

How to Login using Ayers Software Token

1. Go to our website : www.ocbcwhsb.com

Input your Account Number in User Name field e.g: “AI xxxxxx” ,

And input your Internet Login Password in Password field,

Then press **Login**

OCBCWING HANG
SHARES BROKERAGE

Internet Securities Trading System

Please Login

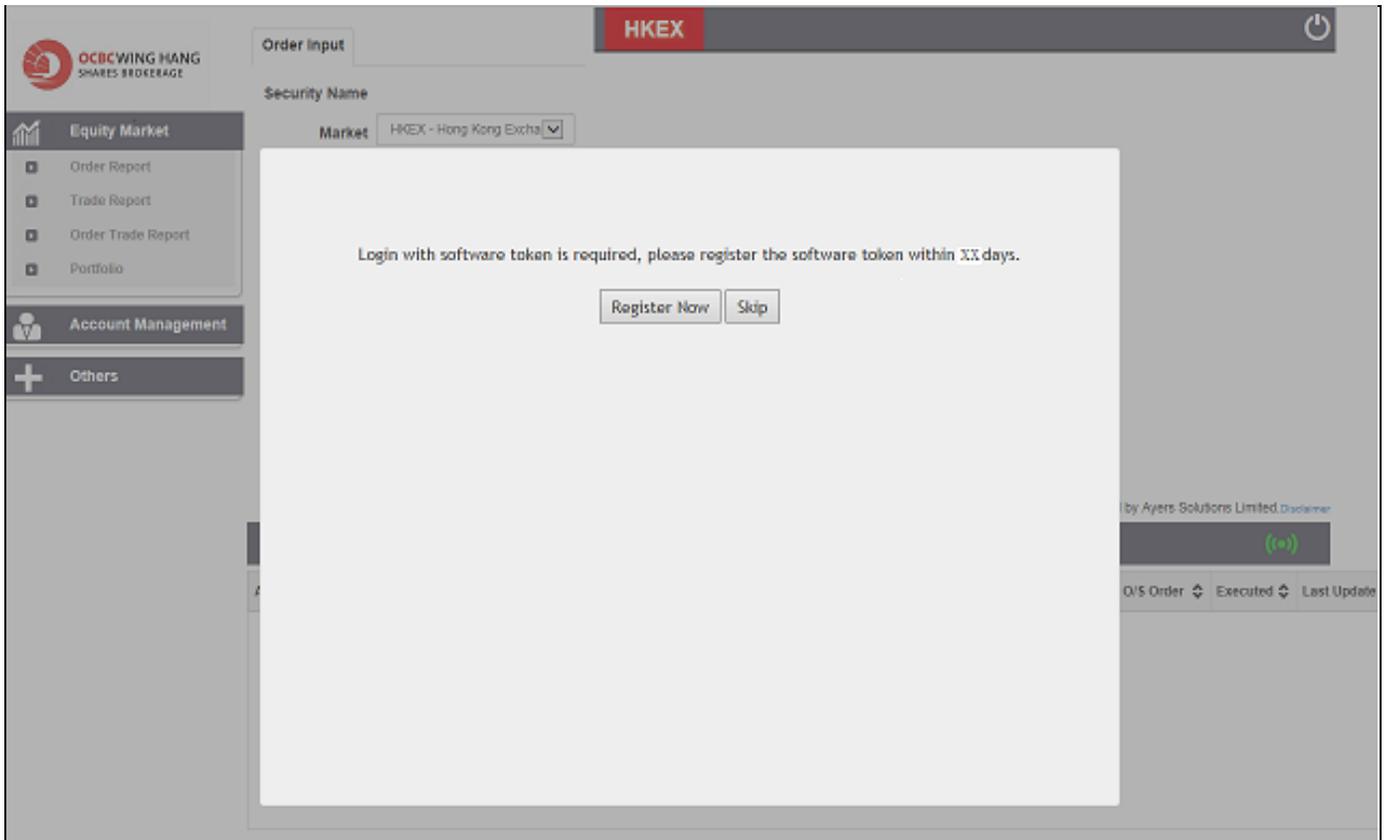
User Name : e.g. AIxxxxxx

Password :

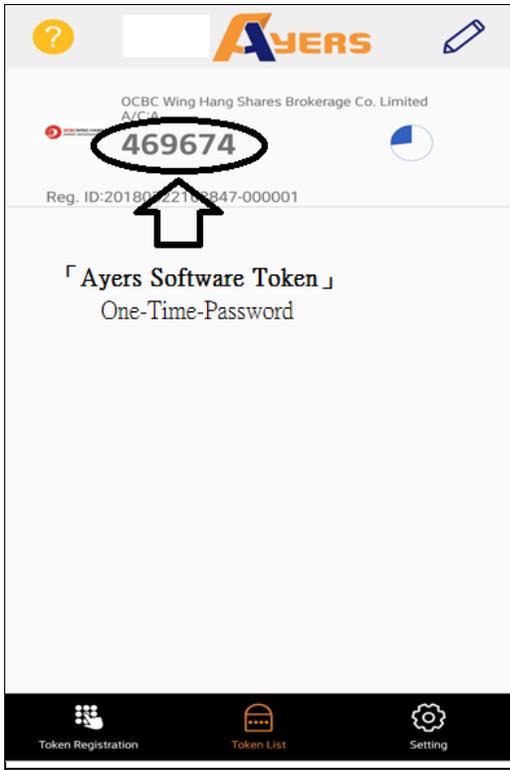
Normal Connect ▼

[Internet Trading Demo](#) | [FAQ](#) | [Order Type Definition](#) | Powered by **AYERS**

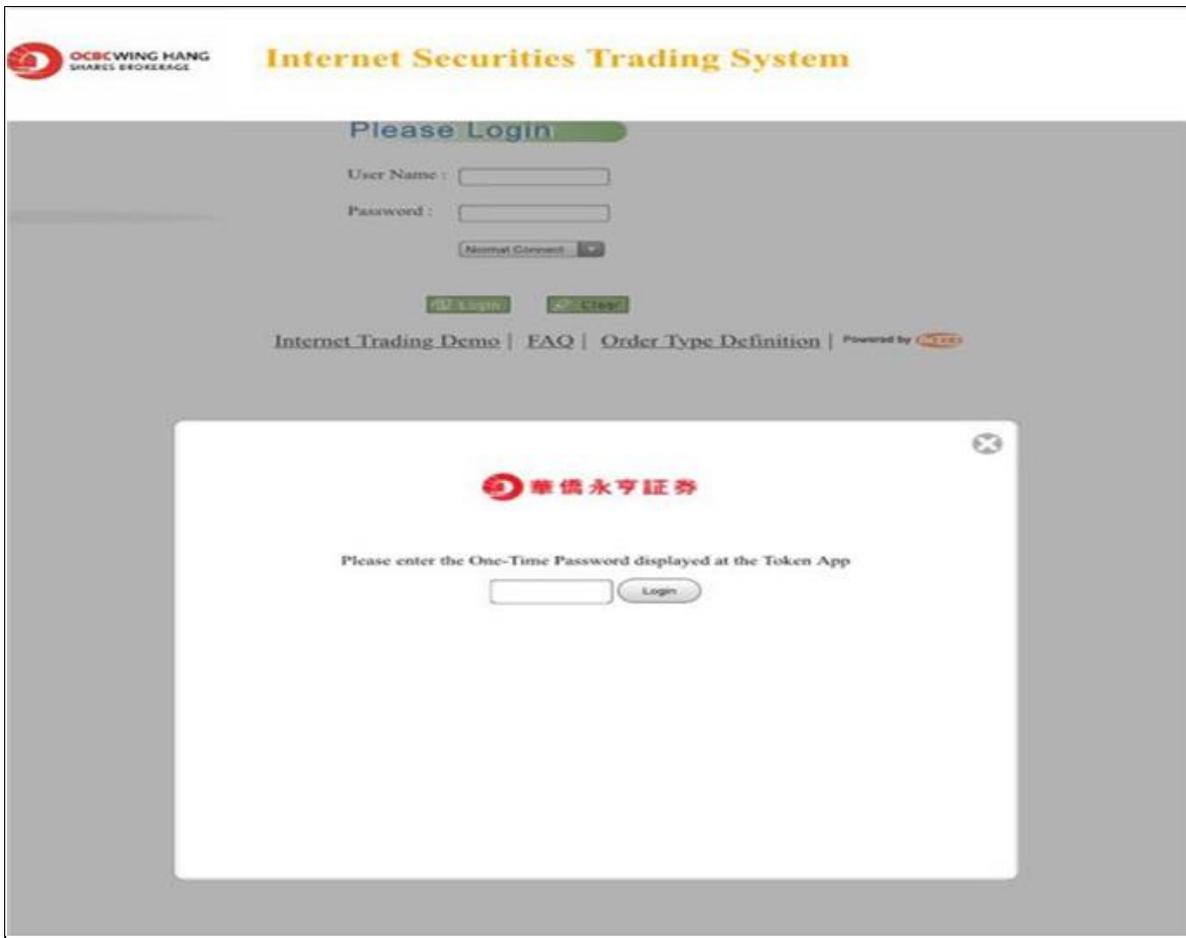
2. After Login, the software token registration message will be popped up,
If you want to register now, then press **Register Now** ,
the webpage will show the details of Introduction 「**Ayers Software Token**」 ,
Please use your own mobile phone to download 「**Ayers Software Token**」 (Refer to the attachment **How to Download Ayers Software Token**)



3. Using 「Ayers Software Token」 to generate One-Time-Password



4. Please input the One-Time Password to login Internet Securities Trading System



How to Download Ayers Software Token

1. Please download 「Ayers Token」 App for
 - *iOS user from App Store
 - *Android user from Google Play

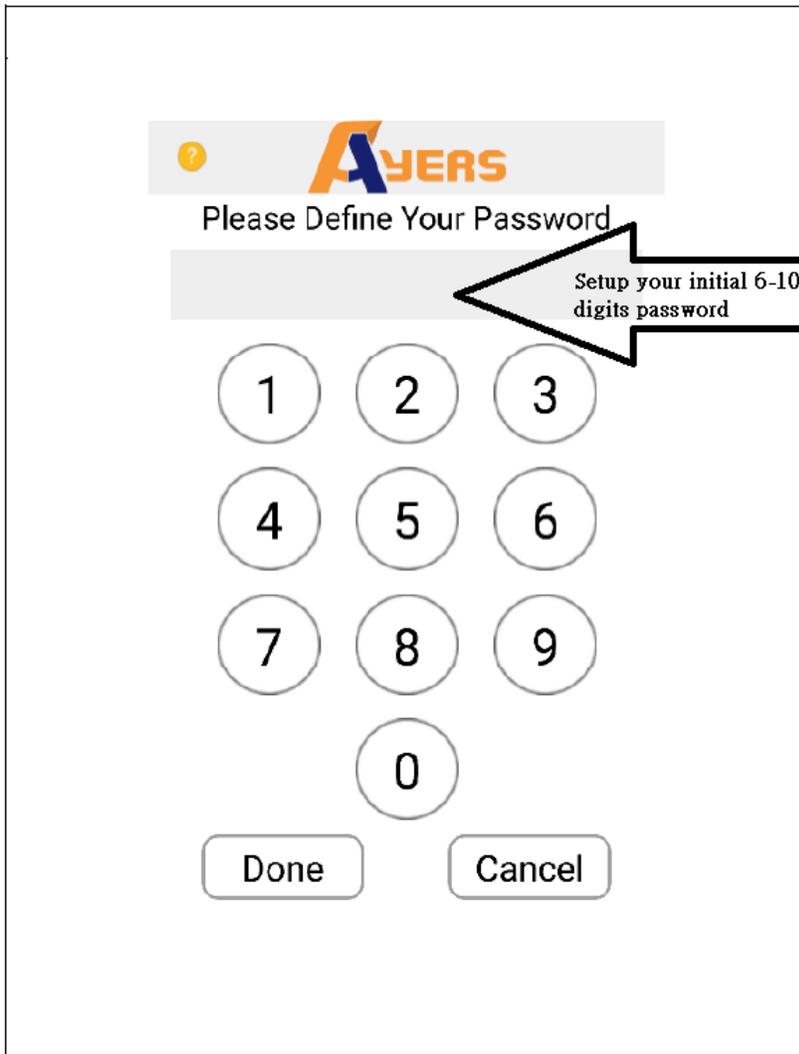
Click Install 「Ayers Token」 Software



2. After installation,

Open the Apps to setup **6 - 10 digits** for your 「Ayers Token」 password, press **Done**,

Then **re-input the password** to confirm, press **Done**



3. Please read the Apps disclaimer agreement,

Then press **Agree**

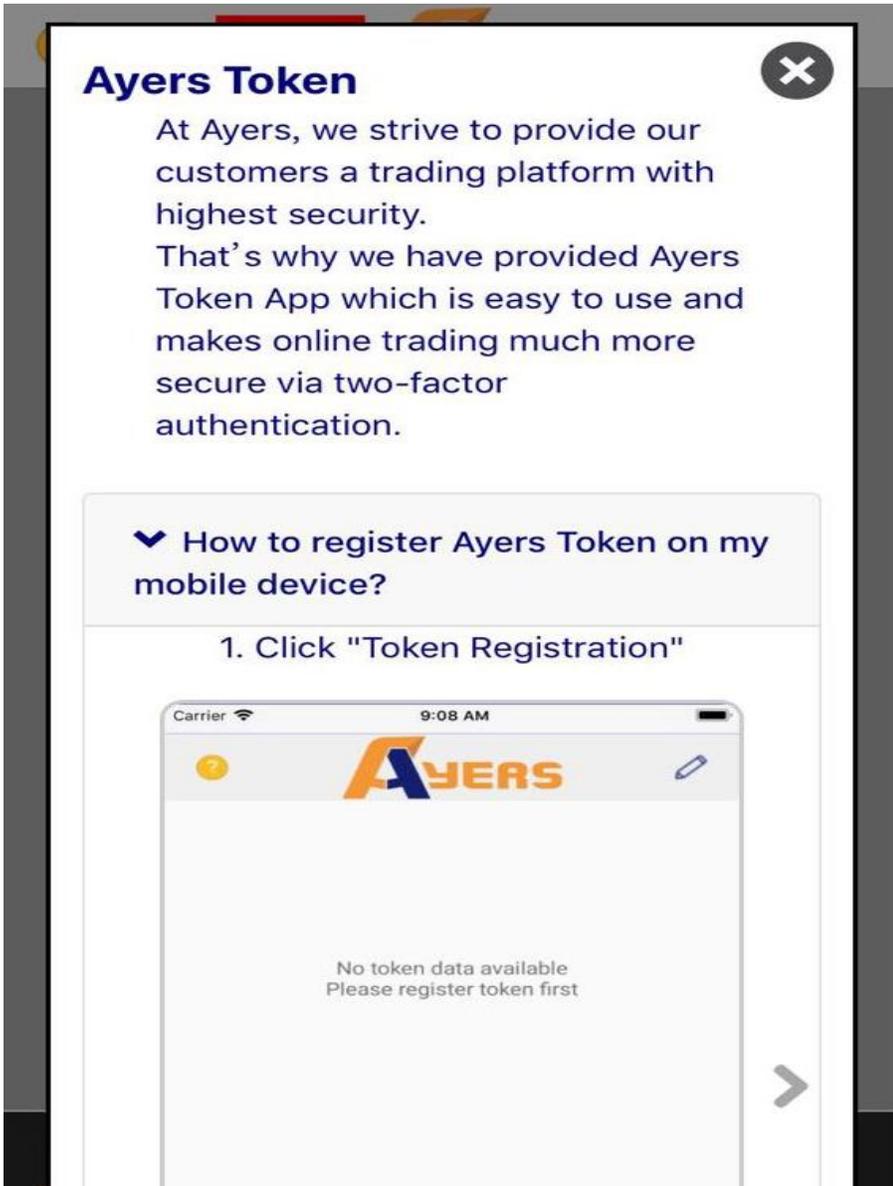


Disclaimer

1. Client should kindly note that Ayers Token App ("the App") shall only used for the purpose of authenticating client's registered mobile device only.
2. Ayers Solutions Limited ("Ayers") shall not store any fingerprint information or any information stored in client's registered mobile device.
3. Ayers shall not be liable to any loss/damage, directly or indirectly, incurred arising out of or in connection with the use of the App, including but not limited to improper use of the registered mobile device, embezzlement or password leakage or hacking, etc.
4. Client may still choose to authenticate using client's Second Password.

Agree 同意 不同意

4. Go through 「Ayers Token」 registration step,
Please click  on the top right corner after you finish the reading

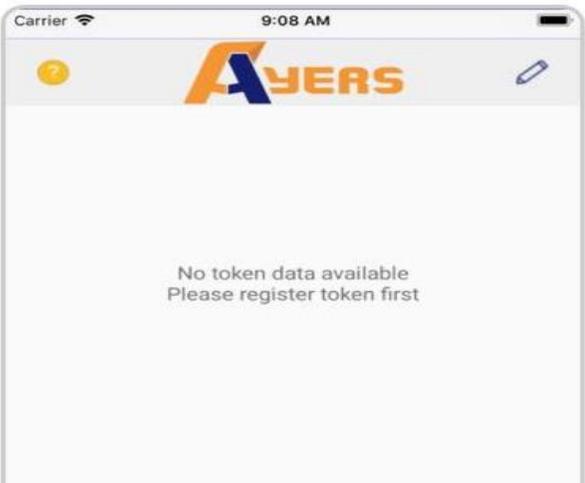


Ayers Token 

At Ayers, we strive to provide our customers a trading platform with highest security.
That's why we have provided Ayers Token App which is easy to use and makes online trading much more secure via two-factor authentication.

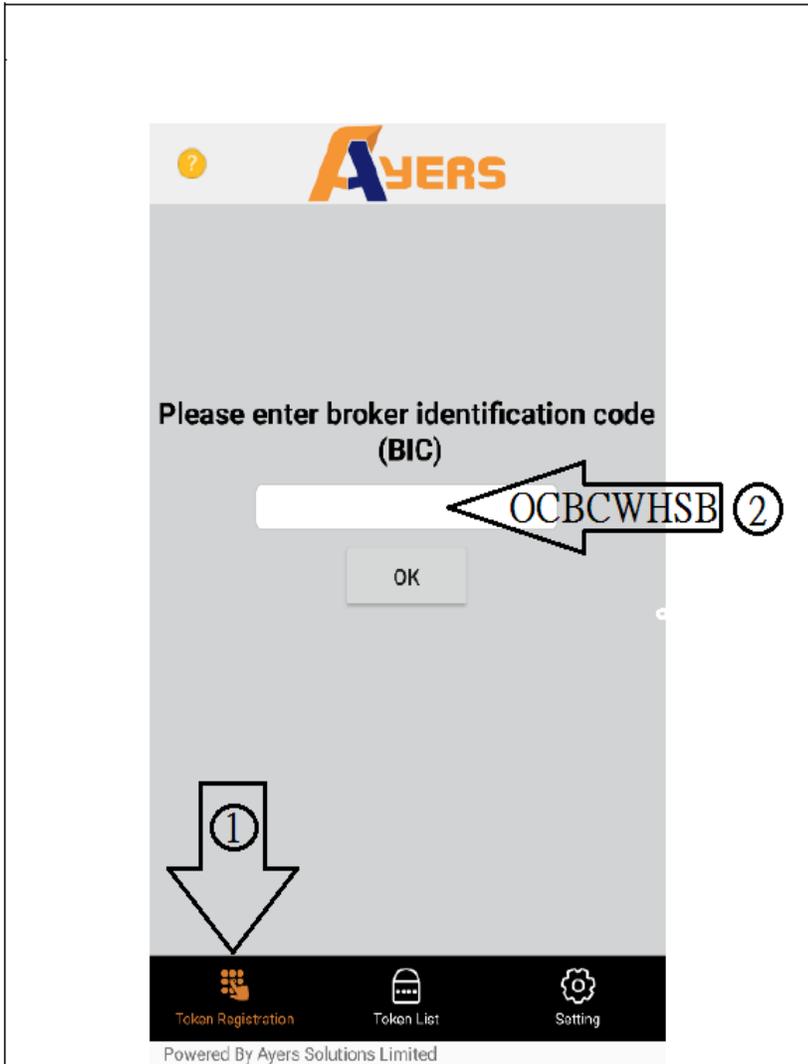
▼ How to register Ayers Token on my mobile device?

1. Click "Token Registration"



The screenshot shows a mobile app interface with the Ayers logo at the top. The main content area displays the message: "No token data available. Please register token first". A right arrow is visible at the bottom right of the screenshot.

5. Please follow icon① press Token Registration,
Then follow icon② input broker identification code **OCBCWHSB**,
Press **OK**



6. Please input your Account Number (AI xxxxxx) in Trading System Login ID field,

And input your Internet Login Password in Password field,

Then press **Proceed**

The screenshot displays the Ayers login interface. At the top, the Ayers logo is visible with a question mark icon. Below the logo, there are two input fields: "Trading System Login ID" and "Password". An arrow points from the "Trading System Login ID" field to a box containing "User Name" and "e.g. AIxxxxxx". Another arrow points from the "Password" field to a box containing "Internet Login Password". Below the input fields is a large downward-pointing arrow with the number "2" inside a circle. At the bottom of the form are two buttons: "Proceed" (blue) and "Clear" (grey). The footer contains three icons: "Token Registration", "Token List", and "Setting", with the text "Powered By Ayers Solutions Limited" below them.

7. Your registered mobile phone will receive a **4-digit One Time Password (OTP)**,
Please input this **OTP** within specified time,
Then Press **Proceed** for the software token registration

Ayers

One-Time Password has been sent to your **phone** :
XXXX XXXX
Please check your **phone** and enter your One-Time Password: 01:54

input a 4-digit OTP received from SMS Resend

(If you do not receive the e-mail within a few minutes, please check your mailbox's Spam/Junk email folder.)

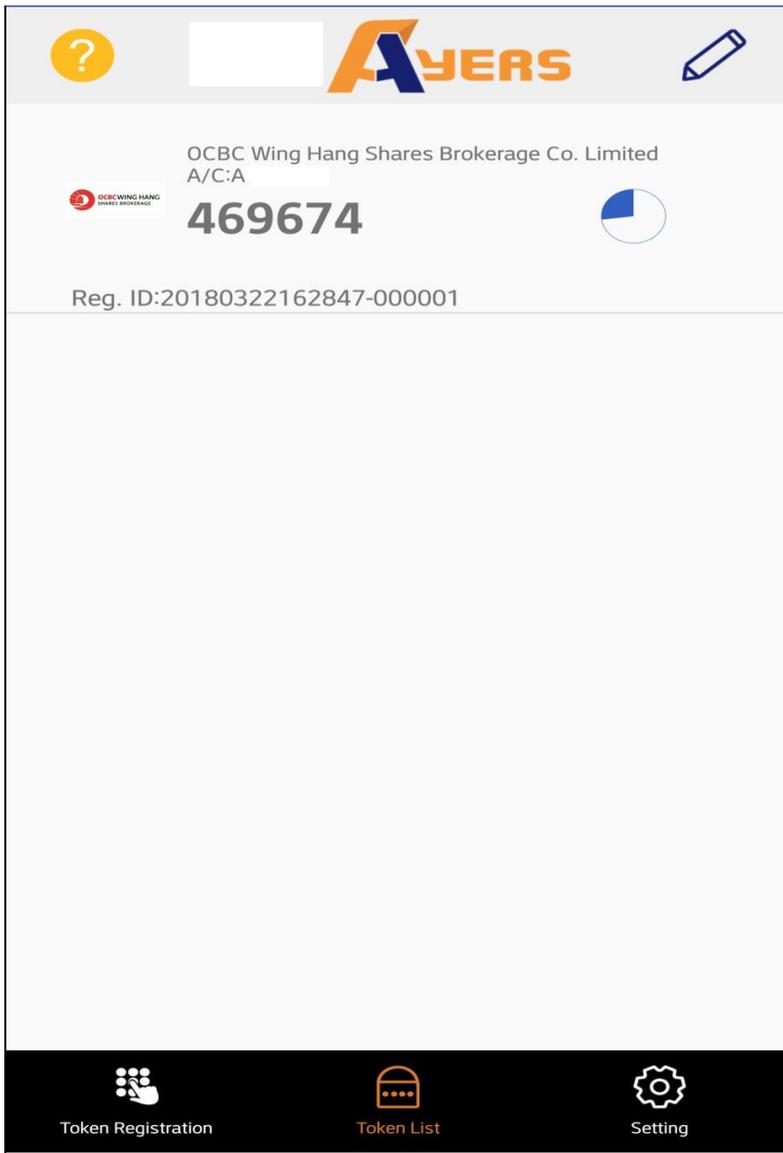
Proceed Clear

2

Token Registration Token List Setting

Powered By Ayers Solutions Limited

8. You will see the image below after 「Ayers Token」 successful registration.



Frequently Asked Questions for using Ayers Software Token

1. Why does system indicate that my Two-Factor Authentication with Software Token service is not activated upon registration?

Please contact our customer service to activate the Ayers Token's service.

2. Can I register Ayers Token on more than one device?

For security reasons, your Ayers Token can only be registered to one device at a time.

3. Can I use Ayers Token App with my tablet?

Ayers Token App is supported on iOS and Android devices, including tablets.

4. Why does system always indicate that my entered One-Time Password is invalid upon login?

Since Ayers Token service is time-sensitive, please check and rectify the time setting of your mobile ("Set Automatically" should be turned ON), and restart Ayers Token App after the time adjustment.

5. What should I do when I want to change my mobile device?

You are recommended to uninstall the Ayers Token App at your old mobile phone. Then please re-install the Ayers Token App and re-register your token at your new mobile phone.

6. What should I do when Ayers Token registered device is lost or stolen?

Please contact our customer service hotline to disable the current Ayers Token service.

7. Why do I have to set up Ayers Token App password?

To help prevent anyone else using your mobile device to perform login, you will be asked to setup a password for your Ayers Tonen App. Please be noticed that you need to input password when Ayers Token is locked. The Auto lock time can be adjusted at the setting page of Ayers Token App.

8. What should I do if I forget the password of Ayers Token App?

Please uninstall Ayers Token App and re-install it again. Please be noticed that for security reason, all the stored token(s) will be deleted. Please re-register again after new installation.

9. Why Ayers Token App cannot be installed on a jailbroken/rooted device?

Since your device is jailbroken/rooted, your device will be less secure and may lead to fraudulent transactions. Please use another non-jailbroken/rooted device to register Ayers Token service again.

10. Can I restore the registered Token(s) from the backup of the phone ?

Please be noticed that for security reason, all the stored token(s) will not be restored. Please setup the password and re-register again after the phone restoration.

11. System Requirements on Mobile Device for using Token

Android Version: 4.4 or above*

iOS Version: 9 or above

Automatic Date & Time is set

*Android 6.0 or above is required for fingerprint unlock function

Frequently Asked Questions for Investors

1. What is trade day (T) and settlement day (T+2) ?

Trade day (T) means a normal working day for securities trading under the regulation of stock exchange. To a specific securities trade, (T) means the date on which that trade is successfully contracted at the stock exchange. Settlement day (T+2) is the second trade day after the execution of trade order; the settlement of the successful trade will be automatically debited / credited to the settlement accounts with OCBC Wing Hang Bank Limited directly on the settlement day.

2. What is electronic securities trading?

Electronic securities trading is to make use of advanced technology and facility to perform traditional operations. It gives investors more channels (like mobile phone and Internet) for trading order, order amendment, account enquiry, change password, market news, stock quotes and research reports.

3. Why should we use electronic securities trading?

It is because on-line trading is easy to use, and has more trading channels and value adding services. Investors can place their order, receive acknowledgement of order and confirmation of execution without limits on time and place.

4. What services does the Internet Trading System provide?

Opening a trading account in our company, investor can enjoy electronic securities trading service, settlement service, delayed stock quote service and market information.

5. Does investor need to deposit shares and cash with our company to use the Internet Trading System?

Investor should deposit all shares and cash with OCBC Wing Hang Bank Limited to enjoy the system's settlement service. As mentioned, an investor needs one Hong Kong dollar account (either a current or a statement savings) and a securities custodian account.

6. What are the charges of using the Internet Trading System?

It is free for investors to use our Internet Trading System.

7. Are electronic channels really faster than what we are using now?

Under normal circumstances, electronic channels provide faster and more accurate services to investors. However, like any other telecommunication user, investor using electronic channels to trade securities may face a busy or slow network – this risk arises from the nature of the

communication method (which cannot be eliminated) and is essential for the investor to understand and bear.

8. Does the Internet Trading System support day trades?

Day trade is very popular in these days, so the Internet Trading System is designed for day traders too. However, it is not for every investor but the most experienced and risk seeking ones. The meaning of day trade is to re-sell the purchased securities with a profit on the same day, sometimes this could be even minutes apart. Within OCBC Wing Hang Shares Brokerage Co. Limited, all shares purchased are ready for instant re-sell, while all fund receivable from shares sold are instantly available for the next purchase. But cash withdrawal must be done after the completion of settlement.

9. What are the custodian charges of the custodian bank?

In general, the custodian charges is charged as normal schedule regardless the number of trade or the amount of securities under custody in that month. Furthermore, there will be no charge if there is no transaction in the custodian account and no securities under custody during the month. For the most up to date charges and details, please refer to OCBC Wing Hang Bank Limited.

10. How to avoid erroneous trade orders in on-line securities trading?

After an investor has entered a trade order, the system will ask for a re-confirm of order details. We strongly recommend investors to check carefully with the details: order type (buy or sell), stock code, number of shares, and price.

11. How do I be sure that OCBC Wing Hang Shares Brokerage Co. Limited has received and/or accepted my orders?

Once your new order reaches our system, it assigns and replies you an order number. You will also be notified when our company put your order in the queue for matching, and whenever there is an execution. On the Internet, you can check all the details of your orders or investment portfolio round the clock.

12. What is change order?

Change order is to amend the details of an order sent earlier, and is limited to those that are not fully executed; moreover, the quantity of an order can only be reduced but not increased. There are two ways to increase your purchasing quantity by: (1) purchasing the additional quantity with a new order, or (2) canceling the original order before purchasing the total designed quantity with a new order. If you wish to change the price of any order, you must cancel the original order before sending a new one.

13. What should I do if I could not receive the trade notification?

Due to unpredictable network congestion and other reasons, there may be time lag or delays in the transmission of trade notification. In this case, you can check the trade messages sent by our Internet Trading System by clicking on the "Transaction-Order History" button. Alternatively, you may contact our dealer at (852) 2541 0393 to confirm the most updated order status.

14. What can I do if my computer suddenly hangs / power off while I am placing orders through your Internet Trading System?

To avoid duplication of order, you should immediately contact our dealer at (852) 2541 0393 by phone to confirm the updated status of your orders.

15. How does our Internet Trading System differentiate itself from other on-line trading companies?

Our Internet Trading System is a total solution covering online trading as well as correspondence settlement of fund and stock. We gather expertise from different fields to serve you all the time. We have settlement services so you are free from the annoying money transfer or being urged by broker for every settlement. On top of these, you can check details of your trade orders and your own portfolio on the Internet anytime you like.

16. How can I manage my Login ID and password?

You can change your password at any time via "Account Management" button after successful log-in to our Internet Trading System. You should change your password and login ID periodically and should not use passwords and login ID that have been used before. Your password will be expired after 90 days and needed to change your password regularly.

For better security reason, you need to use an alphanumeric password (2 non-numeric characters) which the password length should be 8 to 16 characters.

17. What should I do if I forget my Trading PIN?

You must inform us immediately for cancellation of the old PIN and we will issue you a new PIN as soon as possible.

18. How long does an order need to reach our company after sending it through Internet?

It takes around 5-10 seconds to reach our terminal.

19. Can I place order after trading hours?

All orders placed through Internet after trading hours would be sent to our terminal and processed on the next trade day. (Investors should pay attention to the trade day of the order.)

20. How to check my account balance and stock position?

After successful log-in to our Internet Trading System, you can select "Transaction" and click on "Portfolio" button for checking your account balance and stock position.

21. Will there be any statement issued to me for confirmation of trade?

After your order has been executed, a daily consolidated statement will be sent to you by postal mail for final confirmation of transactions. Besides, monthly account statement will be sent to you by postal mail.

22. Do you provide free real-time stock quote service?

This website provides free delayed stock quote services. If you would like to have on line stock quote service, please contact our customer service officer at (852) 2852 5338.

23. How can I sell physical stock through the Internet Trading system?

Please deposit your stock into your custody account with OCBC Wing Hang Bank Limited before selling.

24. What is the minimum system requirement for the use of OCBC Wing Hang Shares Brokerage Internet Trading System?

Hardware requirements:

A Personal Computer (PC) with

- Intel Pentium I3 CPU or higher
- 4 GB or more main memory (RAM)
- Broadband connection to Internet 10Mbps or above
- Monitor

Software Requirements:

- Windows 7 Operating System or above
- Internet Explorer 11.0 or above, it must support SSL128 encryption with Java Script

25. What are customer's obligations in relation to security for Internet Trading Services?

The Customer acknowledges that the Internet Trading Identification Number, the User ID, the PIN, any secret code and user identification for accessing Internet Trading Services (collectively the "Personal Identifiers") are confidential and any action or omission whether intentionally or unintentionally by the Customer to breach that confidentiality shall render the Customer liable to OCBC Wing Hang Shares Brokerage Co. Limited ("the Company") for all losses and damages.

The Customer is responsible for keeping secure and taking all necessary precautions (including but not limited to the following measures) to keep the Personal Identifiers secure and safe:

- do not use personal identifiers which are easy to guess such as the Hong Kong Identity Card number, the telephone number, the date of birth or any recognizable part of the name of the Customer as the Personal Identifiers;
- do not use the same personal identifiers which the Customer is using for other internet services, for accessing Internet Trading Services;
- do not disclose the Personal Identifiers to any person (including the Company's staff and police), or any doubtful website and do not record it anywhere without disguising them;
- do not use the Personal Identifiers for other on-line services (e.g. e-mail and internet access);
- do not use links in e-mails or internet search engines to log on Internet Trading Services but log on Internet Trading Services directly at the Company's website (www.ocbcwhsb.com);
- before logging on Internet Trading Services, close all browser windows to protect his financial information from unauthorized access from another website and log off after each access to Internet Trading Services;
- never access Internet Trading Services from a public computer (e.g. those at cyber cafés); and

- check his balance and transactions regularly and upon discovery of any error or unauthorized transaction, notify the Company of the same as soon as reasonably practicable.

Please be reminded that the Company will not ask the Customer for his Personal Identifiers, in order to ensure that the Customer will be the only person who knows his own Personal Identifiers.

Besides, the following security tips are highly recommended:

- install anti-virus and/ or anti-spyware software in your personal computer and update the software regularly to ensure you have the latest protection.
- install a personal firewall on your personal computer to help you prevent unauthorized access and update the firewall regularly to ensure you are covered with the latest protection. For details, please refer to your software vendor.
- install security updates and patches to your personal computer or browser when they are made available. They are designed to provide you with protection from known possible security problems.
- do not open Email attachment from unknown, suspicious or unreliable sources.
- do not install unlicensed software, which may contain bugs and viruses.
- to prevent installation of spyware, do not download any software with unknown sources, e.g. free-ware, music, or screen savers, etc.
- do not leave your relevant devices (e.g. personal computers or mobile phone) unattended in the middle of a session.
- verify the security certificate of Internet Trading Services by double-clicking the "lock" icon at the bottom bar of the screen.
- limit the access to your personal computer only to reliable persons.
- always logout after you have completed your Internet Trading Service transaction.

26. How can I reach OCBC Wing Hang Shares Brokerage Co. Limited?

Please contact our Customer Service Hotline at **(852) 2852 5338** or fax **(852) 2815 8287**.