国泰海通
GUOTAI HAITONG

Electronic Direct Debit Authorization(eDDA)

Real-Time Direct Debit via FPS

FPS eDDA

Date: 28 Sep 2026

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1. About Electronic Direct Debit Authorization(eDDA)



Electronic Direct Debit Authorization(eDDA)

Electronic Direct Debit Authorization(eDDA) , an authorisation to debit the payer's account by direct debit payments initiated by the payee through FPS. Enables our clients to link their bank accounts with securities accounts.

Once eDDA instruction is established via 「GTJAS (HK) Online Trading」, client can execute the instructions immediately. Funds transfer could be done in 5 minutes.

1. About Electronic Direct Debit Authorization(eDDA)



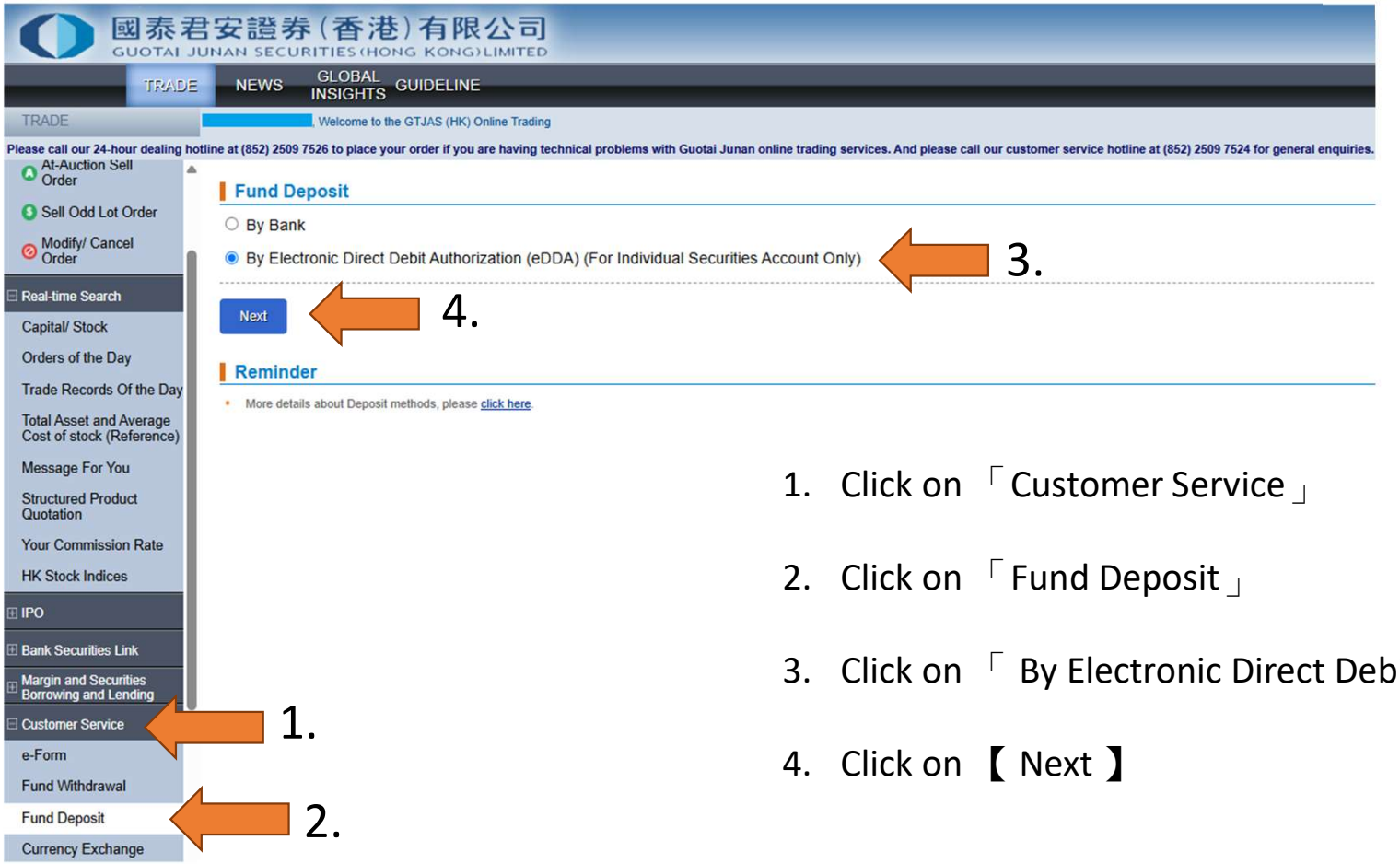
1. eDDA Service enables faster and more reliable payments. After completing the bank account authorization. Clients can initiate a deposit in「GTJAS (HK) Online Trading」.
1. The funds will be arrived within 5 minutes without uploading the transfer voucher.
2. The authorization of eDDA and the deposit service are free of charge.
3. Supporting most popular banks in Hong Kong.

2. Registration of eDDA



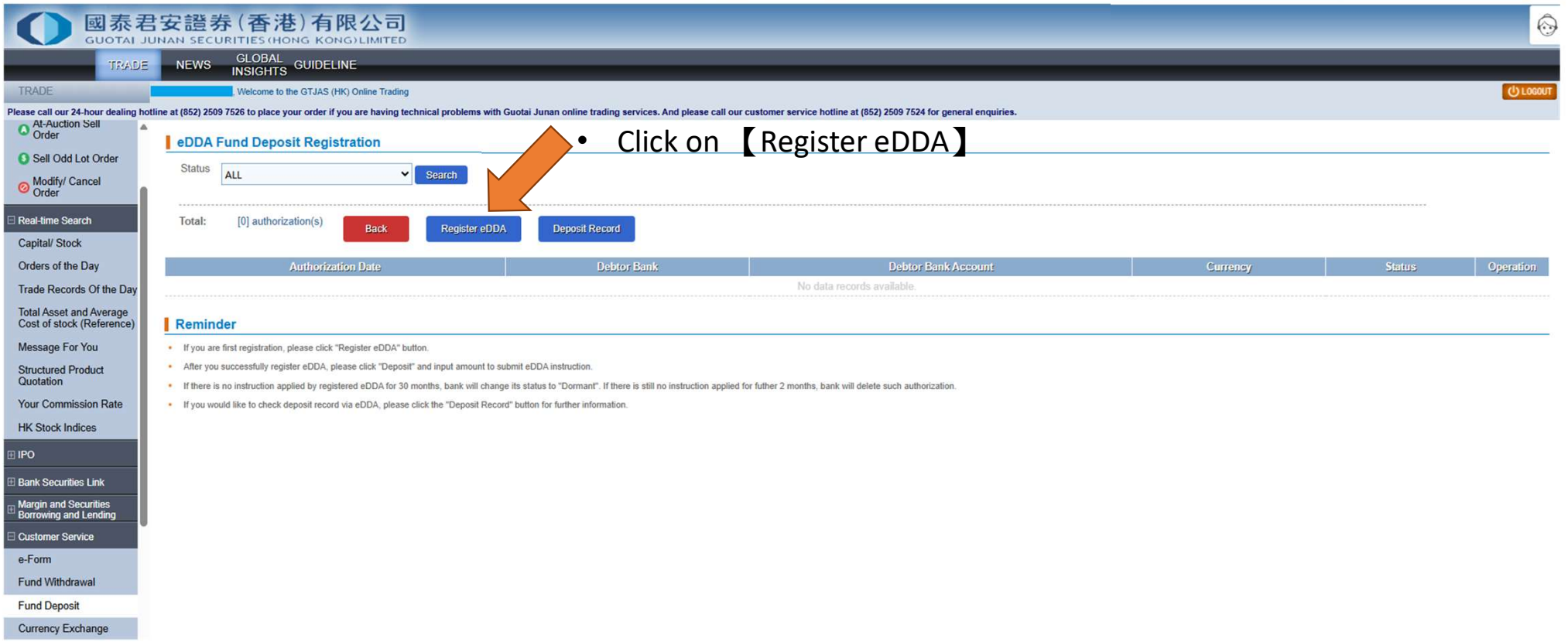
1. Login「GTJAS (HK) Online Trading」 https://trade.gtjai.com/oapp/page_en/common/login.html

2. Registration of eDDA



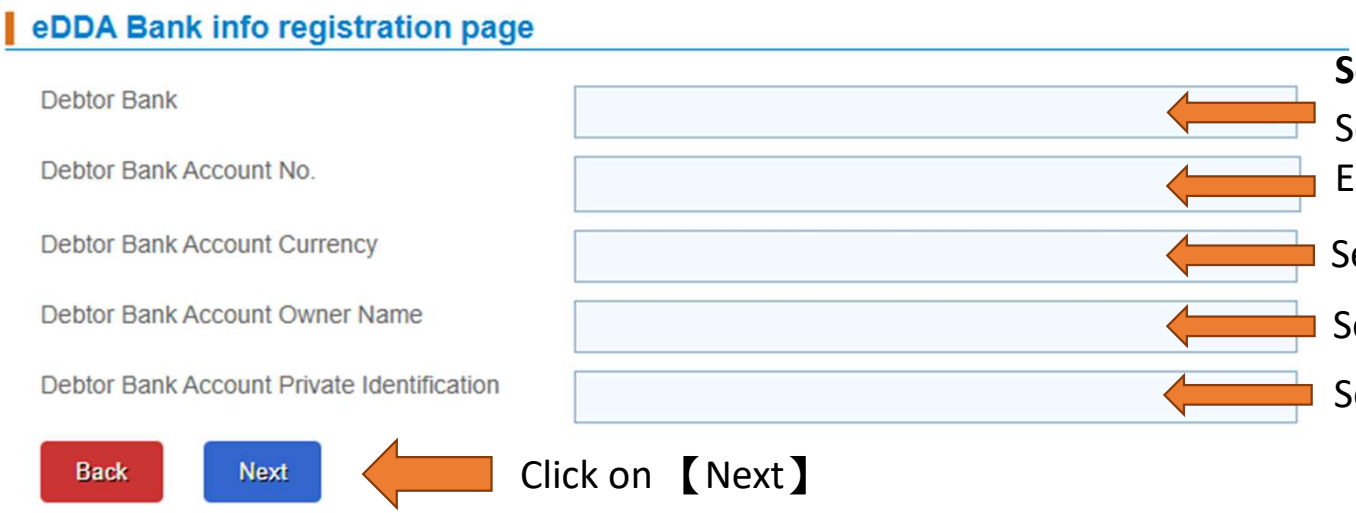
1. Click on 「Customer Service」
2. Click on 「Fund Deposit」
3. Click on 「 By Electronic Direct Debit Authorisation (eDDA)」
4. Click on 【 Next 】

2. Registration of eDDA



- Click on 【Register eDDA】

2. Registration of eDDA



Select and Enter bank account information.

Select Bank

Enter Bank account Number*

Select Currency

Select Bank account Name

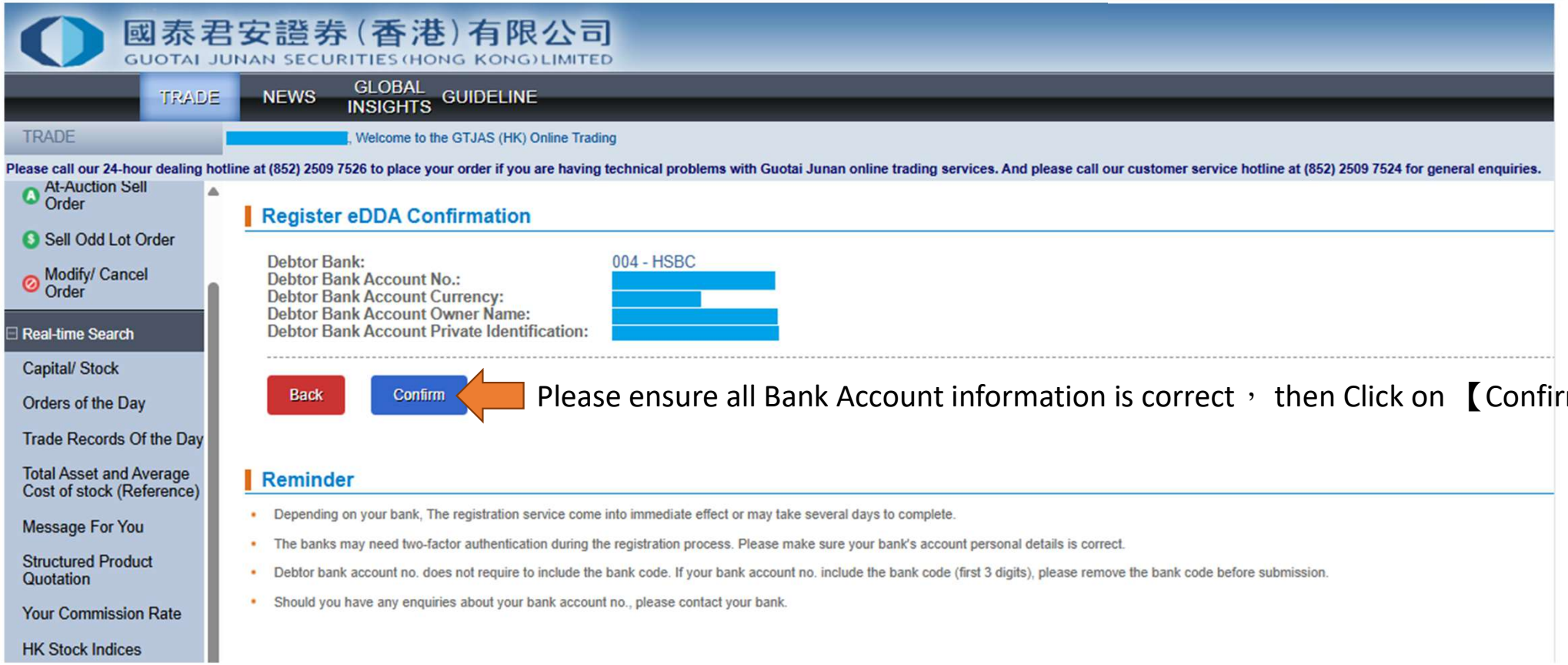
Select Bank Account Private Identification*

Click on 【Next】

*Reminder

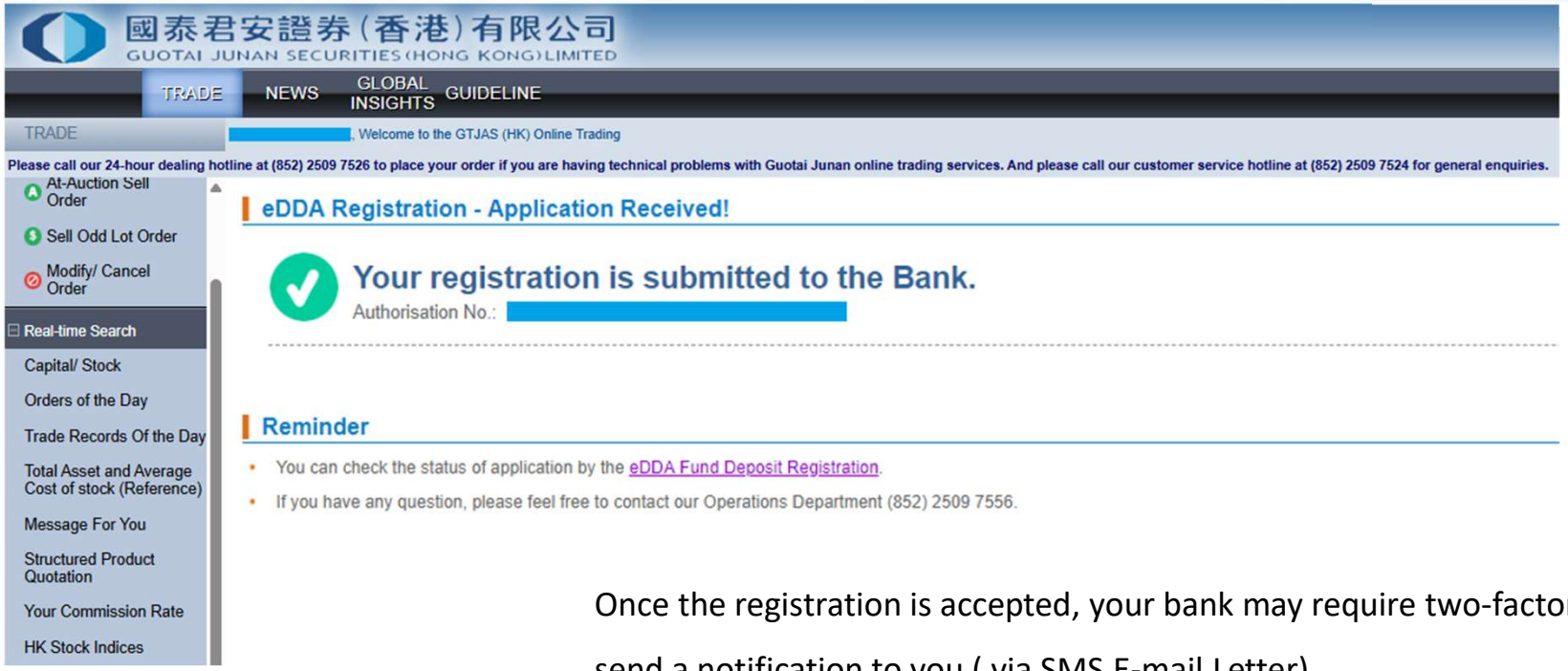
1. For Individual bank account only. Joint or Corporation bank account is not allowed.
2. Allow HKD/CNY bank account only. Comprehensive or Multicurrency account is not allowed.
3. Bank account name, ID Type, ID No. must same with your own securities account.
4. Bank account number should be 10-12 digits. If your Bank account number is less than 10 digits, that may not include the bank branch code in the account number.
(Examples of Citibank, if bank account number only show 8 digits, please joint [390 (Citibank (HK) / 790 (Citibank N.A)] before bank account number.)
Should you have any enquiries regarding your bank account no., please contact your bank directly.

2. Registration of eDDA



Please ensure all Bank Account information is correct， then Click on 【Confirm】

2. Registration of eDDA



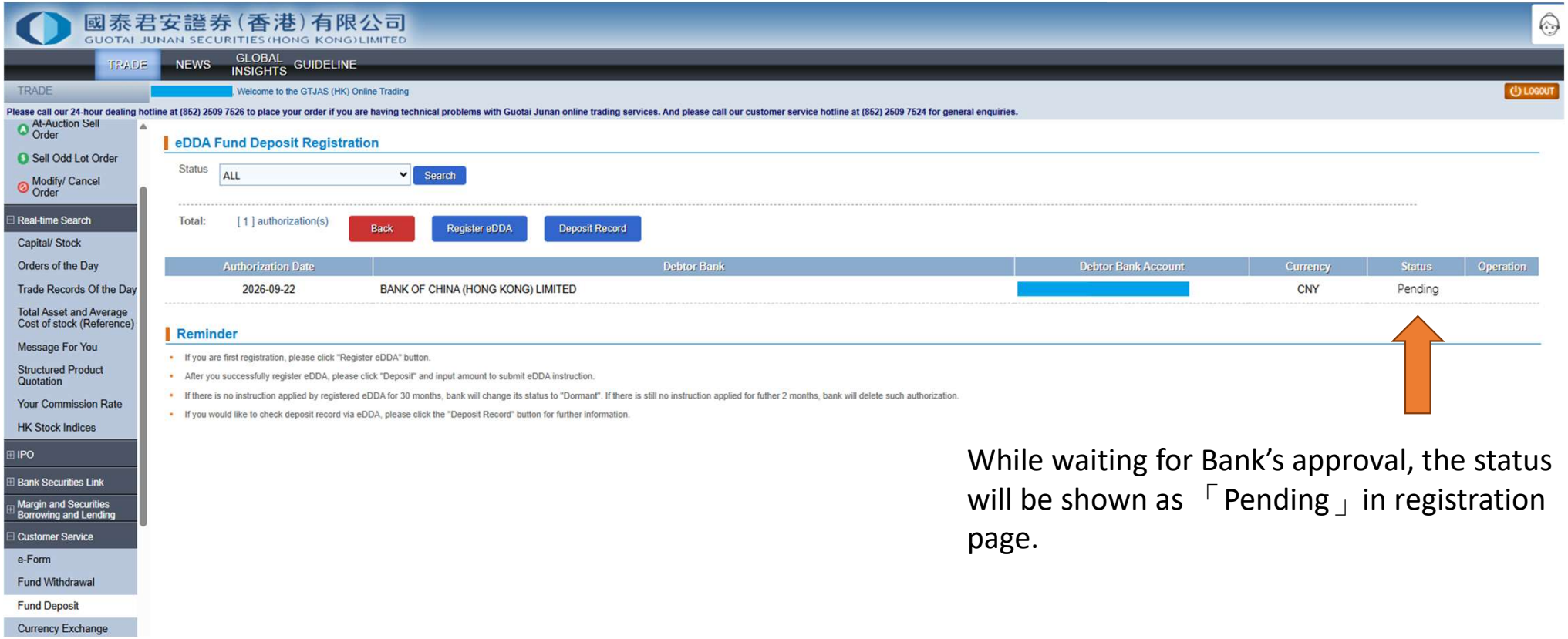
Once the registration is accepted, your bank may require two-factor authentication or send a notification to you (via SMS,E-mail,Letter).

Should you have any enquiries, please contact your bank directly.

Please note that enrollment processing times vary from bank to bank,

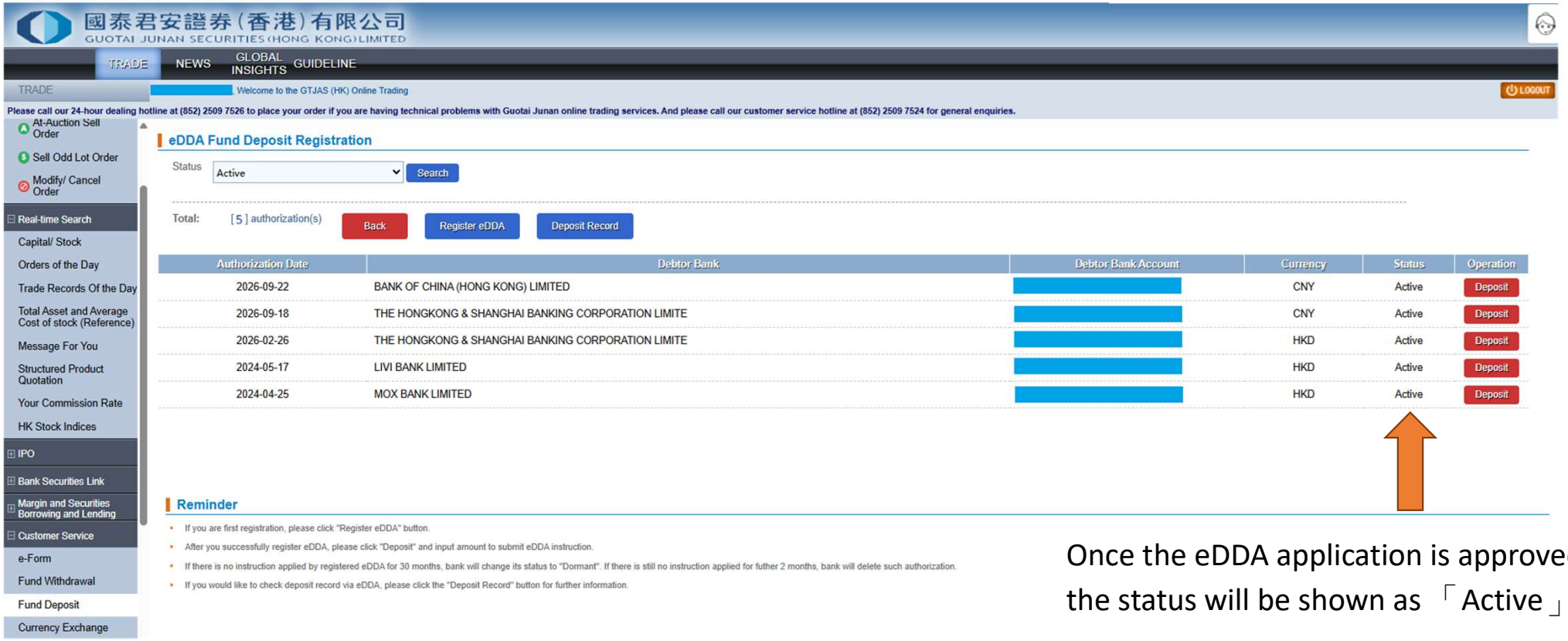
and the time it takes from enrollment to completion ranges from instant to a few days.

2. Registration of eDDA



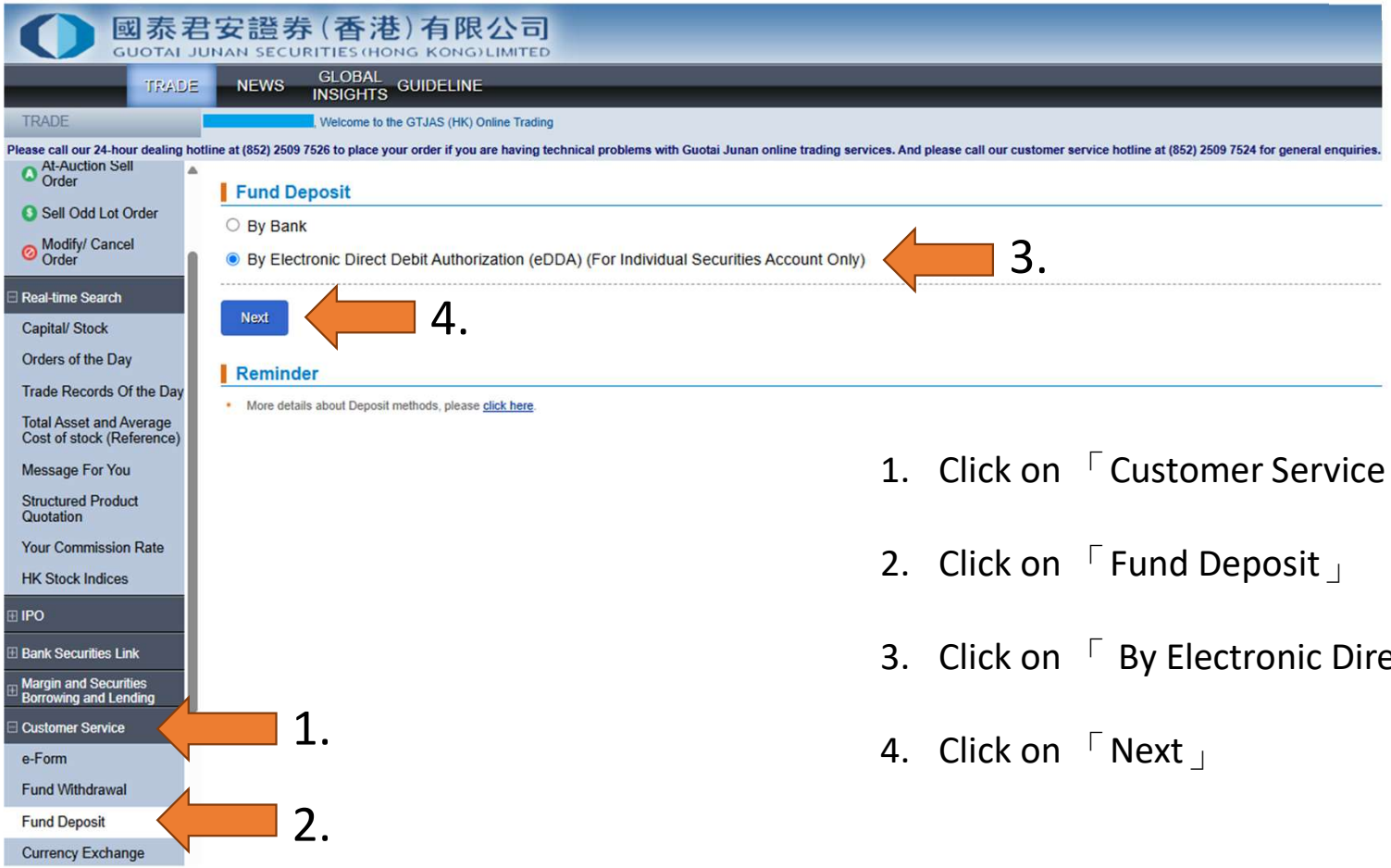
While waiting for Bank's approval, the status will be shown as 「Pending」 in registration page.

2. Registration of eDDA



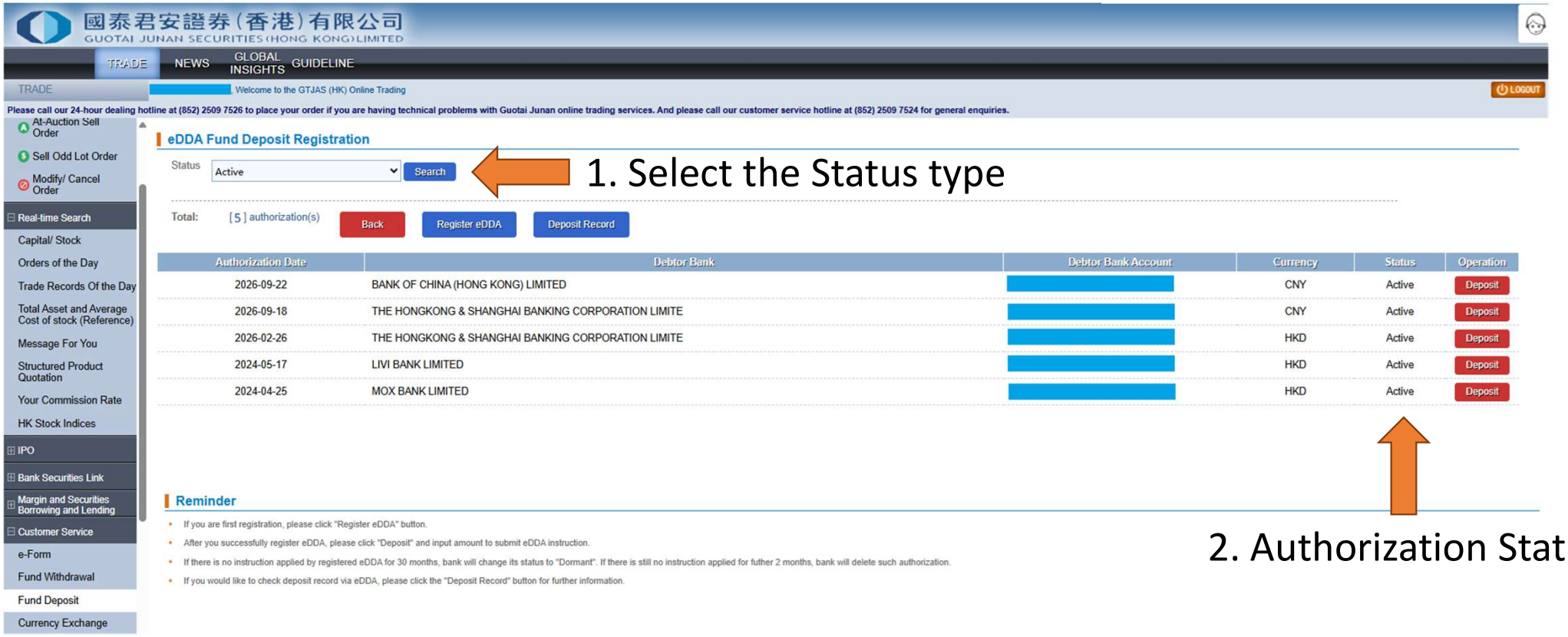
Once the eDDA application is approved, the status will be shown as 「Active」

3. eDDA Registration Status Enquiry

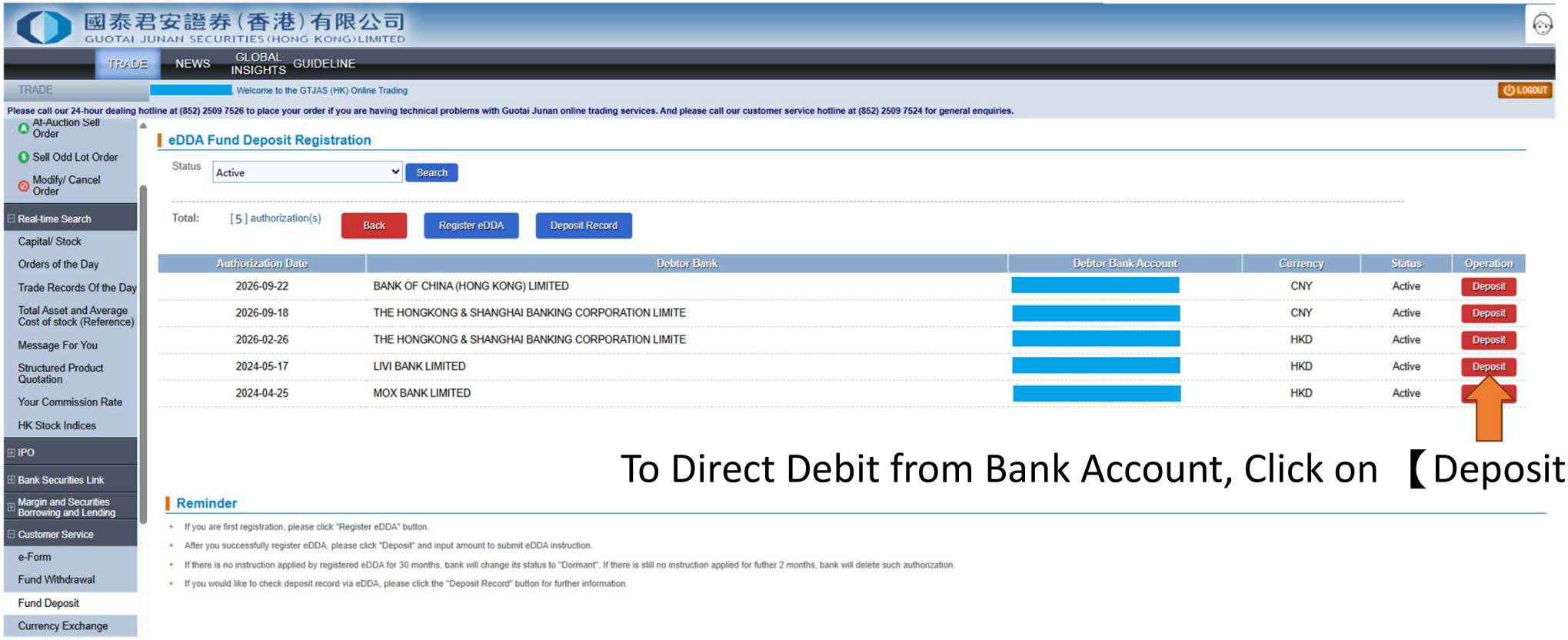


1. Click on 「Customer Service」
2. Click on 「Fund Deposit」
3. Click on 「 By Electronic Direct Debit Authorisation (eDDA)」
4. Click on 「Next」

3. eDDA Registration Status Enquiry

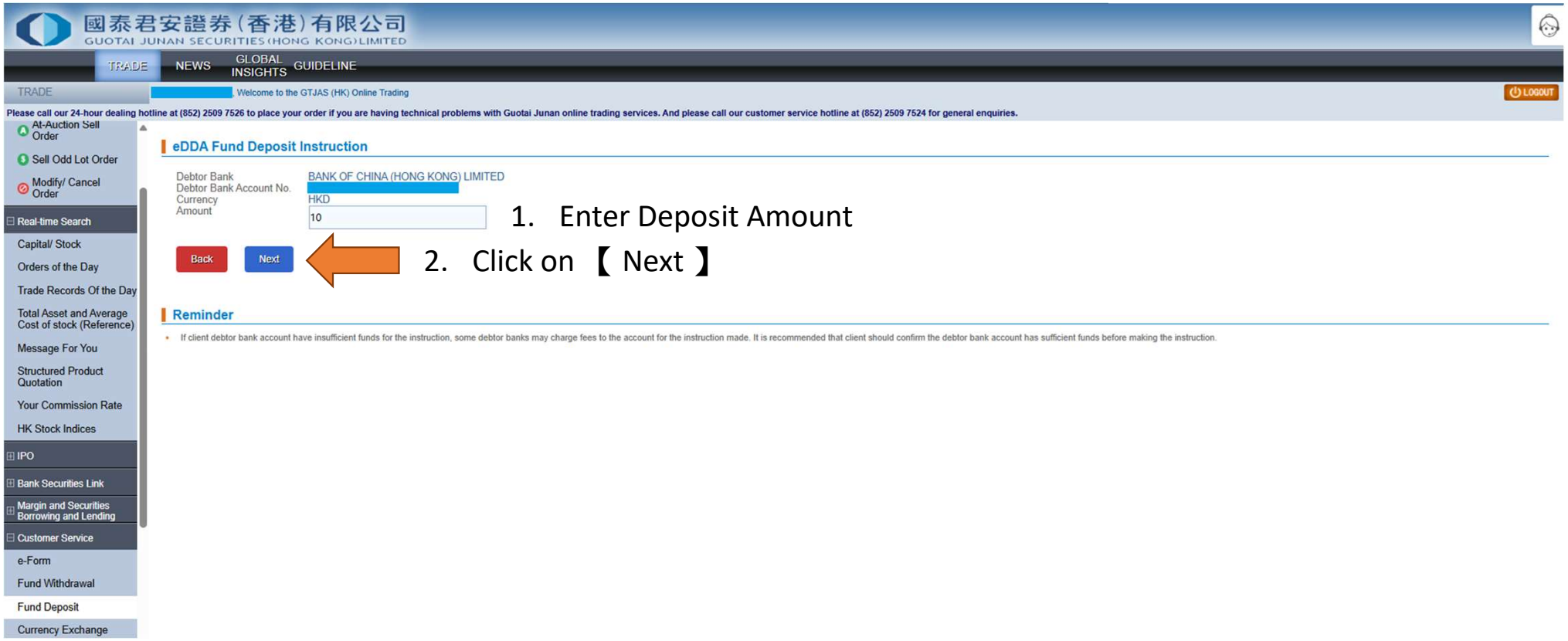


4. Deposit funds and Record via eDDA



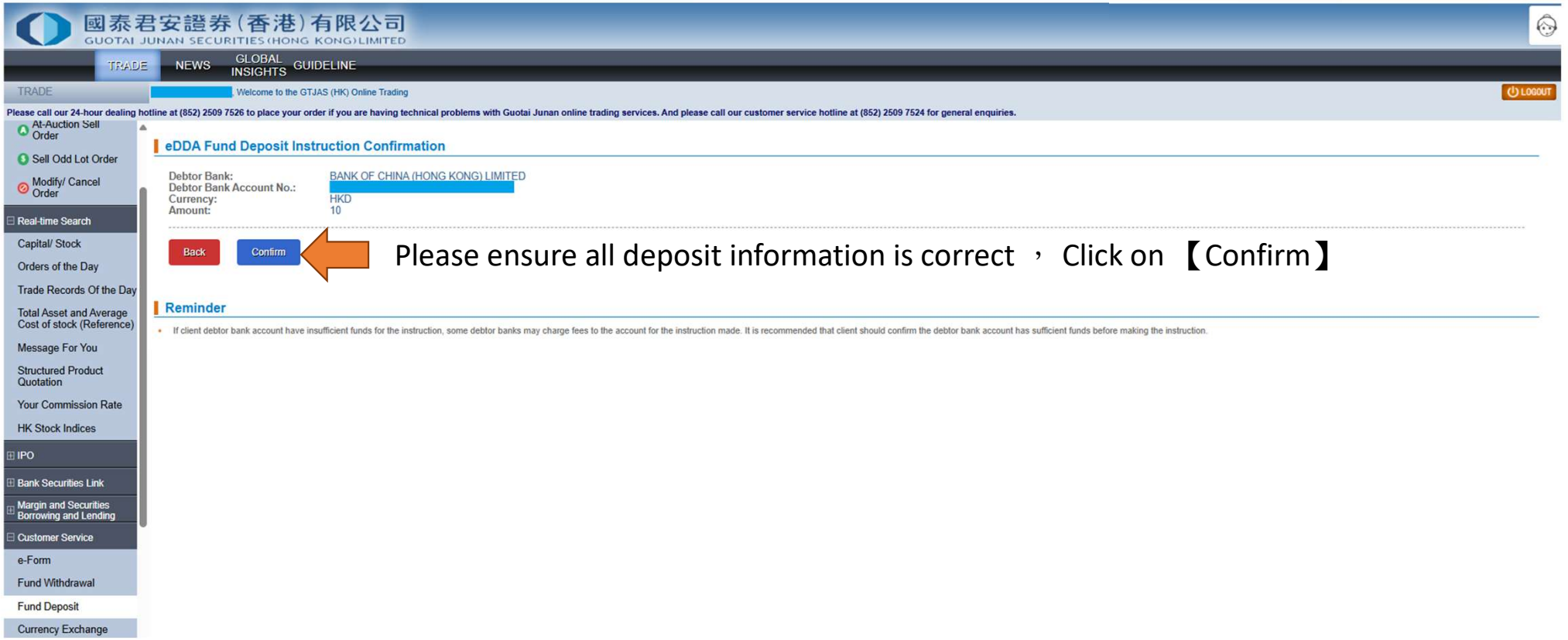
To Direct Debit from Bank Account, Click on 【Deposit】

4. Deposit funds and Record via eDDA



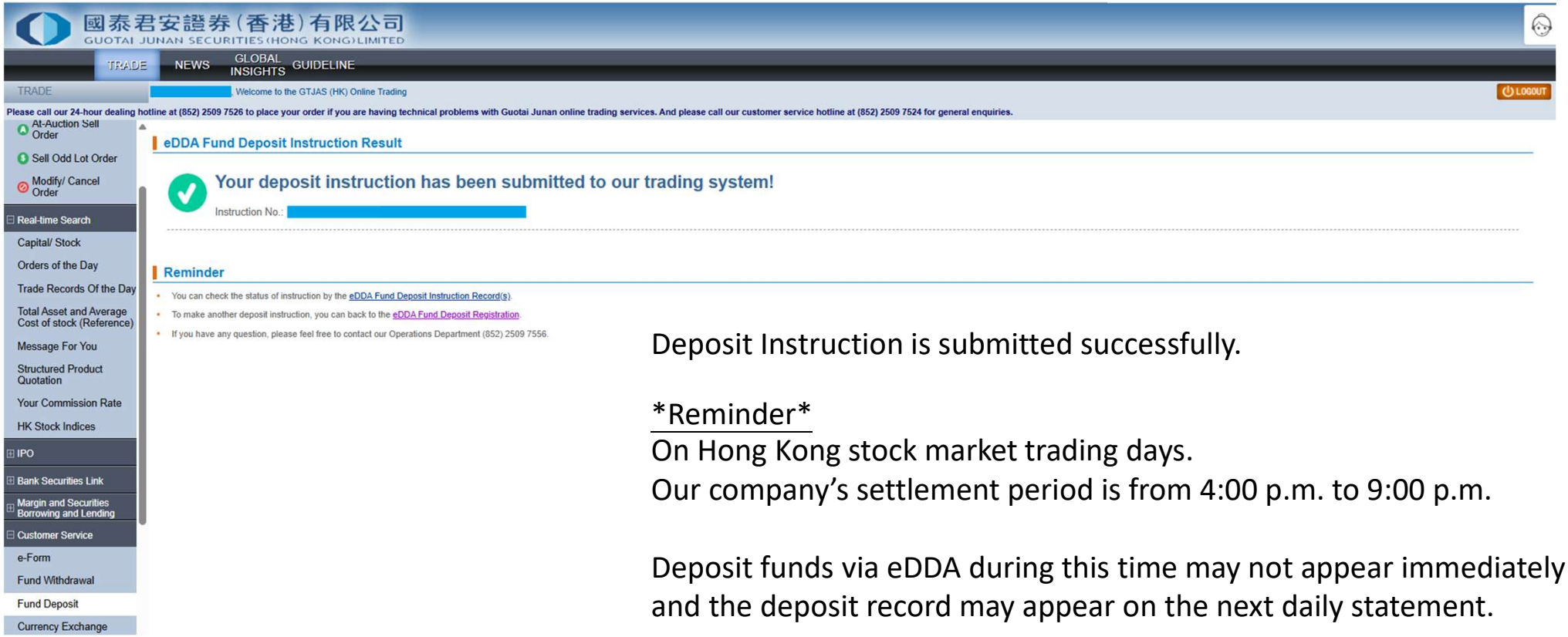
1. Enter Deposit Amount
2. Click on 【 Next 】

4. Deposit funds and Record via eDDA



Please ensure all deposit information is correct ， Click on 【Confirm】

4. Deposit funds and Record via eDDA



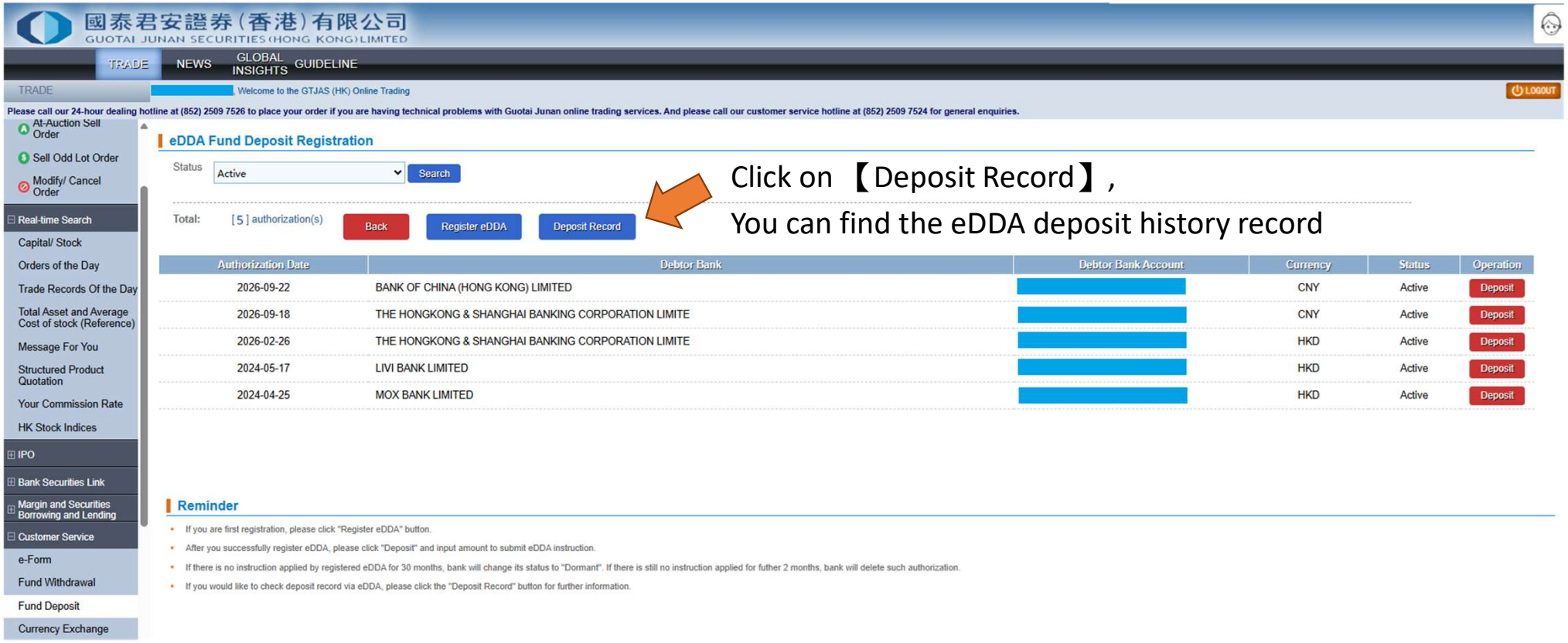
Deposit Instruction is submitted successfully.

Reminder

On Hong Kong stock market trading days.
Our company's settlement period is from 4:00 p.m. to 9:00 p.m.

Deposit funds via eDDA during this time may not appear immediately and the deposit record may appear on the next daily statement.

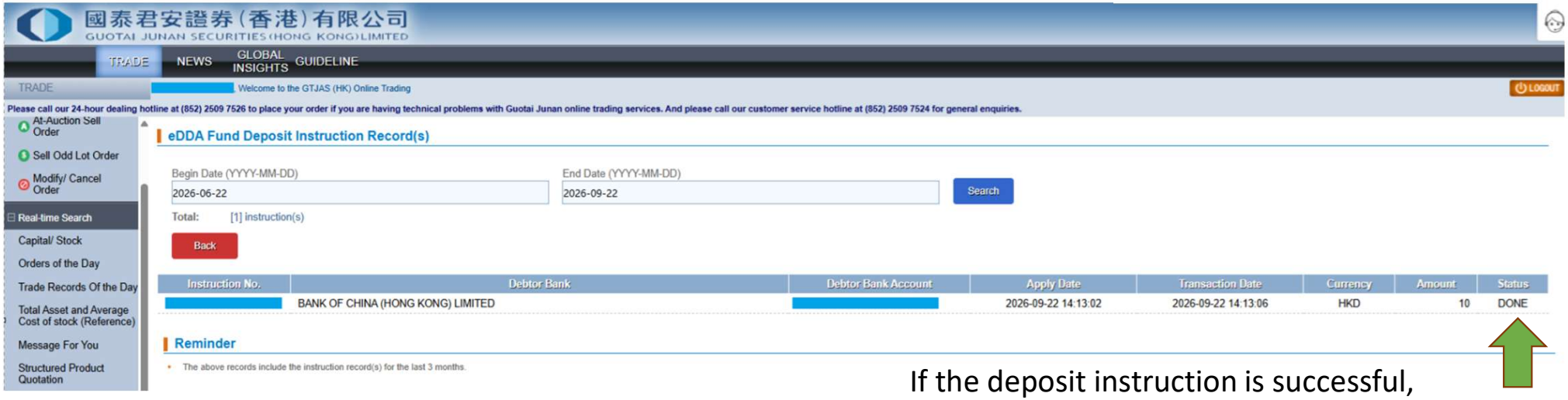
4. Deposit funds and Record via eDDA



Click on 【Deposit Record】,

You can find the eDDA deposit history record

4. Deposit funds and Record via eDDA



If the deposit instruction is successful,
Deposit Record status will be shown as「DONE」
We will also send a notification to you.

If the deposit Instruction is declined,
Deposit Record status will be shown as 「Reject」

Instruction No.	Debtor Bank	Debtor Bank Account	Apply Date	Transaction Date	Currency	Amount	Status
	BANK OF CHINA (HONG KONG) LIMITED		2026-09-22 11:17:51	2026-09-22 11:17:56	HKD	5	Reject

5. eDDA - FAQ

Q1 How to submit the eDDA Authorization?

A1 Client can submit the registration of eDDA via「GTJAS (HK) Online Trading」. Log on「GTJAS (HK) Online Trading」
-> 「Customer Service」-> 「Fund Deposit」-> 「By Electronic Direct Debit Authorisation (eDDA)」
-> 「Register eDDA」-> Choose and enter the Bank account information.

The registration will then be sent to the Bank and subject to GTJAS (HK) and bank's approval.

Q2 How to use「eDDA direct deposit」for funds transfer to Securities account？

A2 After eDDA Registration is accepted, client can transfer funds via「GTJAS (HK) Online Trading」->「Customer Service」->「Fund Deposit」->「By Electronic Direct Debit Authorisation (eDDA)」->「Deposit」.
After submitting the instruction, deposit via eDDA will be processed immediately, funds transfer could be done in 5 minutes.
Client does not to require to submit deposits slips and notify us.

Remarks: Please ensure your bank accounts maintain sufficient funds for funds transfer instructions. Your bank may charge service fees when insufficient fund or eDDA authorisation is cancelled.

Q3 What currency is eDDA supported?

A3 Only HKD and CNY is supported. (CNY are currently supported only via GTJAS (HK) Online Trading)

5. eDDA - FAQ

Q4 Can I initiate eDDA instruction to all Securities, Futures, FX account at same time?

A4 No, you can initiate eDDA instruction to Securities account only.

Q5 Can I apply eDDA for different Banks account?

A5 Yes, you can linkup more than one bank account of different banks.

Q6 Which bank support eDDA?

A6 Major HK banks are supporting eDDA, you can check the authorization list while register.

Q7 How to amend or cancel eDDA?

A7 Please contact your bank for any amendment or cancellation of eDDA.

Q8 Is transferring funds to a Third-Party Registration via online banking the same as eDDA Registration via online banking?

A8 Transferring funds to a Third-Party Registration in online Banking is not the same as eDDA Registration. Client needs to submit eDDA via「GTJAS (HK) Online Trading」in order to linkup their Guotai Junan securities account for the initiate direct deposits.

5. eDDA - FAQ

Q9 What is the reason of failure of eDDA Registration？

A9 There are the following probable causes：

Your Bank account is not applicable to eDDA Registration.

Please ensure:

-Your bank can support eDDA.

-Bank account name, ID Type, ID No. must same with your own securities account.

-Must be HKD / CNY account.

-All account must be individual.

-Bank account and Securities account is in normal status.

Bank account information error.

Please ensure:

-Bank Code and Bank name is correct.

-Bank account number is correct.

Remarks: Bank account number should be 10-12 digits. If your Bank account number is less than 10 digits, that may not include the bank branch code in the account number.

(Examples of Citibank, if bank account number only show 8 digits, please joint [390 (Citibank (HK) / 790 (Citibank N.A)] before bank account number.)

Should you have any enquiries regarding your bank account no., please contact your bank directly.

5. eDDA - FAQ

Q10 What is the reason of failure of eDDA direct deposit?

A10 There are the following probable causes：

- eDDA Authorisation expired
- Transfer amount over limit
- Insufficient fund of bank account
- Your Bank or you cancel the eDDA authorisation

Remarks: If no instruction applied by registered eDDA for 30 months, your bank will change its status to "Dormant". If still no instruction applied for further 2 months, your bank will delete such authorization.

Q11 After eDDA Registration is accepted, will added to the “Registered Bank Account” for deposits and withdrawals?

A11 After eDDA Registration is accepted and verified and confirmed by company, the relevant bank account will be listed as your registered bank accounts.

Remarks: Individual clients who opened an account through the online account opening with deposit verification process. After registering a bank account via registered eDDA, an initial deposit of not less than HKD10,000 (or its equivalent in another currency) from that bank account before it can be formally registered as a Registered Bank Account.

The End