

**HKMA Consumer Education Programme**  
**Education Video**

**P2P Funds Transfer via Smartphones**

- Female Colleague 1: The manager rushed in to find Barry  
Why do you buy handbags during working hour?
- Male Colleague 1: What happened next?
- Female Colleague 2: Don't you know?
- Female Colleague 1: The manager asked Barry to help buy a handbag after work
- Male Colleague 1: But what's so funny?
- Female Colleague 1: The manager didn't know how to buy a handbag
- Waiter: \$280 please
- Female Colleague 2: I forgot to bring small change
- Male Colleague 1: Oh no! I left my wallet in the office
- Female Colleague 1: It's okay, let me pay first
- Female Colleague 1: You still haven't paid me your share of the lunch bill last time
- Male Colleague 1: I'm running out of money
- Female Colleague 2: I've no small change today
- Male Manager: What are you guys talking about so loudly?  
You! Come here  
Others feel blue on Mondays  
You guys feel blue on Tuesdays
- Female Colleague 1: Not really
- Male Manager: What happened? Tell me
- Female Colleague 1: They said they didn't have small change, so couldn't pay me back
- Male Manager: Haven't you used P2P funds transfer via smartphone?
- Female Colleague 1: What is P2P funds transfer via smartphone?

Male Manager: Transferring money through mobile app  
would avoid others' excuses of not having money or small change  
Now many apps can do so  
Remember to read the terms and conditions carefully  
And choose the app that suits you  
Your phone is not only for taking pictures

Female Colleague 1: Don't need to read these

Male Manager: Hey! How can you be so lousy?  
You start using the app without reading the terms and conditions  
How to add value? You don't know  
How to transfer to others? You don't know  
What is the maximum value that can be added? You don't know  
Any maximum transfer amount for each transaction? You don't know  
Have you checked the transaction details carefully before confirming  
a transfer?  
How can you be so lousy about everything?

Female Colleague 1: I just want to get the money back I paid for the lunch

Male Manager: I'm not talking about this  
I mean the report last time

Male Colleague 2: The manager is back

Female Colleague 1: Boss, you treated us afternoon tea yesterday  
But you haven't paid me back

Female Manager: Did I?  
Would you prefer cash or I repay you via a P2P money transfer?

Super: P2P funds transfer via phone  
Learn more before you use  
YouTube Logo – HKMA  
Hong Kong Monetary Authority Logo  
[www.hkma.gov.hk](http://www.hkma.gov.hk)