

### 有關優化網上銀行及流動應用程式保安措施通知

親愛的客戶：

為加強網上銀行及流動應用程式服務的安全，本行將安排於2018年第二季起陸續推出以下保安優化措施：

於2018年4月21日起實施的保安措施

#### (一) 網上投資服務雙重認證

客戶進入以下指定網上投資服務前，**必須**進行雙重認證（「保安編碼器」或「短訊密碼」）：

1. 基金服務
2. 債券服務

**請注意：若閣下未啟用保安編碼器或未登記收取短訊服務，請親臨各網點辦理申請，以便使用相關投資服務。**

進入證券服務及股票孖展服務除了可以使用現時之「短訊密碼」外，屆時亦可以使用「保安編碼器」以作雙重認證進入服務。

#### (二) 登入驗證碼及登入密碼格式

客戶於登入網上銀行服務時，除輸入用戶名稱及密碼外，亦需輸入一個以圖片型式顯示的驗證碼。如下圖示：



另外，為增強密碼強度，登入密碼除接受英文及數字外，亦接受指定字符，建議閣下設定一個包含字符的登入密碼。

上述加強登入網上銀行的保安措施生效時，登入網上銀行及流動應用程式之短訊提示訊息將不會再發送閣下。

#### (三) 高風險交易之雙重認證方法

現時指定高風險交易\*需同時使用「保安編碼器」及以短訊形式收取之「動態密碼」進行認證，優化後只需使用「保安編碼器」便可完成交易。

\*指定高風險交易包括：

1. 轉賬/繳費至非登記賬戶/商戶	2. 提升轉賬/繳費限額
3. 設定海外現金提款服務	4. 更改個人資料

於2018年6月/7月期間起實施的保安措施

#### (四) 交易電郵提示通知

若閣下透過網上銀行或流動應用程式完成以下指定交易，本行將新增發送電郵通知至閣下於本行登記的電子郵箱地址：

1. 進入證券、股票孖展、基金及債券投資版面
2. 已執行就證券、股票孖展、基金及債券之交易指示
3. 更新自我證明表格

**請注意：由於未於本行登記電郵地址的客戶，將不能繼續辦理上述交易，因此，若閣下需使用相關服務：**

1. 單名個人賬戶：請透過網上銀行或親臨各網點登記電郵地址；
2. 聯名或公司賬戶：請親臨各網點登記電郵地址

使用保安編碼器服務的溫馨提示

若閣下已啟用保安編碼器服務，請留意保安編碼器背面之有效期，請於到期日前親臨本行更換保安編碼器，以便可繼續享用有關服務。

如有查詢，請致電客戶服務熱線398 77666與本行客戶服務主任聯絡。

風險聲明:上述內容不應被視為購買或認購任何投資產品或服務的建議或邀請，投資者應明瞭所有投資均涉及風險。

網上銀行及流動電話銀行之保安資訊，請瀏覽本行網頁<http://www.hk.bankcomm.com>（保安資訊 > 安全的網上/流動電話銀行）及網上銀行登入頁內之保安資訊。

交通銀行（香港）有限公司（交通銀行股份有限公司全資附屬公司）謹啟  
2018年3月28日

（本函為毋須簽署之電腦編印文件）

03162018EBS001

28 Mar 2018

**Notice of Enhancement on Internet Banking and Mobile Apps Security Controls**

Dear Customer,

In order to enhance the security for Internet Banking and Mobile Apps services, we are pleased to introduce the following new security controls starting from the 2<sup>nd</sup> quarter of 2018.

Security measures with effect from 21 Apr 2018

**(A) Two-factor authentication ("2FA") for online investment services**

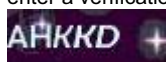
Customers will be required to use 2FA Services (either "Security Device" or "SMS Password") for accessing our designated online investment services as follows:

1. Investment Fund Services
2. Bond Services

**Note: Customers who have not activated Security Device Services or not registered mobile number for receiving SMS services with the bank will not be able to use the above services. To apply for Security Device Services or SMS Services, please visit any of our outlets.** Customers may access Securities Trading Services and Securities Margin Services by using the existing SMS Password services or you may choose to use Security Device for two-factor authentication.

**(B) Login verification code and login password format for Internet Banking Services**

During the login process of Internet Banking Services, apart from entering User Name and Password, customers will also be required to enter a verification code displayed in an image as shown below.



Please note that SMS Notification for Internet Banking and Mobile Apps login will be cancelled. At the same time, the complexity of the login password will be enhanced by accepting designated special characters, in addition to alphabets and numbers. It is recommended to set a password that comprised of special character(s).

**(C) Enhancement on Security Control of Online High Risk Transactions**

Both "Security Device" and "SMS Password" are currently required when performing designated high risk transactions\* via Internet Banking Services. After upgrade, only "Security Device" will be required.

\*Designated high risk transactions include:

1. Fund Transfer/Bill Payment to non-registered accounts/merchants	2. Increase the limits for Fund Transfer/Bill Payment
3. Overseas Cash Withdrawal Service Setting	4. Update Personal Information

Security measures with effect from Jun/Jul 2018

**(D) E-mail Notifications for Online Transactions**

Upon the completion of the following designated transactions via Internet Banking or Mobile Apps, an e-mail notification will be sent to your e-mail address registered with us:

1. Accessing Securities Services, Securities Margin Services, Investment Funds Services and Bond Services
2. Execution of Securities, Securities Margin, Investment Funds and Bonds transactions
3. Update Self-Certification Form

**Note: Customers who have not registered an e-mail address with us will not be able to conduct the above transactions. If you would like to enjoy the above services,**

1. Single Accounts: Please register via Internet Banking or by visiting any of our outlets.
2. Joint Accounts and Corporate Accounts: Please visit any of our outlets for application.

Friendly Reminder for Security Device

If you have activated your security device, please check the expiry date of the security device printed on the back of the device. If it is going to expire soon, please visit our outlets for replacement.

For enquiries, please contact our Customer Services Hotline at 398 77666.

**Risk Disclosure:** The above information is neither a recommendation, an offer, nor a solicitation for any investment product or service. Investors should note that all investment involves risks.

For Internet Banking and Mobile Banking security guide, please visit our website <http://www.hk.bankcomm.com> (Security Guide > Using Internet/Mobile Banking safely) and the Security Guide on the login page of Internet Banking.

Yours faithfully,

**Bank of Communications (Hong Kong) Limited (A wholly owned subsidiary of Bank of Communications Co., Ltd.)**

(This is a computer print-out letter that requires no signature)