

## **ATM Security Tips**

1. Please cancel your ATM transaction immediately and contact the Bank via Customer Service Hotline: (852) 218 95588 as soon as possible if you notice any suspicious devices, such as micro-skimmers, pin-hole cameras and fake keypads when you perform any ATM transaction.
2. If you intend to withdraw cash at overseas ATMs, you should activate the overseas ATM cash withdrawal function, set the activation period and daily overseas withdrawal limit in advance. To protect your account, please avoid setting an excessive overseas withdrawal limit or setting an activation period longer than needed. For details, please read the “Enhanced Security for ATM Overseas Withdrawal Services”.
3. When using ATM card in overseas, please be alert to the card security. You are recommended to use ATMs inside bank branches or in downtown areas. Please also avoid using ATMs in remote areas or performing POS transactions in small shops.
4. To ensure the Bank can notify you in time, if your contact information, such as mobile number, contact number, mailing address, etc. is changed, please notify the Bank at once.
5. Protective cover keypads have been installed at our Bank’s ATMs. Please cover the keypad when entering your PIN at any ATM.
6. In any circumstances, do not disclose your ATM PIN to anyone, including the Bank staff, authorized person or the police. It is not necessary for anyone to know your PIN. Moreover, the Bank will never ask for your PIN by any means.
7. Do not write your ATM PIN on the card face and do not use the easily accessible personal information, such as identity card number, phone number and date of birth or any number sequence which is easy to be guessed (such as 123456) as your PIN. Never send your ATM PIN via email/SMS nor use the same PIN to register other services.
8. For security reason, please change your ATM PIN periodically.
9. Please keep your card properly. Never request other person to use your ATM card.
10. When you are performing ATM transaction, you are recommended to reject any offers of assistance from strangers. Always remember to remove your

advice, cash and ATM card after completing your transaction.

11. Check your account balance and transaction history regularly. If you aware or suspect there is unauthorized transaction in your account, you should contact the Bank at once via Customer Service Hotline: (852) 218 95588.

12. If your ATM card or PIN is lost, disclosed or stolen, please report to our Customer Service Hotline: (852) 218 95588 immediately.

Note: You may be liable for any loss if you fail to meet the obligations as set out above.

For more information about the ATM services security, you may visit the following website:

**The Hong Kong Association of Banks**

<http://www.hkab.org.hk/DisplayArticleAction.do?sid=5&lang=en&ss=7>

**The Hong Kong Monetary Authority**

<http://www.hkma.gov.hk/eng/key-functions/banking-stability/consumer-corner/strengthening-financial-consumer-protection/consumer-education-programme/atm.shtml>