

# 有關修訂信用卡持卡人合約條款及終止指定信用卡旅遊保險服務之 通知

尊敬的客戶：

茲根據本行《Visa/萬事達信用卡持卡人合約》第 18 條 (a)、第 28 條及《銀聯雙幣信用卡持卡人合約（可附電子現金）》第 19 條(a)、第 28 條之約定就該兩份合約以下條款之修訂通知閣下。

一、 《Visa/萬事達信用卡持卡人合約》第 18 條(a)及第 28 條修訂如下：

18 .(a) 信用卡或私人密碼如遺失或被竊，須立即報知本銀行之銀行卡業務部（廿四小時熱線(853) 889 95588），並盡速以書面確證。在本銀行之銀行卡業務部未收到有關遺失或被竊之書面通知前，持卡人須承擔任何人士擅用此卡或其私人密碼（包括透過任何自動櫃員機或銷售點終端機）所支付之款額。持卡人仍須負責任何於本銀行收到報失通知前所作一切交易帳項。對於當否繼續補發新卡，本銀行擁有絕對決定權。而持卡人若使用該補發卡即受本合約之條款約束。

“28.本銀行可不時安排 Visa Infinite、Visa 白金卡、Visa 金卡、Visa 商務卡、World Master card、萬事達白金卡及萬事達金卡持卡人，其配偶及年齡在二十三歲以下子女受保於指定之保險計劃。本銀行亦可不時安排 Visa Infinite 卡持

卡人全球緊急支援計劃。惟因本銀行並非承保機構或與其有任何關連之代理人或服務供應商，故此，若持卡人因相關機構有任何失責而蒙受任何損失，本銀行概不負責。如本銀行得悉相關機構對保單及／或計劃上之條款已作修訂，本銀行擁有絕對權利得隨時向持卡人提出相同修訂。本銀行沒有義務必須作出本條所述之安排，亦不會就沒有作出安排或有關安排之延遲、變更、取消等承擔任何責任。”

二、《銀聯雙幣信用卡持卡人合約（可附電子現金）》第 19 條(a)及第 28 條修訂如下：

19.(a) 信用卡或私人密碼如遺失或被竊，須立即報知本銀行之銀行卡業務部（廿四小時熱線（853）889 95588），並盡速以書面確證（電子現金除外，本銀行不受理電子現金掛失）。在本銀行之銀行卡業務部未收到有關遺失或被竊之書面通知前，持卡人須承擔任何人士擅用此卡或其私人密碼（包括透過任何自動櫃員機或銷售點終端機）所支付之款額。持卡人仍須負責任何於本銀行收到報失通知前所作一切交易帳項。對於當否繼續補發新卡，本銀行擁有絕對決定權。而持卡人若使用該補發卡即受本合約之條款約束。

“28.本銀行可不時安排銀聯雙幣鑽石卡、銀聯雙幣白金卡、銀聯雙幣金卡及銀聯雙幣商務卡持卡人、其配偶及年齡在二十三歲以下子女受保於指定之保險計劃。惟因本銀行並非承保機構或與其有任何關連之代理人，故此，若持卡人因承保機構有任何失責而蒙受任何損失，本銀行概不負責。如本銀行

得悉保險機構對保單上之條款已作修訂，本銀行擁有絕對權利得隨時向持卡人提出相同修訂。本銀行沒有義務必須作出本條所述之安排，亦不會就沒有作出安排或有關安排之延遲、變更、取消等承擔任何責任。”

上述合約條款之修訂自本通知發出之日起生效，如閣下繼續使用有關信用卡及其相關服務，即視為閣下已接受該等修訂。

另外，由2022年8月1日起，本行指定信用卡旅遊保險服務將會終止，當中包括 Visa 白金卡、萬事達白金卡、銀聯白金卡、Visa Signature 卡、萬事達世界卡、銀聯鑽石卡、Visa 商務卡及銀聯商務卡。

由此造成不便，本行謹此致歉，感謝閣下的理解及支持！如有任何查詢，歡迎致電本行客戶服務熱線 889 95588。

中國工商銀行（澳門）股份有限公司

## **Notification of Amendment of Credit Cardholder Contract Terms and Termination of Designated Credit Card Travel Insurance Service**

Dear Customers,

We hereby give you notice pursuant to Article 18 (a) & Article 28 of the “ICBC Macau Visa MasterCard Credit Cardholder Agreement” and Article 19 (a) & Article 28 of the “ICBC Macau UnionPay Dual Currency Credit Cardholder Agreement (With Electronic Cash)” that we intend to amend the following Articles.

1. Article 18 (a) & Article 28 of the “ICBC Macau Visa MasterCard Credit Cardholder Agreement” will be revised as below:

18.(a) The loss or theft of the Card or the PIN must be reported immediately to the Bank's 24-Hour Hotline at (853) 889 95588 and subsequently confirmed in writing to the Bank's Card Business Department. The Cardholder will be responsible for all transactions incurred by the use of the Card or the PIN (including those through any ATM or point of sale terminal) by any person before written notice of the loss or theft has been received by the Bank's Card Business Department. The issuance of a replacement Card will be entirely at the Bank's discretion. The use of such replacement Card, if issued thence, by the Cardholder is also subject to the terms and conditions herein.

28. In case of Visa Infinite Card, Visa Platinum Card, Visa Gold Card, Visa Business Card, World MasterCard, Platinum MasterCard and Gold MasterCard, the Bank may from time to time arrange for insurance benefits to all Cardholders, their spouses and dependant children under 23 years of age. The Bank may from time to time arrange for Worldwide Emergency Assistance Plan to Visa Infinite Card Cardholders. It is expressly understood that the Bank should not be held responsible or liable for loss and damages suffered by the Cardholders, their spouses and dependant children aforesaid. The Bank may amend any terms and conditions of the policy and/or the respective plan upon written notification of change from the insurer and the vendor. For the purposes of this section the Bank shall not be deemed as the insurer/vendor or any agent of the insurer/vendor. The Bank is not obliged to make the arrangements described in this Article, and will not be liable for failure to make arrangements or for delays, changes, cancellations, etc. of such arrangements.

2. Article 19 (a) & Article 28 of the “ICBC Macau UnionPay Dual Currency Credit Cardholder Agreement (With Electronic Cash)” will be revised as below:

19.(a) The loss or theft of the Card or the PIN must be reported immediately to the Bank's 24-Hour Hotline at (853) 889 95588 and subsequently confirmed in writing to the Bank's Card Business Department(except for Electronic Cash, report loss of which is not acceptable by the Bank). The Cardholder will be liable for all payments incurred by the use of the Card or the PIN (including those through any ATM or point of sale terminal) by any person before written notice of the loss or theft has been received by the Bank's Card Business Department. The Cardholder is also responsible for all transactions incurred before the Bank has received report loss of the Card. The issuance of a replacement Card will be entirely at the Bank's discretion. The use of such replacement Card, if issued thence, by the Cardholder is also subject to the terms and conditions herein.

28. In case of UnionPay Dual Currency Diamond Card, UnionPay Dual Currency Platinum Card, UnionPay Dual Currency Gold Card, the Bank may from time to time arrange for insurance benefits to all Cardholders, their spouses and dependant children under 23 years of age. It is expressly understood that the Bank should not be held responsible or liable for loss and damages suffered by the Cardholders, their spouses and dependant children aforesaid. The Bank may amend any terms and conditions of the policy upon written notification of change from the insurer. For the purposes of this section the Bank shall not be deemed as the insurer or any agent of the insurer. The Bank is not obliged to make the arrangements described in this Article, and will not be liable for failure to make arrangements or for delays, changes, cancellations, etc. of such arrangements.

The amendments to the above terms will take effect from the date of notice. If you continue to use relevant credit cards and related services, it is considered to be accepted the amendments.

In addition, starting from August 1, 2022, ICBC designated credit card travel insurance service will be terminated, including Visa Platinum Card, Platinum MasterCard, UnionPay Platinum Card, Visa Signature Card, World MasterCard, UnionPay Diamond Card, Visa Business Card and UnionPay Dual Currency Corporate Card.

We sincerely apologize for any inconvenience and thank you for your understanding. If you have any inquiries, please call our Customer Service Hotline at 8899 5588.

Industrial and Commercial Bank of China (Macau) Limited