



Important Notice of NCB ATM Card

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Amendment of the Conditions for Services and Customer's Liability

1. Effective 1 Jul 2015, the Bank's Conditions for Services regarding customers' maximum liability for unauthorized use of ATM card and its PIN will be amended.

Amendment Details

Part 1: General Provisions

Section	Amendments
2.6 (amendments are typed in italics for ease of reference)	Where Condition 2.5 does not apply <i>or otherwise notified by us from time to time</i> , you will be liable for all instructions given with the use of your password, whether or not authorized.

2. Effective 1 Aug 2015, provided that you have not acted fraudulently, with gross negligence or have not otherwise failed to inform us as soon as reasonably practicable after having found that your ATM card has been lost or stolen, your maximum liability for such card loss should be confined to a limit specified by us from time to time (which is currently HKD 500). The application of this limit is confined to loss specifically related to the ATM card account and does not cover cash advances (if the account has such credit facility). You may have to bear a loss when your ATM card has been used for an unauthorized transaction before you have told us that your ATM card or its PIN has been lost or stolen or that someone else knows the PIN.

You will be liable for all losses if (i) you have acted fraudulently or with gross

negligence; (ii) you have failed to inform us as soon as reasonably practicable after having found that your ATM card or its PIN has been lost or stolen or when someone else knows the PIN; or (iii) you have failed to follow the safeguards or meet your obligations to take reasonable steps to keep the ATM card safe and the PIN secret to prevent fraud as notified or advised by us from time to time. Without prejudice to the generality of the foregoing, if you have knowingly permitted any other person to use your ATM Card and/or PIN, you will be deemed to have failed to follow the safeguards as mentioned above and be held liable for all losses thereby caused.

Security Tips

A. Protection of ATM cards & PINs

1. Please keep your NCB ATM Card in a safe place, destroy the original printed copy of the PIN and memorize your PIN and change it regularly.
2. Not to write down or record the PIN without disguising it.
3. Please avoid writing down the PIN on the NCB ATM Card or on anything usually kept with or near it .
4. For security reasons, you are advised not to use your identity card number, birthday date, telephone number, commonly used combinations of numbers (e.g. 123456) or other easy-to-guess numbers as your PIN. You are also advised not to use the same PIN to access other services, including internet banking or other websites.
5. Please do not allow anyone else to use your NCB ATM Card or PIN.
6. Please note that the police and bank staff will never ask you for the PIN. Do not disclose your PIN to anyone under any circumstances.
7. Before using an ATM, please check if the keypad cover is abnormal (has been removed or installed with imaging facility), also if there are any suspicious devices near the card slot and keypad. If you notice anything suspicious, please notify the related bank immediately.
8. Please cover the keypad with your hand when entering your PIN at ATM or Point-of-Sale devices and make sure no one is looking over your shoulder or standing next to you.
9. The Bank will send you security messages by either text messaging or other form of alert under certain circumstances. Please check once received.
10. You should promptly report any notice or suspicion loss, theft, disclosure or unauthorized use of your NCB ATM Card and/or PIN by calling our NCB ATM Card 24-hour Customer Service Hotline at (852) 2616 6266.

B. Exercise Care at ATM Withdrawals

1. Please avoid being distracted when withdrawing cash so as not to leave banknotes and your NCB ATM Card at an ATM unattended or uncollected. Print a receipt for record and count the banknotes immediately after each cash withdrawal.
2. Do not remove from an ATM dispenser any uncollected banknotes left behind by a previous user. The banknotes will be automatically retrieved by the machine after a designated period of time.

C. Safe Use of Overseas ATMs

1. To use your NCB ATM Card to withdraw cash from an overseas ATM on the “UnionPay” network will incur a handling fee of HKD / RMB 15 for each such cash withdrawal. Please visit “UnionPay” website www.unionpayintl.com/hk/ to find out more about overseas ATM locations and if ATM network(s) in your intended overseas destination can provide the cash withdrawal service you require.
2. The overseas ATM daily withdrawal limit of each NCB ATM Card is preset at ‘zero’ HKD to improve its security. You must therefore activate the ATM cash withdrawal function in advance and before you leave Hong Kong by setting the daily withdrawal limit and the validity period through the relevant designated channels to enable you to enjoy cash withdrawal service outside Hong Kong. Designated channels are:
 - Internet Banking
 - Mobile Banking
 - The NCB ATMs
 - NCB ATM Card 24-hour Customer Service Hotline (852) 2616 6266

Please visit Note of Overseas ATM Cash Withdrawals Limit Setting for details.

In case of any conflict between the English and the Chinese versions of this notice, the Chinese version shall prevail.

The Bank pledges to provide quality service to you. If you do not agree the amendments of Conditions for Services or to use NCB ATM Card services, please contact our staff, the Bank will close your NCB ATM Card services according to your instructions free of charge.