Annex

List of FPS participants (with real-time services and/or addressing service)

Banks	
1	Bank of China (Hong Kong) Limited
2	Bank of Communications (Hong
	Kong) Limited
3	Bank of Communications Co., Ltd.
4	The Bank of East Asia, Limited
5	China Citic Bank International
	Limited
6	China Construction Bank (Asia)
	Corporation Limited
7	Chiyu Banking Corporation Limited
8	Chong Hing Bank Limited
9	Citibank (Hong Kong) Limited
10	CITIBANK, N.A.
11	Dah Sing Bank Limited
12	DBS Bank (Hong Kong) Limited
13	DBS BANK LTD.
14	Hang Seng Bank, Limited
15	The Hongkong and Shanghai
	Banking Corporation Limited
16	Industrial and Commercial Bank of
	China (Asia) Limited
17	Nanyang Commercial Bank Limited
18	OCBC Wing Hang Bank Limited
19	Shanghai Commercial Bank Limited
20	Standard Chartered Bank (Hong
	Kong) Limited
21	Wing Lung Bank Limited

SVFs	
1	33 Financial Services Limited
2	Alipay Financial Services (HK) Limited
3	Autotoll Limited
4	ePaylinks Technology Co., Limited
5	HKT Payment Limited
6	K & R International Limited
7	Octopus Cards Limited
8	TNG (Asia) Limited
9	UniCard Solution Limited
10	WeChat Pay Hong Kong Limited

Note: Banks providing real time credit transfer, real time direct debit, addressing service and electronic direct debit authorisation are included. Among the SVFs, the services they provide would vary depending on the nature of their business model.