

交通銀行信用卡保安須知



使用信用卡保安須知

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妥當完成認收及啟動程序並簽署信用卡

閣下在收到由交通銀行（香港）有限公司（「本行」）發出的信用卡後，應小心核對壓印於信用卡上閣下之姓名、賬戶號碼及有效日期。如資料正確無誤，閣下應即時根據本行指定的方式完成信用卡認收及啟動程序，並利用原子筆在信用卡背上指定位置簽署信用卡。

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小心保管信用卡及將私人密碼保密

為方便閣下享用自動櫃員機服務，本行將在閣下完成信用卡認收及啟動程序後把自動櫃員機私人密碼郵寄予閣下。閣下應特別留意以下各項並小心保管信用卡及將私人密碼保密，以避免信用卡或私人密碼遭盜用、欺詐性或未經授權使用：

- 任何載有私人密碼的記錄應與信用卡分開存放；
- 即時銷毀私人密碼通知書正本；
- 切勿不加掩藏地寫下或記下私人密碼；
- 切勿在信用卡上或任何其他經常與信用卡放在一起或放在信用卡附近的物件上寫上私人密碼；
- 切勿使用容易取得的個人資料（例如：電話號碼或身份證號碼）作為私人密碼；
- 切勿向任何人士披露閣下的信用卡資料及/或私人密碼；
- 切勿允許任何人士使用閣下的信用卡及/或私人密碼；
- 定期透過自動櫃員機更改私人密碼；及
- 切勿將信用卡隨意放置在無人看管之地方或公眾場所。

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使用信用卡簽賬時提防欺詐性或未經授權交易

- 閣下在銷售單據上簽署前，應小心核對信用卡號碼及交易金額是否正確；
- 如閣下需在銷售單據上填寫銀碼，請加上適當之貨幣代號；
- 確保閣下的信用卡在簽賬後交還閣下；
- 保留銷售單據之客戶存根以作記錄；及
- 核對信用卡結單所載之各項目，確保被收取的交易金額正確無誤。

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如遺失信用卡或信用卡被盜用，請即時報失

如發生或懷疑發生以下事項，閣下應在可能情況下盡快致電本行報失卡熱線：2836 8828，或親自到任何一間分行報失：

- 信用卡遺失及/或被竊；
- 未經授權使用信用卡及/或私人密碼；
- 向未經授權人士披露私人密碼；及/或
- 懷疑出現載有與信用卡相同卡號或聲稱根據閣下之信用卡賬戶發出的任何偽冒信用卡。

Bank of Communications Credit Card Security Notes



Security Notes on the Use of Credit Card

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Complete the Confirmation and Activation Procedures and Sign on Your Credit Card upon Receipt

Upon your receipt of the credit card from Bank of Communications (Hong Kong) Limited (the “Bank”), you should check carefully your name, account number and expiry date embossed on the credit card. If the information is correct, you should complete the confirmation and activation procedures as prescribed and sign on the signature panel on the reverse side of the credit card using a ball pen immediately.

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Keep Your Credit Card Safe and Your Personal Identification Number (PIN) Secret

To facilitate your access to our ATM networks, a PIN for ATM services will be issued to you after the prescribed credit card receipt confirmation and activation procedures have been completed.

You should pay attention to the followings and take reasonable steps to keep your credit card safe and the PIN secret to prevent theft, fraudulent or unauthorized use of them:

- Keep any record of the PIN separate from your credit card;
- Destroy the original printed copy of the PIN immediately;
- Never write down or record the PIN without disguising it;
- Never write down the PIN on the credit card or on anything usually kept with or near it;
- Never use any easily accessible personal information (e.g. telephone numbers or identity card numbers) as the PIN;
- Never disclose your credit card information and / or the PIN to anyone;
- Never allow anyone to use your credit card and / or the PIN;
- Change your PIN regularly through ATM networks; and
- Never leave your credit card in unattended places or public areas.

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Prevent Fraudulent or Unauthorized Transactions When using Your Credit Card in Retail Purchase

- Check to ensure that the credit card number and transaction amount are correct before you sign the sales slip;
- Write clearly the currency sign when you are required to write down the transaction amount on the sales slip;
- Make sure the credit card returned to you after each transaction belongs to you;
- Keep the customer copy of the sales slip for your record; and
- Check each item of your credit card statements to ensure the correct transaction amount is being charged.

④

Report to the Bank Immediately When Your Credit Card is Lost or Stolen

Upon occurrence or suspicion of any of the following events, you shall report as soon as reasonably practicable to our Report Lost / Stolen Card Hotline (852) 2836 8828 or to any of our branches in person:

- Loss and / or theft of your credit card;
- Unauthorized use of the credit card and / or the PIN;
- Disclosure of the PIN to any unauthorized person; and / or
- Suspicion of any counterfeit credit card bearing the same number as your credit card or purported to be issued under your credit card account.