

親愛的客戶：

### 有關網上銀行/流動電話銀行的最新保安措施

本行致力提供安全穩妥的網上和流動電話銀行服務，為讓閣下使用時得到更佳保障，請細閱以下最新的保安措施及保安提示。

#### 以雙重認證進行小額轉賬至未保存收款人

- 為加強針對小額轉賬的保安措施，2019年8月10日或之後，透過網上銀行/流動電話銀行進行小額轉賬至未保存收款人時(包括流動電話銀行之轉數快二維碼付款服務)，將需使用流動保安編碼或保安編碼器進行雙重認證。
- 小額轉賬至已保存收款人或已登記收款人則無需進行雙重認證。
- 閣下可透過 App Store、Google Play 或交銀(香港)網站下載“交銀(香港)”流動應用程式以啟動流動保安編碼。

#### 重要保安提示

- 請勿設定單一私人密碼以登入不同網上服務，網上銀行/流動電話銀行密碼不應與其他服務共用。
- 每次登入網上銀行/流動電話銀行服務時，請檢查上一次的登入紀錄，如發現可疑登入情況，應立即致電客戶服務熱線 223 95559 與客戶服務員聯絡。
- 如登入過程中有異樣(如出現不尋常的視窗彈出或被要求提供額外的個人資料等)，應立即登出網上銀行/流動電話銀行並致電客戶服務熱線 223 95559 通知本行。
- 切勿向任何第三方服務提供者披露您的用戶名稱、密碼及一次性密碼，不論其是否已獲本行授權。
- 使用網上銀行或流動電話銀行服務時應在瀏覽器直接輸入“交銀(香港)”網站(<https://www.hk.bankcomm.com>)或透過 App Store、Google Play 或交銀(香港)網站下載及安裝交銀(香港)流動應用程式接駁至網上銀行或流動電話銀行賬戶，切勿下載或安裝來源不明的軟件及應用程式。
- 若客戶曾透過第三方網站、第三方流動應用程式等登入交銀(香港)網上銀行或流動電話銀行，本行建議客戶盡快更改密碼，以保障個人資料安全。客戶如發現其賬戶有任何未經授權交易，或對網上銀行、流動應用程式有任何疑問，請致電客戶服務熱線 223 95559 查詢。
- 採用本行建議使用的 iOS/Android 操作系統使用流動電話銀行服務/證券流動應用程式，本行現時建議使用之操作系統：

流動電話銀行服務	證券流動應用程式
iOS 10.0 或以上 iPhone	iOS 9.0 或以上 iPhone
Android 6.0 或以上手機	Android 6.0 或以上手機

有關更多網上銀行或流動電話銀行之保安資訊，請瀏覽本行網頁 <https://www.hk.bankcomm.com> 之保安資訊 或流動電話銀行(生活 > 服務及資訊 > 更多 > 重要提示) 內之保安提示。

如您對本函內容有任何查詢，請致電客戶服務熱線 223 95559 與本行客戶服務員聯絡。

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

(本函為無需簽署之電腦簽印文件)

Dear Customer,

## **Latest Security Measures for Internet Banking and Mobile Banking Services**

We commit to providing you with safe and secure Internet/Mobile Banking Services. To help you have better protection when using Internet/Mobile Banking Services, please read the latest security measures and tips below.

### **Two-Factor Authentication for Fund Transfers to Unsaved Payee**

- With effect from 10 Aug 2019 or later, the use of Security Device/Mobile Token will be required for small value fund transfer to unsaved payee (including FPS QR Code Payment)
- Two-Factor Authentication is not required when you conduct small value fund transfer to saved or registered payee.
- Customers may download and install our Mobile Apps through App Store, Google Play or the bank website to activate Mobile Token Service.

### **Important Security Tips**

1. Do not use the same password in accessing different online services. The password for accessing Internet/Mobile Banking Services should not be shared with other services.
2. Do check the last login details when you login Internet Banking/Mobile Banking Services. If you notice any suspicious login, please contact our Customer Services Hotline immediately at 223 95559.
3. If any unusual login screen or process (e.g. a suspicious pop-up window or request for providing additional personal information) was noted, customers are advised to log out from the Internet Banking/Mobile Banking immediately and inform our Customer Services Hotline immediately at 223 95559.
4. Do not disclose banking details such as Internet Banking's usernames, passwords, one time passwords and other sensitive account information, to any third party providers, no matter authorized by the bank or not.
5. When using our Internet/Mobile Banking services, customers are advised to type the website address of BOCOM (HK) (<https://www.hk.bankcomm.com>) directly into the browser address bar or download and install Apps through App Store, Google Play or BOCOM (HK) website, for access to your Internet Banking or Mobile Banking accounts. Do not download software and apps from any untrusted sources.
6. If you have logged into our Internet Banking or Mobile Banking through third-party websites or third-party mobile Apps, you are advised to change the passwords immediately to protect your personal information. Customers who discover any unauthorized transactions in their bank accounts or have any queries relating to our Internet Banking or Mobile Banking Services should immediately contact our Customer Services Hotline at 223 95559.
7. Access Mobile Banking Services/ Securities Mobile Application by the recommended Operating Systems below:

Mobile Banking Services	Securities Mobile Application
iPhone with iOS 10.0 or above	iPhone with iOS 9.0 or above
Mobile phone with Android 6.0 or above	Mobile phone with Android 6.0 or above

For other Internet Banking and Mobile Banking security guide, please read the Security Guide on the Bank's website <https://www.hk.bankcomm.com> or the Security Tips in Mobile Banking App (**Lifestyle > Services and Information > More > Security Tips**).

If you have any queries, please contact our Customer Services Hotline at 223 95559.

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

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