Security tips for ATM and ATM Card

Protecting your ATM Card and PIN

- If you choose the Bank's default PIN, please remember your PIN and destroy the PIN notification after receiving the ATM Card and PIN.
- After receiving the ATM Card and PIN notification, please activate the ATM Card via Internet Banking, Mobile Banking, 24-hour ATM Card service hotline (852) 26166266 or any of our branches.
- Please change your PIN through an ATM or our branches as soon as possible after activating your ATM Card.
- Please take reasonable steps to store your card properly and keep authentication factors confidential to prevent fraudulent behaviors.
- Please keep your ATM Card in a safe place, destroy the original printed copy of the PIN and memorise your PIN and change it regularly.
- Do not write down or record the PIN without disguising it. Please avoid writing down the PIN on the ATM Card or on anything usually kept with or near it under any circumstances.
- For security reasons, you are advised not to use your identity card number, date of birth, 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.
- Please do not allow anyone else to use your ATM Card or authentication factor(s).
- Please notify the Bank as soon as possible after discovering any abnormal or suspicious transactions on your ATM Card.
- 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.
- 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.

- 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.
- The Bank will send you security messages by either text messaging or other form of alert under certain circumstances. Please check once received.
- You should promptly report any notice or suspicion loss, theft, disclosure or unauthorised use of your ATM Card and/or authentication factor(s) by calling our 24-hour ATM Card Service Hotline at (852) 2616 6266.
- Before you inform the Bank that your ATM Card and/or authentication factor(s) has been lost or stolen or the information on the authentication factor or ATM Card has been compromised, you may be liable for losses arising from your ATM Card being used for unauthorised transactions. If you have not acted fraudulently or with gross negligence, and you have informed the Bank as soon as practicable after finding out that your ATM Card/authentication factor(s) has been lost or stolen and/or the authentication factors or ATM Card has been compromised, you shall be liable for such ATM Card losses to a limit specified by the Bank, and such limit shall not exceed HK$500. Such limit only applies to losses associated with the card account involved.

Exercise Care at ATM Withdrawals

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

Beware of ATM Card Fraud

- ATM Card fraud begins with the theft of either an ATM Card or its data: name, card number, expiration date, and verification/CVV code. Fraudsters commonly acquire card details online via malware, phishing emails, phishing website, or sometimes from ATM Card-related letters thrown in the bin. Please shred ATM Card-related letters before disposing of them. If you find that your ATM Card(s) have been stolen or that any unauthorised operations have occurred, you should contact us immediately, or directly contact the Hong Kong Police Force.

Safe Use of Overseas ATMs

- To use your ATM Card to withdraw cash from an overseas ATM on the "UnionPay" network will incur a handling fee of HKD / RMB 50 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.
- The overseas ATM daily withdrawal limit of each ATM Card is preset at 'zero' HKD to improve its security. If you need to withdraw cash from ATMs outside Hong Kong, you may set the daily withdrawal limit and the validity period via Internet Banking / Mobile Banking / JETCO Network ATMs / 24-hour ATM Card Service Hotline (852) 2616 6266. Please visit the Bank's website (the Bank's website>NCB ATM Card)for details.

Safe Use of Overseas Card Payment Services

- In addition to spending with your card via " Easy Pay System", you can also pay with your card at merchants that accept "UnionPay" in Hong Kong, Mainland China and overseas. If necessary, you can apply to deactivate overseas payment services through our branches or the 24-hour ATM Card Service Hotline (852) 2616 6266.

The normal card slot of ATM

The normal card slot of Cheque Deposit Machine

The normal card slot of Cash Deposit Machine

An unusual card reader installed at the card slot