

南洋商業銀行有限公司

規則：「提款卡 - 賬戶聯動服務」

Nanyang Commercial Bank, Limited

Rules: ATM Card - Auto-transfer Service

 NCB 南洋商業銀行

規則：「提款卡 - 賬戶聯動服務」

請亦參閱南洋商業銀行有限公司（「本行」）的《服務條款》，並特別注意《服務條款》第1部分『密碼』及『賬戶結單 / 確認書』及第2部分『電子銀行服務』及『提款卡』的條文。若本規則與《服務條款》有任何抵觸，應以本規則為準。

1. 總則

- 1.1 本行提款卡備有以人民幣及港幣的雙幣結算服務，並適用於多個網絡（如「銀通」、「銀聯」、「PLUS」及「易辦事」）。客戶可在本行位於香港的自動櫃員機及在香港貼有「銀通」標誌的自動櫃員機、以及在全球貼有「銀聯」或「PLUS」標誌的自動櫃員機憑提款卡提取現金。客戶亦可在香港貼有「易辦事」，及全球貼有「銀聯」標誌的商戶刷卡消費。如客戶的提款卡同時附有本行的人民幣及港幣賬戶，客戶以人民幣結賬的交易，包括刷卡消費及提取現金，將以人民幣賬戶支付；而以港幣或其他外幣結賬的交易則以港幣賬戶支付。客戶亦可選擇為其提款卡啟動賬戶聯動服務，此服務適用於「銀聯」網絡的刷卡消費及現金提取交易。
- 1.2 提款卡於任何時間均為本行的財產，本行可於任何時間取消或撤銷提款卡而毋須預先通知客戶。客戶如收到本行要求，須立即將提款卡交還本行。
- 1.3 客戶應妥善及安全地保管提款卡，並不得允許任何其他人士使用。
- 1.4 如客戶不慎遺失或被竊提款卡，應儘快透過本行不時指定的途徑通知本行。

2. 名詞定義

如無特別說明，下列用詞在本條款中的含義為：

- 2.1 **【客戶】** 是指已申請提款卡的自然人。
- 2.2 **【賬戶聯動服務】** 是指客戶透過「銀聯」網絡進行交易時（包括提取現金或刷卡消費），如客戶的交易賬戶餘額不足以支付整筆交易金額，而客戶的提款卡

內尚有其他聯繫賬戶及該等賬戶有足夠資金支付整筆交易金額，整筆交易將自動從該等賬戶扣除，毋須另行調撥。

3. 提款卡 - 賬戶聯動服務

- 3.1 如提款卡內所有賬戶皆為港幣賬戶或人民幣賬戶，整筆交易金額(不論港幣、人民幣或其他外幣)會從提款卡內的基本賬戶扣除。如該客戶的基本賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從提款卡內客戶的第一附屬賬戶扣除；如該賬戶餘額亦不足，則從第二附屬賬戶扣除。如提款卡內所有已聯繫的賬戶均沒有足夠資金扣除整筆交易金額，有關交易將被取消。
- 3.2 如提款卡內同時附有港幣及人民幣賬戶，當客戶進行人民幣交易時，整筆交易金額會先從提款卡內的首個人民幣賬戶中扣除。如該人民幣賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從客戶提款卡內另一人民幣賬戶(如有)扣除。如上述的人民幣賬戶餘額仍不足支付整筆交易金額，則整筆交易金額將從客戶提款卡內港幣賬戶中扣除(並涉及港幣兌換人民幣交易)。如提款卡內所有已聯繫的港幣賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。總括而言，如上述提款卡內所有已聯繫的賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。
- 3.3 如提款卡內同時附有港幣及人民幣賬戶，當客戶進行港幣或外幣(人民幣除外)交易時，整筆交易金額會先從提款卡內的首個港幣賬戶扣除。如該港幣賬戶餘額不足支付整筆交易金額，整筆交易金額將自動從客戶提款卡內另一港幣賬戶(如有)扣除。如上述的港幣賬戶餘額仍不足支付整筆交易金額，則整筆交易金額將從客戶提款卡內人民幣賬戶中扣除(並涉及人民幣兌換港幣或外幣交易)。如提款卡內所有已聯繫的人民幣賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。總括而言，如上述提款卡內所有已聯繫的賬戶均沒有足夠資金支付整筆交易金額，有關交易將被取消。
- 3.4 客戶明白及同意賬戶聯動服務並非預設服務，客戶需前往本行任何一家分行填寫本行指定的相關文件，以啟動賬戶聯動服務。

- 3.5 客戶明白及同意賬戶聯動服務只適用於「銀聯」網絡提供的自動櫃員機及消費終端機，客戶可進行提取現鈔及刷卡消費的交易。
- 3.6 賬戶聯動服務涉及的人民幣與港幣兌換牌價，以交易時本行訂定的有關兌換現鈔的兌換牌價為準。如涉及港幣與外幣(人民幣除外)的兌換，有關港幣與外幣(人民幣除外)的兌換牌價，以交易時中國銀聯訂定的有關當日匯率為準。
- 3.7 受網絡供應機構的系統限制，客戶透過「銀聯」網絡提取現金或刷卡消費時(不論交易有否涉及賬戶聯動服務)，標準收條均只顯示客戶的提款卡卡號，而非實際扣賬的賬戶號碼；客戶可透過網上銀行、存摺或月結單查詢交易詳情。
- 3.8 客戶明白及同意賬戶聯動服務一經啟動，提款卡內所有賬戶，包括港幣/人民幣的支票/儲蓄賬戶，均會包括在賬戶聯動服務內。客戶應確保其於提款卡的所有相關賬戶有足夠的餘額支付其他財務安排(包括但不限於自動轉賬或支票)，避免該等賬戶因餘額不足而導致其他交易被拒。

4. 其他事項

- 4.1 如客戶不再於本行設有銀行賬戶，本行有權立即終止客戶的提款卡。
- 4.2 如本規則的中文版本與英文版本有任何差異，一概以英文版本為準。

Rules: ATM Card - Auto-transfer Service

Please also refer to the Conditions for Services of Nanyang Commercial Bank, Limited (“**the Bank**”), and pay particular attention to the provisions set forth under “Password” and “Statements of account / confirmation” of Part 1 and “Electronic banking services” and “ATM Cards” of Part 2 thereof. If there is any inconsistency between these Rules and the Conditions for Services, these Rules shall prevail.

1. General Provisions

- 1.1 The ATM Card is a debit card offered to the Customer by the Bank that embodies dual currency settlement in both Renminbi and Hong Kong Dollars and can be used in multiple networks (e.g. “JETCO”, “UnionPay”, “PLUS” and “EPS”). The Customer can use the ATM Card to withdraw cash at ATMs of the Bank and those displaying the “JETCO” logo in Hong Kong, as well as at ATMs displaying “UnionPay” or “PLUS” logos around the world. The Customer can also make purchase at merchant outlets that display the “EPS” logo in Hong Kong and “UnionPay” logo worldwide. If the Customer’s ATM Card is linked to the Bank’s accounts denominated in both Renminbi and Hong Kong Dollars, transactions including purchase and cash withdrawals in Renminbi will be debited from the Renminbi account whereas those in Hong Kong Dollars and other foreign currencies will be debited from the Hong Kong Dollar account. The Customer can also choose to activate the Auto-transfer Service for the ATM Card, which is applicable to purchase and cash withdrawal transactions conducted at the “UnionPay” network.
- 1.2 The ATM Card shall at all times be the property of the Bank, and the Bank may at any time cancel or revoke it without prior notice. The Customer shall immediately return the ATM Card to the Bank on demand.
- 1.3 The Customer shall keep proper and safe custody of the ATM Card and not allow any other person to use the same.

1.4 In the event of any inadvertent loss or theft of the ATM Card, the Customer shall promptly notify the Bank by such means as prescribed by the Bank from time to time.

2. Definitions of Terms

Unless otherwise stated, the following terms shall have the following meaning:

2.1 **“Customer(s)”** shall mean any natural person that has applied for the ATM Card.

2.2 **“Auto-transfer Service”** refers to transactions (including cash withdrawal or purchase) conducted by the Customer at the “UnionPay” network, where the transaction amount will be automatically debited from the Customer’s other account maintained in the ATM Card if the outstanding balance of the Customer’s transaction account in the ATM Card is insufficient to settle the total transaction amount, provided that such other account maintained in the ATM Card has sufficient funds to settle the total transaction amount. Manual fund transfer is not required.

3. ATM Card Auto-transfer Service

3.1 If all the accounts in the ATM Card are either Hong Kong Dollar accounts or Renminbi accounts, the total transaction amount (in Hong Kong Dollars, Renminbi or other foreign currency) will be debited from the Customer’s primary account in the ATM Card. If the outstanding balance in the Customer’s primary account is insufficient to settle the total transaction amount, the total transaction amount will be automatically debited from the Customer’s first supplementary account in the ATM Card and so forth. If none of the linked accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.

3.2 If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from the Customer’s first Renminbi account in the ATM Card when the Customer’s transactions are in Renminbi. If there is an insufficient balance in such Renminbi account to settle

the total transaction amount, the total transaction amount will be automatically debited from another Renminbi account (if any) linked to the Customer's ATM Card. If none of the above Renminbi accounts has sufficient funds to settle the total transaction amount, the total transaction amount will then be debited from the Customer's Hong Kong Dollar account in the ATM Card (in which case, the exchange of Hong Kong Dollars to Renminbi will be involved). If none of the linked Hong Kong Dollar accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled. In conclusion, if none of the abovementioned accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.

- 3.3 If both Hong Kong Dollar and Renminbi accounts are linked to the ATM Card, the total transaction amount will first be debited from the Customer's first Hong Kong Dollar account in the ATM Card when the Customer's transactions are in Hong Kong Dollars or foreign currency (except Renminbi). If there is an insufficient balance in such Hong Kong Dollar account to settle the total transaction amount, the total transaction amount will be automatically debited from another Hong Kong Dollar account (if any) linked to the Customer's ATM Card. If none of the above Hong Kong Dollar accounts has sufficient funds to settle the total transaction amount, the total transaction amount will then be debited from the Customer's Renminbi account in the ATM Card (in which case, the exchange of Renminbi to Hong Kong Dollars or foreign currency will be involved). If none of the linked Renminbi accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled. In conclusion, if none of the abovementioned accounts in the ATM Card has sufficient funds to settle the total transaction amount, the transaction will be cancelled.
- 3.4 The Customer understands and agrees that the Auto-transfer Service is not a pre-set function and the Customer is required to complete the necessary documents designated by the Bank at any of the Bank's branches in order to activate the Auto-transfer Service.

- 3.5 The Customer understands and agrees that the Auto-transfer Service is only applicable in ATM and POS terminal with the “UnionPay” network for the Customer’s cash withdrawal and purchase.
- 3.6 The Renminbi and Hong Kong Dollars exchange rate for the Auto-transfer Service is subject to the relevant cash exchange rate prescribed by the Bank at the time of the transaction. If the exchange of Hong Kong Dollars and foreign currency (except Renminbi) is involved, the relevant exchange rate of Hong Kong Dollars and foreign currency (except Renminbi) is subject to the daily exchange rate prescribed by China UnionPay at the time of the transaction.
- 3.7 When the Customer withdraws cash or makes purchase by the ATM Card via the “UnionPay” network (whether or not the Auto-transfer Service is involved), owing to system restrictions prescribed by the network service provider, the standard receipt generated can only display the card number of the ATM Card but not the number of the actual account being debited for the transaction. The Customer can enquire the transaction details via Internet Banking, passbook or statement.
- 3.8 The Customer understands and agrees that all the accounts, including any Hong Kong Dollar / Renminbi current / savings accounts maintained in the Customer’s ATM Card, will be included in the Auto-transfer Service once the Auto-transfer Service is activated. The Customer should make sure that sufficient funds are maintained in all the Customer’s related accounts linked to the ATM Card for other financial arrangements (including without limitation autopay transaction or cheque) in order to avoid other transactions being rejected due to insufficient balance in such accounts.

4. Miscellaneous

- 4.1 If the Customer no longer holds a bank account with the Bank, the Bank shall have the right to immediately terminate the Customer’s ATM Card.
- 4.2 If there is any inconsistency between the English version and the Chinese version of these Rules, the English version shall prevail.

