



請填妥此表格，並親身交回任何一間大新銀行分行。Please complete this form and return it to any DSB branch in Person for processing.

請用正楷填寫此表格，並於適當方格加上 "✓"。Please complete this form in block letters and place a "✓" in appropriate box.

申請人須填寫此表格的所有欄位(非必須填寫欄位除外)。若申請人不予提供有關資料，大新銀行有限公司(「本行」)可能無法處理有關服務的申請及更改。Applicant is required to complete all the data fields (optional fields are excluded). If relevant information is not provided, Dah Sing Bank, Limited (the "Bank") may not be able to process your application and maintenance of the related service.

(I) 客戶資料 Customer Information

客戶姓名 (或賬戶持卡人姓名) Customer Name (or Cardholder Name^)

日間聯絡電話號碼 Day Time Contact Phone number

卡面賬戶 / 客戶參考號碼 Card Embossed / Customer Reference No.

公司名稱^^ Company Name^^

客戶身份證明文件種類及號碼 Customer ID Type and No.

☐ 香港身份證 HKID

☐ 護照 Passport

☐ 商業登記號碼 Business Registration

☐ 中國居民身份證 Chinese Identification

☐ 其他 Others

發卡編號 Card Sequence No.

^ 適用於授權簽署人及兒童儲蓄戶口 Applicable to Authorized Signatories and Kids Savings Account

^^ 適用於非個人客戶 Applicable to non personal customer(s) only

(II) 申請 Apply *

☐ 申請大新自動櫃員機卡、電話理財及e-Banking網上理財服務 (只適用於個人客戶)。請按銀行之綜合章則及條款的一般條款及自動櫃員機卡服務附加條款提供此服務予本人 (等) 以操作下列之存款賬戶。新卡將以郵寄形式發送至客戶於本行登記之現有通訊地址。Application for Dah Sing ATM Card, Phone Banking and e-Banking Services (applicable to personal customer only). Please provide me / us with these services to operate the following account(s) subject to the General Terms and Specific Terms for ATM Card Service of the Master Terms and Conditions of the Bank. New Card will be mailed to customer's current correspondence address kept in our bank record.

自動櫃員機卡類別

Type of ATM card

☐ Hello Kitty VIP 銀行服務 / Hello Kitty i-Account / Doraemon i-Account 卡

☐ Hello Kitty VIP Banking / Hello Kitty i-Account / Doraemon i-Account Card

☐ VIP 銀行服務 / 優易理財 / i-Account 卡

☐ VIP Banking ATM Card / YOU Banking / i-Account Card

☐ 大新港幣卡

☐ Dah Sing HKD Card

☐ 大新人民幣卡

☐ Dah Sing RMB Card

自動櫃員機螢幕顯示文字選擇 Language for ATM Screen Instruction

☐ 中文 Chinese

☐ 英文 English

☐ 簡易自動櫃員機服務 (只提供中文顯示及不適用於公司客戶 / 大新人民幣卡 / 兒童儲蓄戶口存款卡)

☐ 提款卡海外自動櫃員機提款服務設定 ATM Card Overseas Withdrawal Service Setting

☐ 啟動海外自動櫃員機提款服務 Activate Overseas Withdrawal Service:

啟用時限為 Activation Period: 由 From 至 To (日-月-年 DD-MM-YYYY)

海外提款之每日限額為 Overseas Daily Withdrawal Limit: (港幣 HKD / 人民幣 RMB)

☐ 停用海外自動櫃員機提款服務 Deactivate Overseas Withdrawal Service

經由自動櫃員機卡、電話理財及e-Banking 網上理財服務操作之基本賬戶 Primary Account to be Operated through ATM Card, Phone Banking and e-Banking Services

(如需透過自動櫃員機卡連繫更多賬戶，請填寫下方第 (III) 部份。If you need to link more accounts to the ATM Card, please fill in part (III) below.)

(III) 增補 Add *

☐ 請於上述卡 (不適用於「快應錢」卡) 加入下列賬戶。本人 (等) 已閱讀及同意遵守銀行之綜合章則及條款的一般條款及自動櫃員機卡附加條款。Please add the following account(s) to the Card mentioned above (N/A for Express Money Card). I / We have read and accepted the General Terms and Specific Terms for ATM Card Service of the Master Terms and Conditions of the Bank and hereby agree to be bound by such Terms.

賬戶號碼 Account No.

賬戶姓名 Account Name

賬戶持有人簽署 Account Holder Signature(s)

☐ 港幣 HKD ☐ 人民幣 CNY ☐ 外幣 MGY

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☐ 港幣 HKD ☐ 人民幣 CNY ☐ 外幣 MGY

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☐ 港幣 HKD ☐ 人民幣 CNY ☐ 外幣 MGY

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☐ 港幣 HKD ☐ 人民幣 CNY ☐ 外幣 MGY

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☐ 港幣 HKD ☐ 人民幣 CNY ☐ 外幣 MGY

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賬戶號碼 Account No.	賬戶姓名 Account Name	賬戶持有人簽署 Account Holder Signature(s)
(8) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table> <input type="checkbox"/> 港幣 HKD <input type="checkbox"/> 人民幣 CNY <input type="checkbox"/> 外幣 MCY		SV
(9) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table> <input type="checkbox"/> 港幣 HKD <input type="checkbox"/> 人民幣 CNY <input type="checkbox"/> 外幣 MCY		SV

* 閣下可選擇連繫i-Account之綜合貨幣儲蓄戶口或易存寶儲蓄戶口項下的港幣賬戶、人民幣賬戶及/或外幣賬戶至自動櫃員機卡。每張自動櫃員機卡最多可連繫九個附加賬戶。如總連繫的附加賬戶總數超過九個，此第(III)部分列出之賬戶將依次連繫在該自動櫃員機卡上，直至該自動櫃員機卡已連繫九個附加賬戶。就外幣賬戶而言，如閣下連繫外幣賬戶至自動櫃員機卡，自動櫃員機為該外幣賬戶只提供結餘查詢服務(為免生疑，外幣賬戶不包括人民幣賬戶)。

* You could choose to link the HKD Account, RMB Account and/or MCY Account under your Multi-Currency Savings Account of i-Account or EasiSave Multicurrency Account to the ATM Card. The maximum no. of additional accounts which can be linked to each ATM Card is 9. If the total no. of linked additional accounts exceeds 9, the accounts listed in this part (III) would be linked to the ATM Card in sequence until 9 additional accounts are linked. With respect to MCY Accounts, if you link your MCY Account to your ATM Card, ATM will only provide the Balance Enquiry service for such MCY Account (for the avoidance of doubt, MCY Accounts do not include RMB Accounts).

如需更改已連繫之賬戶，請同時填寫下方第(IV)部份。If you need to change the accounts already linked to the ATM card, please also fill in part (IV) below.

(IV) 刪除 Delete

☐ 請在本人之上述卡(不適用於「快應錢卡」)刪除下列賬戶。Please delete the following account(s) from the Card mentioned above. (N/A for Express Money Card)

賬戶號碼 Account No.	港幣 HKD	人民幣 CNY	外幣 MCY	賬戶姓名 Account Name
(1) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(2) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(3) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(4) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(5) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(6) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(7) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(8) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	
(9) <table border="1" style="display: inline-table; width: 100%; height: 20px;"></table>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	

客戶聲明 Declaration:

1. 本人 / 吾等證實上述資料乃屬正確及完整，並授權大新銀行查證。如上述資料有任何遺漏或錯誤，有關申請將被延誤。此授權應有效直至本人 / 吾等另行發出書面通知。本人 / 吾等已經閱讀及明白綜合章則及條款，並同意接受一般條款及其適用的附加條款，及其不斷的修訂的約束。

I / We confirm that the information provided above is correct and complete, and authorize Dah Sing Bank to confirm this form. The above application may not be processed on time if any information provided above is missing or incorrect. The authorization shall have effect until further notice in writing from me / us. This authorization shall not prejudice, and I / we agree to comply with and be bound by the Master Terms and Conditions.

2. 除了且不影響本人 / 吾等於上述第一段作出之聲明，本人 / 吾等已閱讀、明白及同意接受隨此表格附上銀行之綜合章則及條款的自動櫃員機卡服務附加條款(「主要章則及條款」)，而銀行或會對主要章則及條款作不時修訂。除非此表格另有說明，否則主要章則及條款所使用的所有用詞均與於銀行之綜合章則及條款的一般條款及自動櫃員機卡服務附加條款。

In addition to and without prejudice to my / our declaration given in paragraph 1 above, I / we have read, understood and agreed to be bound by the Specific Terms for ATM Card Service of the Master Terms and Conditions of the Bank ("Major T&C") enclosed herewith, which may be amended by the Bank from time to time. Unless otherwise stated in this form, all capitalized terms used in the Major T&C shall have the same meanings as defined in the General Term and Specific Terms for ATM Card Service of the Master Terms and Conditions of the Bank.

3. 本人 / 吾等證實已收受 / 申請下列有 ☒ 號物品：I / We hereby acknowledge receipt/ application of the following item(s) marked a ☒:

- | | |
|---|--|
| <input type="checkbox"/> 有關客戶資料的客戶通知 Notice to Customers relating to Customers' Data | <input type="checkbox"/> 自動櫃員機卡密碼 ATM Card PIN |
| <input type="checkbox"/> 大新電話理財服務 / e-Banking 網上理財服務密碼 Dah Sing Phone Banking / e-Banking PIN | <input type="checkbox"/> 綜合章則及條款 Master Terms and Conditions |





有關晶片卡服務供應商事宜 Appointment of Chip Card Services Provider

位於國內的金邦達數據有限公司(「金邦達」)為大新銀行有限公司(「本行」)處理晶片卡 / 磁帶卡壓印及信用卡個人化服務之供應商。本行會於披露或轉移任何個人資料時, 遵守個人資料(私隱)條例(第486章)所訂定之保障個人資料原則及有關之規定。金邦達亦會採取嚴密保安措施以確保客戶的個人資料在晶片卡 / 磁帶卡壓印及個人化程序中絕對保密。本行或金邦達可能須按照任何適用法律或法規的要求, 或遵從監管或其他管理機構(包括但不限於政府部門、司法機關或稅務機關)所發出的任何指引, 向有關人士披露或提供客戶的個人資料。

Goldpac Datacard Solutions Company Limited ("Goldpac") which located in the Mainland China is our chip card / magnetic strip card embossing and credit card personalization services provider. It is always the policy of Dah Sing Bank, Limited ("Bank") to fully comply with the data protection principles and relevant provisions of the Personal Data (Privacy) Ordinance (Cap. 486) during the disclosure or transfer of any personal data. Goldpac will also apply stringent controls to safeguard the confidentiality and security of your data during the chip card / magnetic strip card embossing and personalization process. Your personal data may also be disclosed or provided to any person to whom the Bank or Goldpac is under an obligation to make disclosure under any applicable laws or regulations, or under and for the purposes of any guidelines issued by competent regulator(s) or other authorities (including but not limited to government departments, judiciary or tax authority(ies)).

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日期 Date

個人客戶簽署 / 授權簽署及公司蓋章 (如適用)
Signature of Personal Customer / Authorized Signature & Company Chop (if applicable)

銀行專用 For Bank Use Only

To be completed by receiving branch/dept.		<input type="checkbox"/> Urgent	Remarks			
Receiving Br / Dept.	Date received					
ID verified by *:	Reviewed & approved by authorized signer					
Mail-in / 3rd part & call- back handled by*:	(full name)		To be completed by CCD			
Call-back date, time & extension :	Signature no. _____		Date	Time	Handled by	Checked by
*Fill in full name & initial						

自動櫃員機卡服務附加條款 – 主要章則及條款

- 銀行會發出該卡及有關之私人密碼，並讓顧客在銀行所通知的該銀行分行提取或根據顧客最後於銀行登記之地址將該卡及有關之私人密碼郵寄予顧客，而顧客願承擔因此所招致的一切風險。顧客不得將私人密碼告知他人。
- 顧客授予銀行不得撤銷之權力，從顧客的戶口中扣除對通過該卡不論在任何情況及不論顧客是否知悉或是否經顧客授權使用該卡進行的提款、轉賬及／或交易的款項，顧客並應在要求時支付有關款項。在無明顯錯誤下，銀行之記錄將具最終約束力。顧客必須以所指定的貨幣付款，如需作外幣兌換，銀行可採用其認為合適之匯率。
- 該卡如有遺失、被竊或私人密碼遭未經授權人士得知，顧客必須立即以書面通知銀行，並且要為在銀行接獲該書面通知前所有由任何不論是否由顧客授權之人士以該卡進行之交易完全負責。銀行會就補發新卡收取費用。
- 顧客透過自動櫃員機申領支票簿跟顧客向銀行遞交經填寫及簽署一般支票簿申請書有同樣效力。銀行會根據顧客最後於銀行登記地址，將所申領之支票簿郵寄給顧客，而顧客願承擔因此所招致之一切風險。任何有關費用將由顧客賬戶內扣除。
- 顧客使用電子零售轉賬系統，如與商戶或其他有關人士發生糾紛，不得向銀行追索或要求賠償。銀行對商戶向顧客所提供之商品及／或服務一概無須負責。

大新自動櫃員機卡之重要注意事項

一般說明：

- 閣下的自動櫃員機卡（「**提款卡**」）已連接到閣下在大新銀行有限公司（「**本行**」）開立的適用銀行帳戶，並可以透過銀聯及易辦事網絡提取現金及／或進行消費交易。
 - 提款卡每日交易限額如下：
- | | |
|-------------------------|-----------------|
| 本地櫃員機提款限額 | 港幣 20,000 元或其等值 |
| 海外櫃員機提款限額 | 港幣 20,000 元或其等值 |
| 商戶消費交易限額
(銀聯卡及易辦事網絡) | 港幣 20,000 元或其等值 |
- 有關提款卡服務之收費詳情，請參閱本行之「銀行服務收費」小冊子或瀏覽本行網頁。
 - 請小心保管閣下的提款卡，並緊記閣下的提款卡密碼，切勿將閣下的提款卡密碼告知他人。閣下如遺失閣下的提款卡，請立即報警及致電 2828 8188、透過大新網上理財或流動理財服務或向任何本行分行報失。
 - 如有需要，外遊前請預先透過大新網上理財或流動理財服務設定閣下提款卡的海外提款功能。

Major Terms and Conditions – Specific Terms for ATM Card Service

- The Card and the related PIN will be issued and made available for the Customer's collection at such branch of the Bank as the Bank may advise the Customer or otherwise sent by post to the Customer at his address last lodged with the Bank at his own risk. The Customer shall at no time and in no circumstances disclose to any person whomsoever his PIN.
- The Customer hereby irrevocably authorizes the Bank to debit his account(s) the amount of any withdrawal, transfer and / or transaction involving the use of the Card in whatever circumstances and whether or not made with his knowledge or by his authority, and to pay such debited amount on demand and the Bank's record shall be binding and conclusive in the absence of manifest error. Payment shall be in selected currency and where any foreign currency conversion is required, the Bank may adopt such exchange rate as it deems fit.
- The Customer shall immediately notify the Bank in writing of the loss or theft of the Card or if the PIN is disclosed to any unauthorized person and shall be fully responsible for all transactions involving the use of the Card by any person whomsoever whether or not authorized by the Customer prior to the Bank's actual receipt of such written notice. Replacement Card is issued at a charge.
- Application by the Customer through ATM for cheque book shall have the same effect as the submission by the Customer to the Bank of the Bank's Cheque Application Form duly completed and signed. Cheque book so requested will be sent by post to the Customer at his address last lodged with the Bank at his own risk. Any related service charges will be debited from the Customer's account.
- In using the EFTPOS, no claim by the Customer against a merchant or any other person may be the subject of set-off or counterclaim against the Bank and the Bank shall not be responsible in any way for the goods and / or services supplied to the Customer by the merchant.

Important Notes for Dah Sing ATM Card

General Notes:

- Your Dah Sing ATM Card ("ATM Card") is linked to your applicable banking account(s) maintained with Dah Sing Bank, Limited ("Bank") and you can withdraw cash and / or perform purchase transactions via UnionPay and EPS networks.
 - ATM Card Daily Limits are as follows:
- | | |
|--|-------------------------------|
| Local ATM Cash Withdrawal Limit | HKD20,000 (or its equivalent) |
| Overseas ATM Cash Withdrawal Limit | HKD20,000 (or its equivalent) |
| In-store Purchase Limit (UnionPay and EPS network) | HKD20,000 (or its equivalent) |
- For the charges of the ATM Card services, please refer to our "Bank's Service Charges" booklets or visit our website.
 - Please take care of your ATM Card. Memorize your ATM Card PIN and do not disclose your ATM Card PIN to anyone else. If you lose your ATM Card, please report loss or theft immediately to the Police **AND** by calling 2828 8188, via Dah Sing Bank e-Banking or Mobile Banking app or to any branch of the Bank.
 - Where necessary, please activate the overseas ATM withdrawal function of your ATM Card via Dah Sing Bank e-Banking or Mobile Banking app before travelling abroad.

6. 閣下一旦申請提款卡（不論是以書面、口頭或電子方式申請）或在提款卡上簽名或使用提款卡（無論閣下是否已確認收到提款卡），即表示閣下已詳閱、明白及接受此等重要注意事項及所有本行的與提款卡相關不時生效的條款及細則，並同意受其約束。

提款卡保安措施

7. 閣下須負責採取合理步驟保管閣下的提款卡及所有保安詳情機密以防止欺詐，閣下亦須在合理可行的情況下採取以下保安措施：

- a) 收取提款卡時即時在卡上簽署；
- b) 使用自動櫃員機或銷售點終端機後，取回閣下的提款卡；
- c) 確保商戶於提款卡交易完畢後從速將提款卡交還給閣下；
- d) 任何時間都合理地保管提款卡、提款卡密碼和流動裝置（定義見下文），將提款卡和流動裝置放置於個人控制之下，並對提款卡密碼進行安全保密，以防止詐騙；就本重要注意事項而言，「**流動裝置**」指與本行進行交易而使用（或曾經使用）的手提電話或手提裝置或個人電腦或可穿戴式電子裝置或其他電子設備；
- e) 毀滅印有提款卡密碼的文件；
- f) 不應讓任何其他人士使用提款卡、提款卡密碼或流動裝置；
- g) 緊記閣下的提款卡密碼並保持絕對保密；
- h) 切勿向任何其他人士透露閣下的提款卡密碼，包括但不限於本行員工；本行不會透過電話、短訊或電郵等方式索取任何敏感的個人資料（例如提款卡密碼）；
- i) 定期更改閣下的提款卡密碼；
- j) 如閣下的提款卡密碼被或可能被別人察看，應從速更改；
- k) 切勿寫下閣下的提款卡密碼或把其寫在閣下的提款卡上或與閣下的提款卡一同存放，或以任何其他方式把它處理，以致他人可能使用閣下的提款卡、提款卡密碼及／或流動裝置；閣下應將閣下的提款卡密碼的任何紀錄加以掩飾；
- l) 切勿選用易於猜測的數字作為閣下的提款卡密碼（例如香港身分證號碼、出生日期、電話號碼或其他易獲取的個人資料）並應使用字母數字代碼（如適用）；
- m) 切勿就其他服務或用途（例如連接互聯網或登入其他網站）使用相同的提款卡密碼；
- n) 切勿傳送或允許任何其他人士使用閣下的提款卡、提款卡密碼、及／或流動裝置；
- o) 每次簽賬時，在簽賬單上填上總金額及在銀碼前加上貨幣代號；切勿留有空位讓別人填寫；
- p) 確保就每項交易只列印一張簽賬單；
- q) 保留每張簽賬單的持卡人存根，並跟適用的銀行帳戶結單或紀錄進行檢查；
- r) 如閣下的提款卡、提款卡密碼或流動裝置有任何遺失或被盜取的情況，或任何可疑的未經授權的交易，或發現閣下的提款卡、提款卡密碼或流動裝置遭未經授權使用，或向任何未經授權的人員揭露閣下的提款卡密碼，在合理可行的情況下盡快以書面或電話方式向本行報告；及
- s) 每次使用提款卡提取現金後立即清點鈔票；不要拿走任何其他人士留在提款機上的鈔票或插卡槽里的卡片；讓鈔票或卡片自動返回到提款機內。
- t) 如閣下的個人資料（包括電郵地址及流動電話號碼等）有任何變更，請聯絡本行更新有關紀錄。

- 6) Upon your application made in writing or orally, by electronic means or by your signature on or use of your ATM Card (whether or not you have acknowledged receipt of your ATM Card), you shall be deemed to have read, understood, agree to and accept these Important Notes and all the Bank's terms and conditions concerning your ATM Card from time to time in force and will be bound by them.

Security of the ATM Card

- 7) You are responsible to take reasonable steps to keep your ATM Card and all security details secret to prevent fraud, you shall also take the following security measures where reasonably practicable:
- a) sign your ATM Card immediately upon receipt;
 - b) take your ATM Card from the ATM or any point of sale terminal after use;
 - c) make sure that your ATM Card is returned to you promptly after a transaction;
 - d) at all times take reasonable care of your ATM Card, ATM Card PIN and Mobile Device (as defined hereinafter) and keep your ATM Card and Mobile Device safely under your personal control and the ATM Card PIN secure and confidential to prevent fraud; for the purpose of these Important Notes, "**Mobile Device**" means the mobile phone or mobile device or personal computer or electronic wearable or otherwise electronic device used (or has been used) to initiate a transaction with the Bank;
 - e) destroy the original printed copy of the ATM Card PIN;
 - f) DO NOT allow anyone else to use your ATM Card, ATM Card PIN, or Mobile Device;
 - g) remember your ATM Card PIN, and keep it strictly confidential;
 - h) never disclose your ATM Card PIN to anyone else including but not limited to the Bank's staff; the Bank will not ask for any sensitive personal information (such as ATM Card PIN) through phone calls, SMS or emails;
 - i) change your ATM Card PIN regularly;
 - j) if your ATM Card PIN is or may have been seen by any other person, change it promptly;
 - k) DO NOT jot down or keep your ATM Card PIN on or close to your ATM Card or handle it in any other way that may enable another person to use your ATM Card, ATM Card PIN and / or Mobile Device; disguise any record of your ATM Card PIN;
 - l) DO NOT use obvious numbers for your ATM Card PIN (such as HKID card number, date of birth, telephone number or other easily accessible personal information) but use other alphanumeric code (if available);
 - m) DO NOT use the same ATM Card PIN for other services or purposes (such as connecting to the Internet or accessing other websites);
 - n) DO NOT transfer your ATM Card, ATM Card PIN, and / or Mobile Device or allow others to use any of them;
 - o) always fill in the 'Total' box on the sales slip and put currency sign before the numerals; DO NOT leave space for other writing;
 - p) make sure only one sales slip is imprinted for each transaction;
 - q) keep the cardholder copy of each sales slip and check it against your applicable banking account(s) statements or records;
 - r) report to the Bank of any loss or theft of your ATM Card, ATM Card PIN or Mobile Device or any suspected unauthorized transaction or use of your ATM Card, ATM Card PIN or Mobile Device for any unauthorized purpose or disclosure of your ATM Card PIN to any unauthorized person as soon as reasonably practicable in writing or by telephone; and
 - s) count the banknotes immediately after each cash withdrawal made by the ATM Card; DO NOT take away any banknote at the cash dispenser or any card at the card insertion slot left behind by someone else; let the banknote(s) or card return to the ATM automatically.
 - t) if there is any change to your personal information (such as email address, mobile phone number, etc.), please contact the Bank to update the relevant records.

遺失與失竊和持卡人責任

8. 如有提款卡、流動裝置及／或提款卡密碼被遺失或被竊或提款卡密碼及／或任何提款卡資料被透露予任何未被授權者等情況，閣下必須在其發覺以上事件後及合理可行的情況下儘快以書面通知本行及警方。閣下必須對使用提款卡所作出或導致之一切交易、費用及賠償負責，不論閣下有否授權有關交易。
9. 假若閣下在其發覺任何提款卡、流動裝置及／或提款卡密碼被遺失或失竊或提款卡密碼及／或任何提款卡資料被非授權透露後及合理可行情況下儘快將該遺失、被竊或非授權透露事宜作出報告，並已小心謹慎地行事及為真誠（包括採取合理措施確保提款卡及流動裝置之安全及提款卡密碼及提款卡資料之保密，並將提款卡及提款卡密碼分開存放），閣下最高之責任將不超過港幣500元。
10. 該有限責任只適用於與提款卡直接相關並在以上所述的情況下發生的損失，而不適用於現金透支或涉及詐騙或顯著疏忽的情況或當閣下未有在發現提款卡、流動裝置及／或提款卡密碼（視乎情況而定）被遺失或失竊或提款卡密碼及／或任何提款卡資料被非授權透露後在合理可行情況下儘快通知本行之情況，閣下在該等情況下將要負責所有責任及損失。
11. 閣下須就以下原因導致之未經授權交易負責：-
 - a) 如閣下在知情的情況下（不論是否自願）容許任何其他人士使用閣下的提款卡、提款卡密碼或流動裝置；或
 - b) 如閣下就使用或保管提款卡、提款卡密碼或流動裝置有欺詐行為或嚴重疏忽；如閣下未有採取本行就使用或保管提款卡、提款卡密碼或流動裝置不時建議的任何安全防範措施，可能被視為閣下的嚴重疏忽。
12. 如閣下的任何銀行帳戶結單因任何原因（包括但不限於偽造、偽冒簽名、欺詐、無權或疏忽）而產生有任何錯漏、差異、未經授權的扣款或其他交易或賬目，請於結單發出日起計90天內以書面通知本行，否則在有關結單所顯示的餘額將為最終和有決定性的，閣下將被視為同意放棄向本行提出異議或尋求任何補救措施的權利。儘管有前述規定，如有任何有關閣下之提款卡的簽賬交易涉及任何錯漏、差異或未經授權的購買交易，請參閱本行的扣賬卡／自動櫃員機卡退款保障機制以瞭解詳情／需要採用之行動；如對前述有任何垂詢，請聯絡客戶服務熱線 2828 8000、瀏覽本行網頁或於營業時間內親臨本行分行查詢。
13. 儘管有任何相反的條款或細則，本行保留其要求還款的慣常凌駕權利。
14. 本行有權可以在事前通知情況下，抵銷或轉移於本行任何性質之適用戶口內之任何存款，用作清還閣下的提款卡之欠款。
15. 閣下的提款卡不可用作任何非法用途，包括但不限於支付任何非法賭博。

此等重要注意事項之中、英文版本如有歧異，一概以英文版本為準。

Loss and Theft and Cardholders' Liabilities

- 8) You must report to the Bank and to the Police in writing as soon as reasonably practicable after you find any loss or theft of the ATM Card, the Mobile Device and / or the ATM Card PIN or disclosure of the ATM Card PIN and / or any ATM Card information to any unauthorized person. You shall be responsible for all transactions, costs and damages effected or caused by the use of the ATM Card whether or not authorized by you.
- 9) If you report the loss or theft of the ATM Card, the Mobile Device and / or the ATM Card PIN or unauthorized disclosure of the ATM Card PIN and / or any ATM Card information as soon as reasonably practicable after you are aware of any of the said loss or unauthorized disclosure and had acted diligently and in good faith (including taking reasonable steps to safeguard the safety of the ATM Card and the Mobile Device and the secrecy of the ATM Card PIN and ATM Card information and keep the ATM Card PIN separately from the ATM Card), your maximum liability shall not exceed HKD500.
- 10) The limit of liability is confined to losses directly related to the ATM Card and in circumstances described above and does not cover cash advance or cases involving fraud or negligence or when you have failed to inform the Bank as soon as reasonably practicable after having found that the ATM Card, the Mobile Device and / or the ATM Card PIN (as the case may be) has been lost or stolen or that there has been an unauthorized disclosure of the ATM Card PIN and / or any ATM Card information when you are liable for all liabilities and losses.
- 11) You shall remain liable for any unauthorized transaction if:-
 - a) you have knowingly (whether or not voluntarily) permitted any other person to use your ATM Card, ATM Card PIN or Mobile Device; or
 - b) you have acted fraudulently or with gross negligence in using or safeguarding your ATM Card, ATM Card PIN, or Mobile Device; your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your ATM Card, ATM Card PIN or Mobile Device may be treated as your gross negligence.
- 12) Please notify the Bank in writing of any errors, discrepancies, unauthorized debits or other transactions or entries on any statement of your banking account(s) arising from whatever cause, including, but without limitation, forgery, forged signature, fraud, lack of authority or negligence, within 90 days after delivery; otherwise, the balance shown in such statement shall be final and conclusive and you shall be deemed to have agreed to waive your rights to raise objections or pursue any remedies against the Bank. Notwithstanding the aforesaid, in case of any errors, discrepancies or unauthorized purchase transactions related to your ATM Card, please refer to the Bank's Debit Card / ATM Card Chargeback Mechanism for details / necessary actions to be taken; for any enquiry about the foresaid, please call our Customer Service Hotline 2828 8000, visit the Bank's website or visit any of our branches during business hours.
- 13) Notwithstanding any term or condition to the contrary, the Bank reserves its overriding right of repayment ON DEMAND.
- 14) The Bank shall have the right, with prior notice, to set off or transfer any monies standing to the credit of the applicable bank accounts of whatsoever description towards discharge of all sums due to the Bank in connection with the use of your ATM Card.
- 15) Your ATM Card must not be used for any unlawful purposes including without limitation payment for any illegal betting.

In the event of any discrepancy between the English and Chinese versions of these Important Notes, the English version shall prevail.