

NCB Internet User Guide – Time Deposit Placing

1. Select “Banking > Time Deposit > Deposit Placing” after logging in to Internet Banking.

The screenshot shows the NCB Internet Banking homepage. The top navigation bar includes links for Home, 繁體, 简体, Contact Us, and HK Time: 2020/03/25. A secondary navigation bar lists various services like Banking, Bill Payment, Investment, Loans, Insurance, Credit Card, RMB, MPF, e-Statement, Upgrade / Open Service, Assistant, and Setting. A dropdown menu is open under 'Banking', with 'Time Deposit' highlighted in a red box. The 'Time Deposit' dropdown includes 'Deposit Placing', 'Transaction Record', 'Deposit Rates', 'Calculator', 'Maturity Alert', and 'Payroll Service Registration'. The 'Deposit Placing' option is further highlighted. Below the navigation, there is a 'Welcome to Internet Banking Services' section with a message to the customer and a list of benefits. At the bottom, there is a promotional banner for 'Let's go Green and register for e-Statement now'.

2. Select the time deposit product and the date of time deposit placement. Then, click “Time Deposit Placement”.

The screenshot shows the 'Time Deposit Placement' form. The form has a title bar with 'Time Deposit Placement' and links for 'Add to My Shortcut', 'Print', and 'Help'. The form contains the following fields and options:

- Product Name:** A dropdown menu showing 'ONLINE PLUS TIME DEPOSIT(12-MONTH)' with a 'Product Description' link.
- Deposit Currency:** A dropdown menu showing 'HKD'.
- Date of Time Deposit Placement:** Radio buttons for 'Open Now', 'Placement on' (with a 'Please Select' dropdown), and 'Standing Currency Exchange Instruction and Scheduled Placement'. A 'Service Hour' link is also present.

At the bottom of the form, there is a red button labeled 'Time Deposit Placement'.

3. Enter the time deposit information and click “Interest Rates / Exchange Rates Enquiry”.

Deposit Placing		Print ? Help
Deposit Information		
Product Name	ONLINE PLUS TIME DEPOSIT(12-MONTH)	
Principal Amount	HKD <input type="text" value="100000"/> (Up to 2 decimal places)	
	<input type="checkbox"/> Exchange Currency <input type="text" value="Please select"/> (Up to 2 decimal places)	
Deposit Period	<input type="text" value="12 Month"/>	
Date of Time Deposit Placement	2020/03/25	
<input type="button" value="Back"/> <input type="button" value="Interest Rates / Exchange Rates Enquiry"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>		

4. Select the withdrawal account and the maturity instruction. Then, click “Submit”. After verifying the transaction details, click “Confirm” to set up time deposit.

Deposit Placing		Print ? Help
Deposit Information		
Product Name	ONLINE PLUS TIME DEPOSIT(12-MONTH)	
Principal Amount	HKD 100,000.00	
Deposit Period	12 Month	
Withdrawal Amount	HKD 100,000.00	
Interest Rate#	1.30000 % p.a.	
From Account	<input type="text" value="HKD Savings Account 043-494-1-00000-1"/> Account Check	
Date of Time Deposit Placement	2020/03/25	
#For "Club Deposit", "Interest Rate" should be "Resultant Overall Interest Rate".		
Maturity Instruction		
Maturity Instruction	<input type="text" value="Renew principal and credit interest to designated account"/>	
Product Name	<input type="text" value="TIME DEPOSIT"/>	
New Deposit Period	<input type="text" value="6 Month"/>	
Deposit to Different Currency	<input type="checkbox"/> <input type="text" value="Please select"/>	
Credit Account	<input type="text" value="HKD Savings Account 043-494-1-00000-1"/>	
<input type="button" value="Back"/> <input type="button" value="Submit"/> <input type="button" value="Reset"/> <input type="button" value="Cancel"/>		