

親愛的客戶：

客戶通知

為向客戶提供更完善及更優質的銀行服務，本行會定期檢討各項銀行產品及服務，並就有關收費及/或條款作出修訂。現謹通知閣下，最新之修訂詳情如下：

由 2024 年 8 月 15 日起，本行《交通銀行太平洋信用卡持卡人合約》及《交通銀行銀聯雙幣信用卡持卡人合約》將調整如下：

調整	章節
新增	1. 定義與釋義 詞語「認證因素」
修訂	4. 信用卡及私人密碼之保存 章節名稱及條文 4.1
修訂	5. 遺失信用卡 章節名稱及條文 5.1
修訂	9. 信用卡之責任承擔 條文 9.4、9.5、9.6 及 9.16 (條文 9.16 只修改英文版本)

修訂條文撮述如下：

<p>1. 定義與釋義 「認證因素」指任何持卡人用以進行、核實及/或授權任何信用卡交易的保安憑證(包括但不限於私人密碼、認證令牌、密碼、生物特徵、軟令牌及/或裝置綁定)。</p>
<p>4. 信用卡及認證因素之保安問題 4.1 持卡人須穩妥地保管信用卡及認證因素而如持卡人未能採取合理措施保管信用卡及將認證因素保密這會令持卡人招致不必要的財務責任。在不影響前文所載的一般原則下，持卡人必須採取以下各項措施以防止信用卡及/或認證因素被使用於欺詐性或未經授權的用途：</p> <ul style="list-style-type: none">(a) 將任何載有私人密碼的記錄與信用卡及信用卡賬戶號碼分開存放；(b) 即時銷毀私人密碼通知書正本；(c) 切勿將私人密碼寫在信用卡上或與信用卡賬戶號碼放在一起或任何經常與信用卡放在一起或放在信用卡附近的物件上；(d) 不應直接寫下或記下私人密碼，而不加掩藏；(e) 切勿使用容易取得的個人資料(例如電話號碼、出生日期、身份證號碼)作為私人密碼；(f) 切勿將信用卡資料及/或認證因素及/或信用卡賬戶號碼披露予任何第三者；(g) 切勿准許任何第三者使用信用卡及/或認證因素及/或信用卡賬戶號碼；(h) 定期透過銀行提供的適當設施更改私人密碼；(i) 了解使用生物特徵(例如指紋或面部識別)、流動保安編碼或裝置綁定作為進行相關信用卡交易(例如非接觸式流動支付)的認證因素之一所涉及的風險，以及確保裝置和認證因素安全的相關保護措施；(j) 妥善保管認證因素(如信用卡賬戶號碼、信用卡驗證碼(CVV/CVC)、私人密碼及一次性保安編碼)。除非是合法的要求，否則切勿向任何第三方披露持卡人的個人網上身份；(k) 在發現信用卡有異常或可疑交易後，應盡快通知銀行；(l) 需要確保在銀行登記用於接收銀行重要通知的聯絡方式(例如用於網上付款的短訊及電郵通知)是最新的，以便有關通知能夠及時向持卡人發送；及(m) 切勿將信用卡及/或信用卡賬戶號碼存放在無人看管或公開的地方。
<p>5. 遺失信用卡/認證因素 5.1 如發生或懷疑出現任何以下事件，在合理及切實可行的情況下，持卡人須立即致電銀行的報失卡熱線(852) 2836 8828 通知銀行並在銀行要求時於隨後 24 小時內或銀行不時訂明的其他期間內以書面確認，郵寄銀行的中央郵政信箱 12129 號，或親自到銀行分行報失：</p> <ul style="list-style-type: none">(a) 信用卡或認證因素遺失及/或被竊；(b) 認證因素或信用卡資料已遭泄露；

- (c) 未經授權使用信用卡及/或私人密碼;
- (d) 向未經授權人士披露私人密碼;及/或
- (e) 懷疑出現載有與信用卡相同卡號或聲稱根據信用卡賬戶發出的任何偽冒信用卡。

9. 信用卡之責任承擔

9.4 持卡人毋須負責因下列情況所產生的損失及損害:

- (a) 持卡人未收到信用卡前，信用卡被誤用;
- (b) 於持卡人給予銀行足夠通知，表示遺失、被盜用信用卡或認證因素，或認證因素或信用卡資料已遭泄露後，所有未經持卡人授權的交易(須受第 9.6 條限制);
- (c) 終端機或其他系統發生的故障，引致持卡人直接蒙受之損失及損害，惟若有關故障是明顯的，或已顯示故障信息或通告則除外;及
- (d) 交易是以偽造的信用卡進行的。

9.5 如果在持卡人通知銀行其信用卡或認證因素遺失、被盜取，或認證因素或信用卡資料已遭泄露前，信用卡被用作未經授權交易，則持卡人可能需要承擔有關的損失。若持卡人並無作出任何欺詐或嚴重疏忽行為，或在發現其信用卡或認證因素遺失或被盜取，或其認證因素或信用卡資料已遭泄露後，在可能情況下盡快通知銀行(按照上文第 5 條的要求)，則持卡人對信用卡遺失、被竊或被未經授權使用所負責任，將不會超過港幣 500 元，惟此限制只適用於與信用卡賬戶關連的損失，並不包括現金透支。

9.6 儘管本文載有任何相反規定，若持卡人信用卡之遺失、被竊及/或被未經授權使用是由於持卡人有欺詐行為或嚴重疏忽，或在發現遺失或被盜去信用卡後，未能在可能的情況下盡快通知銀行(按照上文第 5 條的要求)，或未能採取合理防範措施防止信用卡遺失、被竊及/或未經授權使用(按照上文第 4 條的要求)，則持卡人須對因而產生或有關的一切損失及損害負全責。持卡人在此同意就因而合理引致的一切損失、損害、責任及一切合理費用及開支向銀行作出及保持作出全數彌償。

9.16 持卡人之電話號碼、職業、業務、住宅地址、工作地址及/或電郵地址如有任何更改，或持卡人對於清還或繳付因使用信用卡及/或有關銀行服務所引致的任何欠款或款項有任何困難，或持卡人有任個人或財務情況的轉變而該等轉變重要地影響銀行准許持卡人使用或繼續使用信用卡，持卡人須立即以書面通知銀行。

由 2024 年 8 月 15 日起，閣下可在本行網頁 www.hk.bankcomm.com 瀏覽最新《交通銀行太平洋信用卡持卡人合約》及《交通銀行銀聯雙幣信用卡持卡人合約》。

本行感謝閣下一直以來的支持，並將繼續竭誠為閣下提供優質的銀行服務。本行謹通知閣下，如上述各項修訂的生效日後仍保留閣下的賬戶及/或繼續使用服務，則將被視為閣下已接納上述之修改。如閣下不接納上述修改，閣下有權於相關生效日之前根據現有條款及細則列明的有關條款終止戶口。

閣下如有任何查詢，請於辦公時間內與本行任何網點聯絡或致電本行客戶服務熱線 223 95559。

交通銀行(香港)有限公司 謹啟

2024 年 5 月

(本函為毋須簽署之電腦編印文件)

May 2024

Dear Customer,

Customer Notice

To provide better and more efficient banking services to the customers, the Bank has been keeping all products and services under regular review, and necessary amendments will be made to the relevant charges, terms and conditions.

With effect from 15 August 2024, amendments to “Bank of Communications Pacific Credit Card Cardholder Agreement” and “Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement” will be made as follows.

Amendment	Clause
Add	1. Definition and Interpretation Expression of “Authentication Factors”
Revision	4. Security of the Card and the PIN Clause name and clause 4.1
Revision	5. Loss of Card Clause name and clause 5.1
Revision	9. Liability for Card Clause 9.4, 9.5, 9.6 and 9.16 (amend English version of clause 9.16)

The revised clauses are as follows:

<p>1. Definition and Interpretation “Authentication Factors” means any security credential of the Cardholder used for initiating, verifying and/or authorizing any Card Transaction (which includes but not limited to PIN, authentication tokens, passwords, biometrics, soft tokens and/or device binding);</p>
<p>4. Security of the Card and the Authentication Factors 4.1 The Card and the Authentication Factors shall be kept securely and any failure on the part of the Cardholder to exercise reasonable care to keep the Card safe under his/her personal control and the Authentication Factors secret may expose the Cardholder to financial liabilities. Without limiting the generality of the foregoing, the Cardholder must take the following measures to prevent the Card and/or the Authentication Factors from fraudulent or unauthorized use:</p> <ul style="list-style-type: none"> (a) keep any record of the PIN separate from the Card and Card Account Number; (b) destroy the original printed copy of the PIN immediately; (c) never write down the PIN on the Card or together with the Card Account Number or on anything usually kept with or near it; (d) never write down or record the PIN without disguising it; (e) never use any easily accessible personal information (e.g. telephone numbers, birthday, identity card numbers) as the PIN; (f) never disclose the Card information and/or the Authentication Factors and/or the Card Account Number to any third party; (g) never allow any third party to use the Card and/or the Authentication Factors and/or the Card Account Number; (h) change the PIN regularly through any appropriate means provided by the Bank; (i) understand the risks of using biometrics (for example, fingerprint or face recognition), mobile security key or device binding as one of the Authentication Factors used for initiating relevant Card Transactions (for example, contactless mobile payments) and the relevant protection measures to secure Cardholder’s devices and the Authentication Factors; (j) keep the Authentication Factors safe (including the Card Account Numbers, CVV/CVC code, PINs and one-time passwords) and never share the digital identity of the Cardholder with any third party unless it is a legitimate request; (k) notify the Bank as soon as practicable after identifying any unusual or suspicious transactions on the Cards; (l) ensure the contact details registered with the Bank for the purpose of receiving important notifications from the Bank (for example, SMS and email notifications for online payments) are up-to-date to allow the relevant notifications to be delivered to the Cardholder on a timely basis; and (m) never leave the Card and/or the Card Account Number in unattended places or public areas.
<p>5. Loss of Card / Authentication Factor 5.1 Upon the occurrence or suspicion of any of the following events, the Cardholder shall report as soon as reasonably practicable to the Bank by phone to the Report Lost / Stolen Card Hotline (852) 2836 8828 (and</p>

if the Bank so requests, thereafter confirm the same in writing to the Bank's GPO Box No. 12129 within 24 hours or such other period as the Bank may prescribe from time to time), or report to the branch of the Bank in person:

- (a) loss and/or theft of the Card or the Authentication Factors;
- (b) the Authentication Factor or Card information has been compromised;
- (c) unauthorized use of the Card and/or the PIN;
- (d) disclosure of the PIN to any unauthorized person; and/or
- (e) suspicion of any counterfeit card bearing the same card account number as the Card Account Number of the Card or purported to be issued thereunder.

9. Liability for Card

9.4 The Cardholder shall not be responsible for the losses and damages incurred:

- (a) in the event of misuse when the Card has not been received by the Cardholder;
- (b) for all transactions not authorized by the Cardholder after the Bank has been given adequate notification that the Card or Authentication Factor has been lost, stolen or the Authentication Factor or Card information has been compromised (subject to Clause 9.6 below);
- (c) when faults have occurred in the terminals, or other systems used, which cause the Cardholder to suffer direct losses and damages, unless the fault was obvious or advised by a message or notice on display; and
- (d) when transactions are made through the use of counterfeit credit cards.

9.5 The Cardholders may have to bear a loss when the Card has been used for an unauthorized Card Transaction before the Cardholder has informed the Bank that the Card or the Authentication Factor has been lost, stolen or the Authentication Factor or Card information has been compromised. Provided that the Cardholder has not acted fraudulently, with gross negligence or has not otherwise failed to inform the Bank as soon as reasonably practicable after having found that his/her Card or Authentication Factor has been lost or stolen, or the Authentication Factor or Card information has been compromised (as required under Clause 5 above), the maximum liability of the Cardholder for loss, theft or unauthorized use of the Card shall not exceed HKD500 provided that such limit shall be confined to loss specifically related to the Card Account and does not cover cash advances.

9.6 Notwithstanding anything contained herein to the contrary, the Cardholder will be fully liable for all losses and damages arising out of or in connection with the loss, theft and/or unauthorized use of the Card if the Cardholder has acted fraudulently or with gross negligence, or has failed to inform the Bank as soon as reasonably practicable after having found that his/her Card has been lost or stolen (as required under Clause 5 above) or take reasonable precautions to prevent such loss, theft and/or unauthorized use of the Card (as required under Clause 4 above). The Cardholder hereby agrees to indemnify and keep the Bank fully indemnified against all losses, damages, liabilities and all reasonable costs and expenses reasonably incurred as a result thereof.

9.16 The Cardholder shall notify the Bank promptly in writing of any changes in telephone numbers, employment, business, residential address, office address and/or email address. The Cardholder shall inform the Bank as soon as possible of any difficulty in repaying any indebtedness or in meeting or servicing any payment to the Bank arising from the use of the Card and/or related banking services and/or any change in personal or financial circumstances which might be material to the Bank in permitting the use or the continued use of the Card.

For the updated version of "Bank of Communications Pacific Credit Card Cardholder Agreement" and "Bank of Communications China UnionPay Dual Currency Credit Card Cardholder Agreement", you may visit our website at www.hk.bankcomm.com from 15 August 2024 onwards.

Thank you for your support over the years and we will continue to provide you quality services. Maintaining the account(s) and/or continuing to use the service(s) after the effective date of the above amendments will be regarded as your acceptance of the above arrangements. If you do not wish to accept any of the above amendment, you have the right to terminate your account(s) in accordance with the relevant clauses under the existing terms and conditions before the relevant effective date.

Should you have any queries, please contact any of our outlets or call our Customer Services Hotline at 223 95559 during office hours.

Yours faithfully,
Bank of Communications (Hong Kong) Limited
(This is a computer print-out letter that requires no signature)