profits or punitive damages.

“Loss” in the foregoing means any and all losses, claim, liabilities, costs, charges and/or expenses of whosoever nature or howsoever arising, including profits or advantage which may be deprived or lost and/or legal fees on a full indemnity basis.

KEHK Members may accept payment and funds transfer using the Faster Payment System (“FPS”) in line with the following disclaimer of service:

1. This disclaimer limits the liability of each KEHK Member and its respective employees and agents in relation to any such use, information, goods and services.
2. KEHK Members accept payment and funds transfer in Hong Kong dollars and Renminbi.
3. For any third party deposit, KEHK Members reserve the right to obtain information from the account holder and / or other additional documents / information from the third party to confirm the identity of the third party. If Clients cannot provide documents / information or the documents / information provided is not accepted by us, KEHK Members reserve the right to return the fund. Clients are liable to all bank charges and related risk, including but not limited to any forced liquidation actions taken by us, resulting from failing to deposit fund timely to meet the margin requirement. KEHK Members are not responsible for all costs, interest charges of banks, personal loss between client and the third party incurred from the returning of fund. Please note that the time necessary for crediting fund to your account(s) will be increased due to the verification of third party deposit. All deposit will only be deposited to Client’s account for trading after passed KEHK’s compliance checking process as well as complying with relevant Anti-Money Laundering regulations.
4. KEHK Members reserve the right to suspend or terminate clients’ use of FPS for fund transfer or payment and /or impose such conditions or directions in relation thereto from time to time as it deems fit without giving any reasons or prior notice to clients and without being responsible in any way for any loss or damage whatsoever resulting therefrom. Clients accept that access and use of FPS will not necessarily be free from faults, errors, delays or defects in FPS design and engineering.
5. Clients may be exposed to and suffer risks associated with the FPS, including the failure of hardware, software systems and system failure with internet service providers. The result of any system failure may include situations where clients’ order will not be executed according to clients’ instructions or will not be executed at all. KEHK Members shall not be responsible for any losses or damages incurred or suffered as a result thereof.
6. The risk that messages sent over the internet may be delayed due to internet overloads, bottlenecks or for other reasons. KEHK shall not be responsible for any failure consequences of these delays, including without limitation delays for acceptance of payment or funds transfer via the FPS, delays in transmission of transmission of instructions/orders to the place of execution or the transmission of reports of execution to me/us due to any failure of communication facilities or any other delays beyond KEHK Members’ reasonable control.
7. Communications over the internet may be subject to transmission blackouts, interruptions, interceptions, or incorrect data transmissions due to the public nature of the internet or for other reasons that are beyond KEHK Members’ control. Funds transfer via the FPS and any messages sent over the internet cannot be guaranteed to be completely secure. Clients are responsible to bare the risk of any delay, loss, diversion, alternation, corruption or virus infection of any fund transfer, messages/ instructions either sent to or received from FPS. KEHK Members shall not be responsible for any losses or damages incurred or suffered as a result thereof.

8. The FPS Services might be subject to the charges and at the rates as prescribed by the bank or any other service providers from time to time and the customer is fully responsible for the same.
9. Clients are responsible for using the correct and up-to-date records in giving each payment or funds transfer instruction. Clients are solely liable for and will hold KEHK Members harmless from any incorrect payment or transfer affected by the service providers due to incorrect and outdated records. Clients further agree that clients will fully reimburse us any service charges and expenses imposed on us by the bank or any other service providers due to client's incorrect payment and/or transfer or client's cancellation instruction via FPS.
10. Regarding the QR code Service, client is fully responsible for ensuring that the captured data is accurate and complete before confirming any payment or funds transfer instruction. KEHK Members are not responsible for any error contained in such payment or funds transfer data.
11. Client confirmation and indemnity
 - i. Without reducing the effect of any indemnity given by client under the existing terms or any other rights or remedies that we may have under the Client Master Agreement, client will indemnify the relevant KEHK Member and its officers, employees and agents and hold each of them harmless against all liabilities, claims, demands, losses, damages, costs, charges and expenses of any kind (including legal fees on a full indemnity basis and other expenses reasonably incurred) which may be incurred or suffered by us or any of them and all actions or proceedings which may be brought by or against us or any of them as a result of or in connection with Client's use of the fund payment or transfer via FPS.
 - ii. The above indemnity does not apply to the extent that it is proved that any liabilities, claims, demands, losses, damages, costs, charges, expenses, actions or proceedings are direct and reasonably foreseeable arising directly and solely from our negligence or wilful default or that of our officers, employees or agents. The above indemnity shall continue to have effect after the termination of client's trading account with us.
(In case of discrepancy, English version shall prevail.)