

**Electronic Cheque (e-Cheque) service**  
**Video Demonstration (3):Issue**

**e-Cheque service**

Wife: This piece is exquisite!

Husband: Nope...

Wife: Wow, these souvenirs are on sale, buy one get one free!

Husband: It's not about the money!

Wife: All perfumes are half-priced!

Husband: I already said no!

Husband: I'm in the overseas  
How can I write you a cheque?

Husband: The broker just told me that the U.S.  
is raising the interest rates soon  
The landlord is willing to reduce the price by a million dollars  
if we pay the down payment now!  
The deal will be considered after the broker receives the cheque

VO: Why are you so annoyed with issuing a cheque?  
You can write an e-Cheque anytime, anywhere!  
Following the amendments to the Electronic Transactions Ordinance  
by the HKSAR Government  
the e-Cheque now has the same legal status as the paper cheque  
meaning they are subject to the regulation  
and protection of the Bills of Exchange Ordinance  
To issue an e-Cheque, you have to first register for the service  
through your Internet banking account  
and apply for a digital certificate for signing the e-Cheque  
Some banks may offer one-stop services from applying  
to keeping custody of the digital certificate on your behalf

so you can issue the e-Cheques with ease in the future!  
Please remember to obtain consent from the payee  
and confirm their email address for receiving the e-Cheque  
Make sure you follow the steps below when issuing an e-Cheque  
First, log in to your Internet banking account  
and choose the e-Cheque service  
Type in the payee's name  
cheque date  
and the payment amount  
After you've typed in the information  
the bank will include both your digital signature  
and the bank's digital signature on the e-Cheque  
before generating it into PDF format  
You can then download the e-Cheque file  
and send it to the payee through email or other electronic channels  
The process is as simple as this!

Husband: Sweetheart, what did you want to buy just now?

Wife: Never mind  
Please use my tablet to issue an e-Cheque to the broker!

Husband: You're the best darling!

Wife: Just settle the bill as my reward  
for teaching you how to issue the e-Cheque!

VO: e-Cheque - The smart new way to pay!  
Please contact your bank for more details!

SUPER: Cheque Logo  
e-Cheque issuance - The smart new way to pay!  
HKMA Logo  
HKAB Logo