

Frequently Asked Questions on Notice of ATM Card Replacement

1. Q: I noted that the bank system upgrade requires a new ATM card. Why do I need to change my card?

A: In accordance with the Bank's system upgrade, all existing ATM Cards will become invalid automatically no later than October 1, 2025, and will no longer support services such as Cash Withdrawals, Account Balance Enquiries, Bill Payments, Transfers, Point-of-Sale Transactions and etc.

2. Q: How does the ATM Card replacement affect me, and what are the impacts for ATM cards?

A: You can continue to enjoy all the services available to you under your Old Card with your New Card. Except changes on card face design of certain New Card, the existing card number and associated account, daily cash withdrawal limit, and the setting on purchase of Hong Kong Jockey Club cash coupons (if applicable) will remain unchanged. Bills registered for PPS (if any) will also remain. The New Card will be embedded with UnionPay QuickPass function. Customer can simply wave the card at the contactless card reader of point-of-sale terminal and input the ATM card PIN to complete a transaction.

3. Q: In certain circumstances, I need to get a New Card in advance, what should I do?

A: If you would like to have early card replacement, you can visit any of our branches with your identification documents to complete card replacement request.

4. Q: Is the card face of the New Card the same as the Old Card? If they are the same, how can I identify which is the new one?

A: There are changes on card face design for certain New Cards. Please refer to the actual card you receive. If the card design remains the same, you may check the serial number (i.e. the two digits after the expiration date). The card with the higher serial number is the new one.

5. Q: I recently applied for a new ATM card, and the bank also sent me a new card due to the Bank's system upgrade. Now that I have received two ATM cards from the bank, how do I identify which one is valid? Which card should I use afterwards?

A: You can check the serial number (i.e. the two digits after the expiration date). You should use the card with the higher serial number. You can also contact the NCB ATM Card 24-hour Customer Service Hotline at (852) 2616 6266 or visit any of our branches for assistance.

6. Q: Do I need to activate the New Card?

A: Activation is not required for the New Card. Upon receipt of the New Card, you can use it immediately with the existing ATM card PIN. The Old Card will become invalid after 30 days from the issue date of the New Card, or upon the first time usage of the New Card. If you forget your ATM card PIN, please visit any of our branches for password reset.

7. Q: Do the fees and charges related to the ATM Card service remain the same as the Old Card?

A: Fees and charges related to ATM Card service remain unchanged.

8. Q: How can I receive my new card if there is returned mail record against my correspondence address?

A: Please update your correspondence address as followings by **20 July, 2025**, The Bank will then send you a New Card in the next month.

- For customers with activated e-Banking Services, please complete update by accessing Personal Internet Banking (Path: "Settings" > "Customer Information" > "Update Customer Information"); or Personal Mobile Banking (Path: "More Settings" > "Settings" > "View Personal Information" > "Correspondence Address")
- For customers without e-Banking Services, please complete update by visiting any of our branches.

9. Q: I have received the New Card. Do I need to reset the PIN? Can I use it directly at the ATM?

A: Upon receipt of the New Card, customer can start using it with the existing ATM card PIN.

If customers (1) forget the ATM card PIN, or (2) obtain PIN letter for the Old Card on or before 20 September, 2024 without completing the PIN update via JETCO ATM, please bring along your New Card and valid identity document; and complete password reset by visiting our branches.