

PAOC CRA APP USER MANUAL

[PINGAN ONECONNECT CREDIT REFERENCE SERVICES AGENCY (HK) LTD.]

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Version: 1.0

Should you encounter any issues in using PAOC CRA APP, please contact:

- ✧ Email: cra_contact@paoc.com.hk
- ✧ Phone: (852) 2271 6268
- ✧ Address: Room 1603, 16/F, NEO, 123 Hoi Bun Road, Kwun Tong, Kowloon
- ✧ Office Hour: Monday to Friday from 9:00AM to 6:00PM, closed on public holidays.

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1. Download APP

Step 1: Make sure you have 'iAM Smart' installed

Make sure your iOS device meets the following requirements:

- ✧ Running iOS 12 or later if using iPhone.
- ✧ Has an available internet connection.

Scan the QR code to install 'iAM Smart' if it has not been installed in your device.



Step 2: Install the PAOCRA

- ✧ You may search 'PAOCRA' in Apple APP Store or Google Play.
- ✧ Or just scan below QR code and start to install.



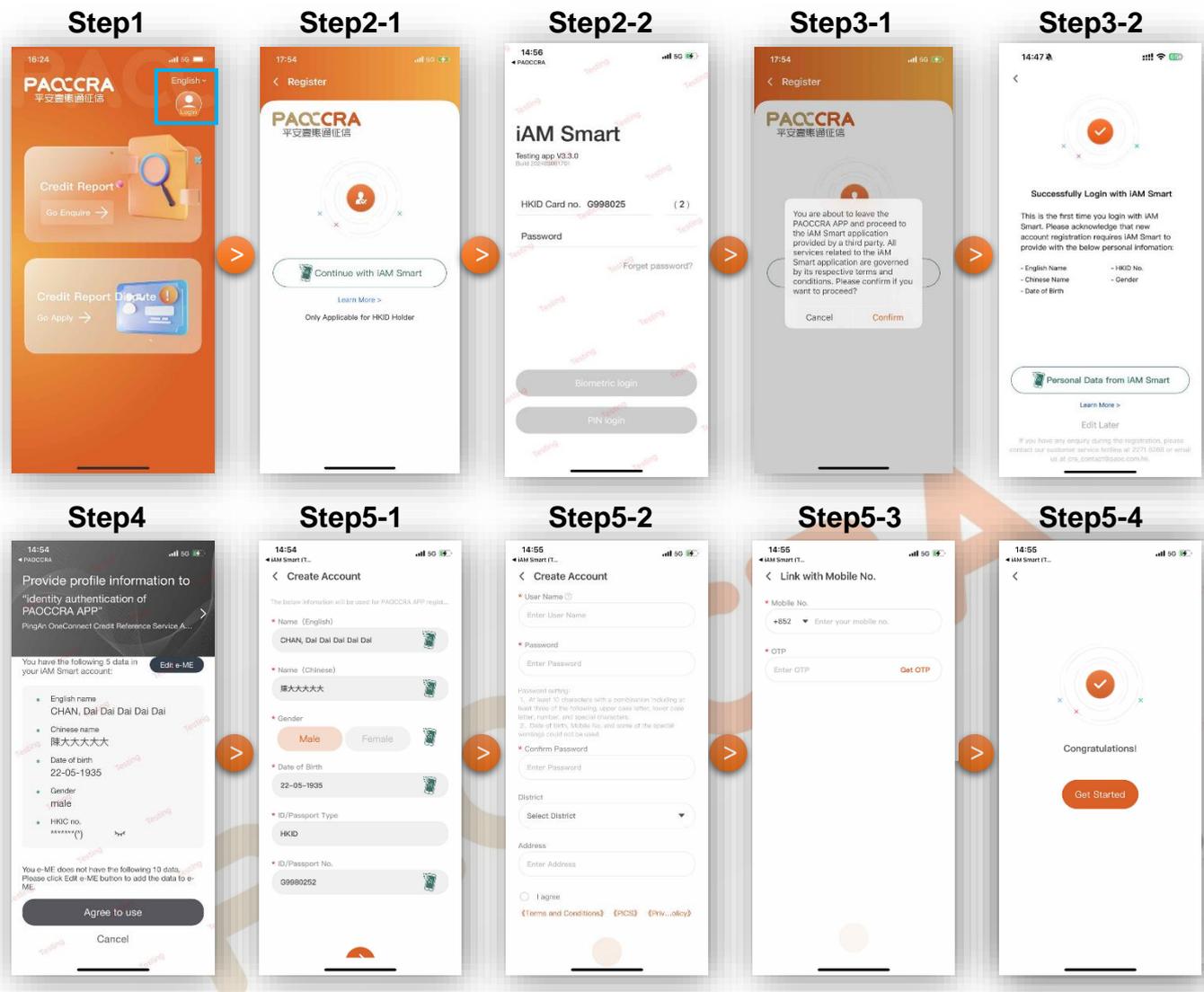
iOS



Android

Start Using

2. Registration APP



Step 1: Choose language and Click “Login”

- ✧ PAOCCRA APP can support English, Traditional Chinese and Simplified Chinese.
- ✧ For first time user, click “Login” button and you are directed to registration page. PAOCCRA APP supports “iAM Smart” for identity verification. If you do not have a Hong Kong ID or “iAM Smart”, please contact our Customer Support by calling 2271 6268 for alternative arrangement.

Step 2: Click “Login with iAM Smart”

- ✧ You are directed to “iAM Smart” APP. Please login.

Step 3: Click “Register”

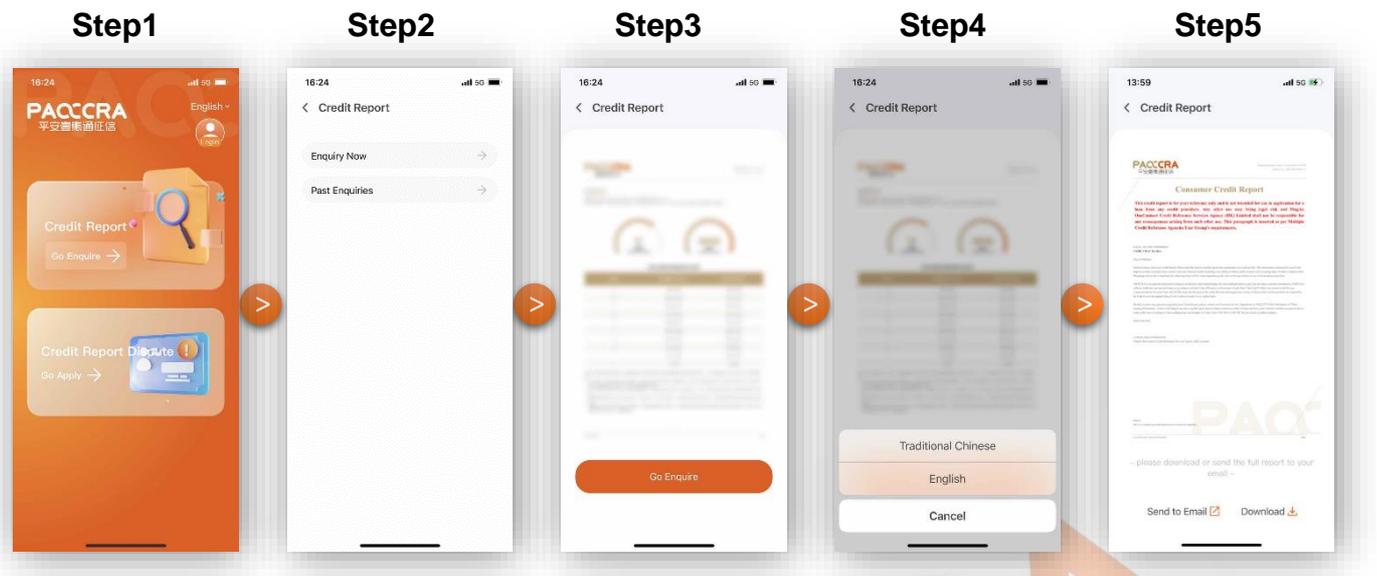
Step 4: Click “Personal Data from iAM Smart” to continue

- ✧ Confirm your personal information and click “Agree to use”.

Step 5: Create the user account

- ✧ You must enter all mandatory fields, marked with *. (Applicable throughout the manual)

3. Enquire the Credit Report



Step 1: Click “Go Enquire” from homepage

Step 2: Click “Enquiry Now”

- ✧ “Enquiry Now” is to initiate a new credit report query.
- ✧ “Past Enquiries” is to view the past reports enquired in last 12 months.

Step 3: Click “Go Enquire”

Step 4: Select “English” or “Traditional Chinese”

- ✧ Both English version and Traditional Chinese version credit report are available.

Step 5: Get your credit report

- ✧ If the message “Network busy, please wait and check your report at “Past Enquiries“ later.” is prompted, please check “Past Enquiries” and view your report in a few minutes.
- ✧ You may send the report to your email address, and find the file opening password on the APP “Past Enquiries”. Please note that the password is case sensitive.

4. Apply for Credit Report Dispute



Step 1: Click “Go Apply” from homepage

Step 2: Click “Raise Request”

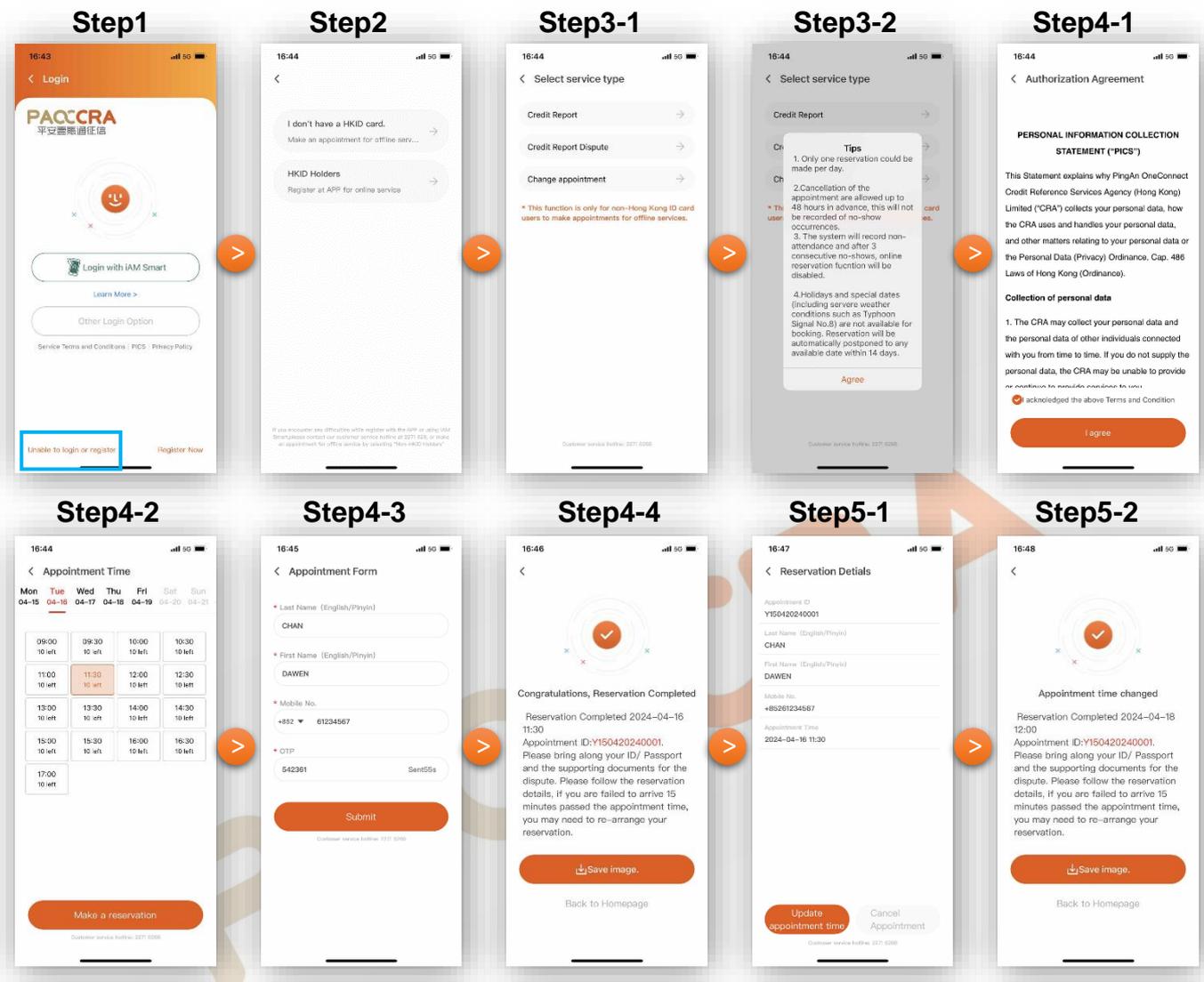
- ✦ Data correction can only be raised by the APP account owner.

Step 3: Fill the data correction detail

- ✦ Choose the disputed credit report no. generated by PAOCCRA and fill dispute description.
- ✦ Prepare supporting documents in advance to prevent APP operation timeout.

Step 4: Click “Trace Request” to follow up

5. Make appointment for Counter Services



Step 1: Click “Unable to login or register”

Step 2: Select if you are HKID holder or not

- ✧ It is highly recommended to register on the app for online services to save time and costs. If you encounter any difficulties during the registration process or while using “iAM Smart”, please contact our customer service hotline.
- ✧ Meanwhile, you may also make an appointment for counter service by selecting “I don’t have a HKID card”.

Step 3: Select service type

- ✧ Choose to enquire the credit report or apply for credit report dispute to initiate an appointment.

Step 4: Choose the appointment time

Step 5: Change appointment

- ✧ In case of emergencies, appointments can be changed or canceled under reasonable operation.