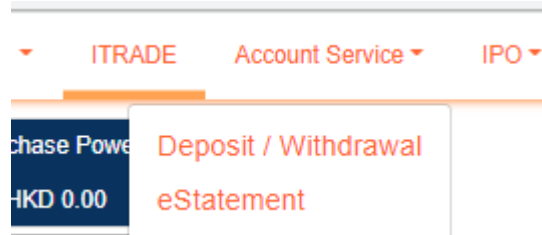


MIB Trade eDDA Manual

How to register eDDA?

1

Login to MIB's trading platform and select, Account Services → Deposit/Withdrawal



2

Select "Deposit" to the next page



3

Select "eDDA

Deposit Method

Hong Kong Dollar (HKD)



eDDA (Electronic
Direct Debit
Authentication)

4

Fill in the form then press "Next"

Bank Code*	Branch Code & Account Number*		
<input type="text"/>	-	<input type="text"/>	
Client Full Name*	<input type="text"/>		Currency HKD <input type="button" value="v"/>
Document Type*	Document Number*		
HKID <input type="text"/>	<input type="text"/>		(<input type="text"/>)
Country Code*	Mobile Number*		
<input type="text"/>	<input type="text"/>		
<input type="checkbox"/> I have read and agree the eDDA authorization agreement			
<input type="button" value="Next"/>		<input type="button" value="Cancel"/>	

5

Confirm the information and press "Confirm" to the next step

Bank Code* 004 Branch Code & Account Number* 002041614001

Client Full Name* Customer Testing Currency HKD

Document Type* HKID Document Number* D102703 (5)

Country Code* +852 Mobile Number* 64302207

☒ I have read and agree the [eDDA authorization agreement](#)

Confirm

Modify

6

You will receive a One-Time Password for the registration.

Please check your SMS according to the instruction shown and enter the One-Time Password

700 -
410572

Didn't receive OTP? [Resend OTP in 56s](#)

Cancel **Submit**

7

You will be able to use eDDA for deposit after successful registration.

Authorized Bank*
THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD

Bank Code 004 Branch Code & Account Number 002110377001

Currency HKD

Deposit Amount*
201

*Please ensure your account has sufficient fund. Otherwise, your instruction may be

Submit

Cancel

How to use?

1

If your eDDA service has been successfully registered, you will be able to deposit through eDDA function

2

The funds will show in the account after the deposit process is finished

Authorized Bank*

THE HONGKONG AND SHANGHAI BANKING CORPORATION LTD

Bank Code
004

Branch Code & Account Number
002110377001

Currency
HKD

Deposit Amount*

201

*Please ensure your account has sufficient fund. Otherwise, your instruction may be

Submit

Cancel

Credit Limit	-
P.Power	HKD 201.00
Ledger Balance	HKD 201.00
Withdrawal Amount	HKD 201.00
Cash Balance	HKD 201.00
Hold Fund	HKD 0.00
Aggregated Hold Fund	HKD 0.00

e-Direct Debit Authorisation Service Terms and Conditions ("eDDA Terms")

1. eDDA Services relating to Faster Payment System

- a. We provide the eDDA Services to customers to facilitate payments [and funds transfers] using the Faster Payment System ("FPS"). The FPS is provided and operated by Hong Kong Interbank Clearing Limited ("HKICL"). The eDDA Services are therefore subject to the rules, guidelines and procedures imposed by HKICL in relation to the FPS from time to time. The eDDA Terms govern our provision of eDDA Services to you and your use of the eDDA Services.

The eDDA Terms supplement and form part of the Client Master Agreement ("Existing Terms"). The provisions of the Existing Terms continue to apply to the eDDA Services to the extent that they are relevant and not inconsistent with the provisions in the eDDA Services. Unless otherwise specified, the provisions of the eDDA Terms prevail if there is any inconsistency between them and the provisions of the Existing Terms with respect to the eDDA Services.

- b. We provide the eDDA Services to customers to facilitate payments [and funds transfers] using the Faster Payment System ("FPS"). The FPS is provided and operated by Hong Kong Interbank Clearing Limited ("HKICL"). The eDDA Services are therefore subject to the rules, guidelines and procedures imposed by HKICL in relation to the FPS from time to time. The eDDA Terms govern our provision of eDDA Services to you and your use of the eDDA Services.
- c. In the eDDA Terms, the following terms have the following meanings:

"Addressing Service" means a service provided by HKICL as part of HKICL FPS to facilitate customers of Participants to use predefined Proxy ID instead of account number to identify the destination of a payment [or funds transfer] instruction and other communications for the purpose of HKICL FPS.

"Authorised Person(s)" means individual(s) who has/have been designated by or duly authorised by you pursuant to necessary corporate or other action (which shall be evidenced by appropriate documentation delivered and acceptable to us) to act on your behalf in connection with the eDDA Services.

"Default Account" means the account maintained by you with us or any other Participant and set as the default account for receiving payment or funds using HKICL FPS or (if and to the extent specified or permitted by the rules, guidelines and procedures of HKICL) for debiting payment or funds using HKICL FPS.

"eDDA" means a direct debit authorisation set up by electronic means using HKICL FPS.

"eDDA Services" mean the services provided by us to customers from time to time to facilitate payments [and funds transfers] using HKICL FPS and the Addressing Service, service provided by HKICL as part of HKICL FPS to facilitate customers of Participant(s) to set up direct debit authorisation and any other services and facilities provided by HKICL in connection with the FPS from time to time.

"FPS Identifier" means a unique random number generated by HKICL FPS to be associated with the account of a customer of a Participant.

"HKICL" means Hong Kong Interbank Clearing Limited and its successors and assigns.

"HKICL FPS" or "Faster Payment System" means the Faster Payment System and related

facilities and services provided, managed and operated by HKICL from time to time for (i) processing direct debits and credits, funds transfers and other payment transactions and (ii) exchanging and processing instructions relating to eDDA Services and Addressing Service.

"Hong Kong" means the Hong Kong Special Administrative Region of the People's Republic of China.

"Participant" means a participant of HKICL FPS which may be a bank or other financial institution, a retail payment system operator, a licensed stored value facility, or any other person accepted by HKICL as a participant of HKICL FPS from time to time.

"Proxy ID" means the identifiers which may be accepted by HKICL for registration in the Addressing Service to identify the account of a customer of a Participant, including the mobile phone number or email address of the customer, or the FPS Identifier.

"Regulatory Requirements" means any law, regulation or court order, or any rule, direction, guideline, code, notice or restriction (whether or not having the force of law) issued by any regulatory authority, governmental agency (including tax authority), clearing or settlement bank or exchange, or industry or self-regulatory body, whether in or outside Hong Kong, to which HKICL, we or any other Participant or the respective affiliates or group companies, or you are subject or are expected to comply with from time to time.

"you" and "your" mean each customer to whom we provide eDDA Services and, where the context permits, includes any person authorised by the customer to give instructions or requests to us in connection with the use of the eDDA Services.

"we", "us" and "our" mean MIB Securities (Hong Kong) Limited.

2. Scope of eDDA services and conditions for use

- a. We provide the eDDA Services to customers to facilitate payment [and funds transfer] using the FPS and the Addressing Service, eDDA Services and any other services and facilities provided by HKICL in connection with the FPS from time to time. We have the right to set or vary from time to time, the scope of the eDDA Services and the conditions and procedures for using the eDDA Services. In order to use the eDDA Services, you have to accept and follow these conditions and procedures.
- b. We may provide the eDDA Services to facilitate payment [and funds transfer] in any currency specified by us from time to time, including Hong Kong dollars. In order to enable us to handle a request for you in relation to eDDA setup, you have to provide or input the necessary information and complete the process by such means or in such manner prescribed by us from time to time. The prescribed process may include requiring the relevant parties to set up the eDDA using their respective account numbers or customer identification numbers or codes. For the avoidance of doubt, a Proxy ID is not intended for verifying eDDA setup. Any amendment of a Proxy ID and the related records or termination of a Proxy ID after an eDDA setup will not affect that eDDA.
- c. In order to enable us to handle an instruction for you in relation to payment [or funds transfer] using HKICL FPS, you have to provide or input the necessary information and complete the process by such means or in such manner prescribed by us from time to time.
- d. All payment [or funds transfer] transactions using HKICL FPS will be processed, cleared and settled under the interbank clearing and settlement arrangements including without limitation the arrangements in relation to the FPS agreed by the Participants and HKICL from time to time.
- e. We reserve the right to suspend or terminate the eDDA Services in whole or in part at any time without giving notice or reason.

3. Addressing Service - registration and amendment of Proxy ID and related records

- a. In order to use the Addressing Service to receive payment [or funds transfer] using HKICL FPS, you have to register your Proxy ID in the HKICL FPS. We have full discretion as to whether to offer the FPS Identifier as Proxy ID to you.

- b. Registration and amendment of Proxy ID and related records in the HKICL FPS must be done in accordance with the applicable rules, guidelines and procedures imposed by HKICL from time to time. In order to enable us to register or amend Proxy ID or any related records for you, you have to provide or input the necessary information and complete the registration process by such means or in such manner prescribed by us from time to time.
 - c. At any time where the same Proxy ID is registered by you for more than one account [whether maintained with us or with any other Participant(s)], you must set one account as the Default Account. By instructing us to set or change the Default Account for you, you consent and authorise us to submit the request on your behalf to HKICL FPS to override the existing Default Account registered in HKICL FPS.
4. Your responsibility
- a. Present genuine owner or authorised user of Proxy ID and accounts

You can only register your own Proxy ID for your own accounts or set up eDDA for your own accounts. You must be the present genuine owner or authorised user of each Proxy ID and each account provided to us for registration in the Addressing Service and the eDDA Services. By instructing us to register any Proxy ID or any account for you in relation to the FPS, you confirm that you are the present genuine owner or authorised user of the relevant Proxy ID or account. This is particularly important for mobile phone numbers as they may be recycled in Hong Kong.

b. Proxy ID

Any Proxy ID to be registered by you for the Addressing Service must satisfy any applicable requirements imposed by HKICL from time to time. For example, HKICL may require the mobile phone number or email address to be registered as Proxy ID to be the same number or address registered by you as contact information on our records at the relevant time.

c. Correct information

- i. You have to ensure that all the information provided by you for registration or amendment of Proxy ID (or any related records) or for any eDDA setup is correct, complete, up-to-date and not misleading. You have to notify us as soon as reasonably practicable of any changes or updates to such information by such means or in such manner specified by us from time to time.
- ii. You are fully responsible for using the correct and up-to-date Proxy ID and related records in giving each payment [or funds transfer] instruction. You are solely liable for and will hold us harmless from any incorrect payment or transfer effected by us and HKICL FPS due to incorrect or outdated Proxy ID or related records.

d. Timely updates

You are fully responsible for giving instructions and information changes or updates to us on a timely basis for amending your Proxy ID (or related records) or any eDDA setup, including without limitation changing your Default Account, or terminating any Proxy ID or eDDA. You acknowledge that keeping your Proxy ID, eDDA and all related records up-to-date is critical for ensuring effective execution of payment [and funds transfer] instructions and for avoiding incorrect payment or transfer due to incorrect or outdated Proxy ID, eDDA or related records.

e. Change of Default Account

If an account is terminated as the Default Account by you or by the relevant Participant for any reason (including suspension or termination of the account), the system of HKICL will automatically assign the most recently registered record in the Addressing Service that is associated with the same Proxy ID to be the Default Account. If you wish to set another account as the Default Account, you have to change the registration through the Participant where you maintain that other account.

f. Transactions binding on you

- i. For any payment [or funds transfer], once you confirm the details of a transaction and submit instruction to us, such instruction and any resulting transaction is final, irrevocable and binding on you. Request to cancel or amend an instruction is not possible.
 - ii. For any Proxy ID registration or eDDA setup, once you submit an instruction to us, such instruction is irrevocable and binding on you. You may amend or cancel any Proxy ID or eDDA setup in accordance with the procedures and requirements prescribed by us from time to time.
- g. Use eDDA Services responsibly

You must use the eDDA Services in a responsible manner. In particular, you have to comply with the following obligations:

- i. You must comply with all Regulatory Requirements that govern your use of the eDDA Services, including collecting, using and handling the personal data and other information relating to any other person in compliance with the Regulatory Requirements protecting data privacy. You must not use the eDDA Services for any unlawful purposes or any purposes other than those authorised or contemplated in the rules, guidelines and procedures of HKICL.
 - ii. In sending remarks or messages to be displayed to recipients or counterparties of your payment [or funds transfer] instructions or eDDA setup using HKICL FPS, you should mask the name or other data of such recipients or counterparties to prevent unauthorised display or disclosure of any personal data or confidential data.
 - iii. If we offer the FPS Identifier as Proxy ID to you, you should not repeatedly cancel the registration and request for generation of another FPS Identifier in an attempt to generate a number or value that you desire.
- h. Other obligations regarding payments [and funds transfers]

Any instruction given by you in relation to the eDDA Services will be handled by us in accordance with these eDDA Terms and the applicable provisions in the Existing Terms. You have to comply with the other obligations with respect to payments, [funds transfers] and direct debit authorisations, including without limitation maintaining sufficient funds in the relevant accounts for settling payment [and funds transfer] instructions from time to time.

- i. You are responsible for your authorised persons

Where you authorise any other person to give instructions or requests to us in connection with the use of the eDDA Services (whether you are an individual, a company, a corporation, or a sole proprietorship or partnership firm or any other unincorporated body):

- i. you are responsible for all the acts and omissions of each person authorised by you;
 - ii. any instruction or request received by us, believed by us in good faith to be given by you or any person authorised by you, will be irrevocable and binding on you; and
 - iii. you are also responsible for ensuring that each person authorised by you will comply with the provisions of eDDA Terms that are applicable to him/her when acting on your behalf.

5. Our responsibility and restriction of liability

- a. We will process and submit your instructions and requests to HKICL FPS in accordance with the applicable rules, guidelines and procedures imposed by HKICL from time to time. HKICL FPS has the right to process and execute your instructions and requests in such sequence or manner as HKICL considers appropriate. We have no control over the operation of HKICL FPS nor the timing on which your instructions or requests are executed by HKICL FPS. Where we receive status update notifications involving any of your Proxy ID (or related records) or eDDA setup or any other matter relating to HKICL FPS from or through HKICL FPS from time to time, we will notify you accordingly by such means and at such time as we consider appropriate.
- b. Without prejudice to Clause 5(a) above or the provisions of the Existing Terms:

- i. we are not liable for loss, damage or expense of any kind (direct or otherwise) which you or any other person may incur or suffer arising from or in connection with the use of the eDDA Services or the processing or execution of instructions or requests given by you in relation to the eDDA Services or HKICL FPS;
 - ii. for clarity, we are not liable for loss, damage or expense of any kind (direct or otherwise) which you or any other person may incur or suffer arising from or in connection with one or more of the following:
 - 1. your failure to comply with your obligations relating to the eDDA Services;
 - 2. any delay, unavailability, disruption, failure, error of or caused by HKICL FPS, or arising from any circumstances beyond our reasonable control; and
 - 3. unauthorised access to any messages sent by us to you;
 - iii. in no circumstances will we, our affiliates or group companies, our licensors, and our and their respective officers, employees and agents be liable to you or any other person for any loss of profit or any special, indirect, incidental, consequential or punitive loss or damages (whether or not they were foreseeable or likely to occur) arising from or in connection with your use of the eDDA Services.
 - c. Your confirmation and indemnity
 - i. Without prejudice to the indemnity given by you under the Existing Terms or any other rights or remedies that we may have, you will fully indemnify us and our directors, officers, employees and agents and hold each of them harmless against all liabilities, claims, actions, 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 sustained, incurred or suffered by us or any of them, whether actual or contingent, 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 our provision of the eDDA Services or your use of the eDDA services.
 - ii. The above indemnity shall continue to have effect after the termination of the eDDA services.
6. Collection and use of Customer Information
- a. For the purposes of using the eDDA Services, you may be required to provide us with the personal data and other information relating to one or more of the following persons from time to time:
 - i. yourself;
 - ii. the recipient of any payment [or funds transfer] to be made by you, or the counterparty of any eDDA to be set up by you; and
 - iii. where you are a company, a corporation, or a sole proprietorship or partnership firm or any other unincorporated body, any of your directors, officers, employees, authorised persons and representatives,

All personal data and information provided to us or compiled by us from time to time in connection with the eDDA Services are collectively referred to as "Customer Information".

- b. Without prejudice to any earlier authorisation/consent/ given by you to us under the Existing Terms, you agree (and, where applicable, for and on behalf of each of your directors, officers, employees, authorised persons and representatives) that we can collect, use, obtain, process, retain, disclose or transfer any of the Customer Information for the purposes of the eDDA Services. These purposes include without limitation one or more of the following:
 - i. providing, maintaining and operating the eDDA Services;
 - ii. processing and executing your instructions and requests in relation to the eDDA Services from time to time;
 - iii. disclosing or transferring the Customer Information to HKICL and other Participants for their use for the purpose of the operation of HKICL FPS;
 - iv. meeting the requirements to make disclosure under any Regulatory Requirements; and
 - v. purposes relating to any of the above.
- c. You understand and agree that the Customer Information may be further disclosed or transferred by HKICL, us or any other Participants to their customers and any other third

parties who are users of HKICL FPS for the purposes of providing and operating the Addressing Service and the eDDA Services.

- d. You further acknowledges and agrees that we may need to provide or disclose Customer Information to our head office, branches, affiliates, service providers and to other persons who are outside Hong Kong. This Customer Information may be held, processed or used by them outside Hong Kong.
 - e. If the Customer Information includes personal data or other information of any person other than yourself (including any persons specified in Clauses 6(a)(ii) or 6(a)(iii) above), you confirm and warrant that you will obtain and have obtained the express and prescribed consent from such person regarding the use (including receiving, holding, processing, disclosing and transferring) of his/her personal data and other information by HKICL, us and the other Participants as specified in this Clause. You shall, at the same time, advise any such persons that they have the rights of access to, and correction of, their personal data or information. You further agree to indemnify and hold us harmless from all costs, costs, penalties, damages and losses incurred as a result of this warranty being untrue and any other breach of this warranty.
7. Governing Law
- a. The eDDA Terms shall be governed by and construed in accordance with the laws of the Hong Kong.
 - b. The parties hereby irrevocably agree that the courts of the Hong Kong shall have exclusive jurisdiction to settle any disputes which may arise out of or in connection with the eDDA Terms and eDDA Services.
8. Miscellaneous
- a. For the avoidance of doubt, nothing above is intended to exclude or restrict any condition, warranty, right or liability which may not be lawfully excluded or restricted.
 - b. In case of inconsistency between the English and Chinese versions of the eDDA Terms, the English version shall prevail.