

FAQs about e-Cheque Service

Q1: Which currencies can e-Cheques be issued in?

Hong Kong dollars, US dollars or renminbi.

Q2: Is the “e-Cheque service” available in Cyberbanking for credit card accounts?

Customers can present e-Cheques via a Cyberbanking credit card account.

Q3: Why is it necessary to apply for an e-certificate before using the e-Cheque service?

E-Cheques have the same legal status as traditional paper cheques. Both the payer and the payer’s bank are required to sign an e-cheque, using recognised digital certificates issued by a recognised Certification Authority. Therefore, it is mandatory to apply for an e-certificate before using e-Cheque service.

Q4: In which languages/scripts can the payee's name be written on an e-Cheque?

For an e-Cheque to be issued/ deposited, the payee's name must be written in English.

Q5: How far back can e-Cheque issuance and deposit transactions be viewed via Cyberbanking?

Customers can view the records of e-Cheques that have been issued or deposited up to 6 months ago.

Q6: When will my deposited e-Cheque be processed?

When a transaction is completed in the following circumstances, a deposited e-Cheque will be processed in the afternoon of the next working day:

- (i) after 6:00 p.m. from Monday to Friday; or
- (ii) on Saturday, Sunday or on a public holiday; or
- (iii) when a Typhoon No. 8 Signal or Black Rainstorm warning is in effect

Q7: Is e-Cheque service supported 24 hours a day?

Yes.