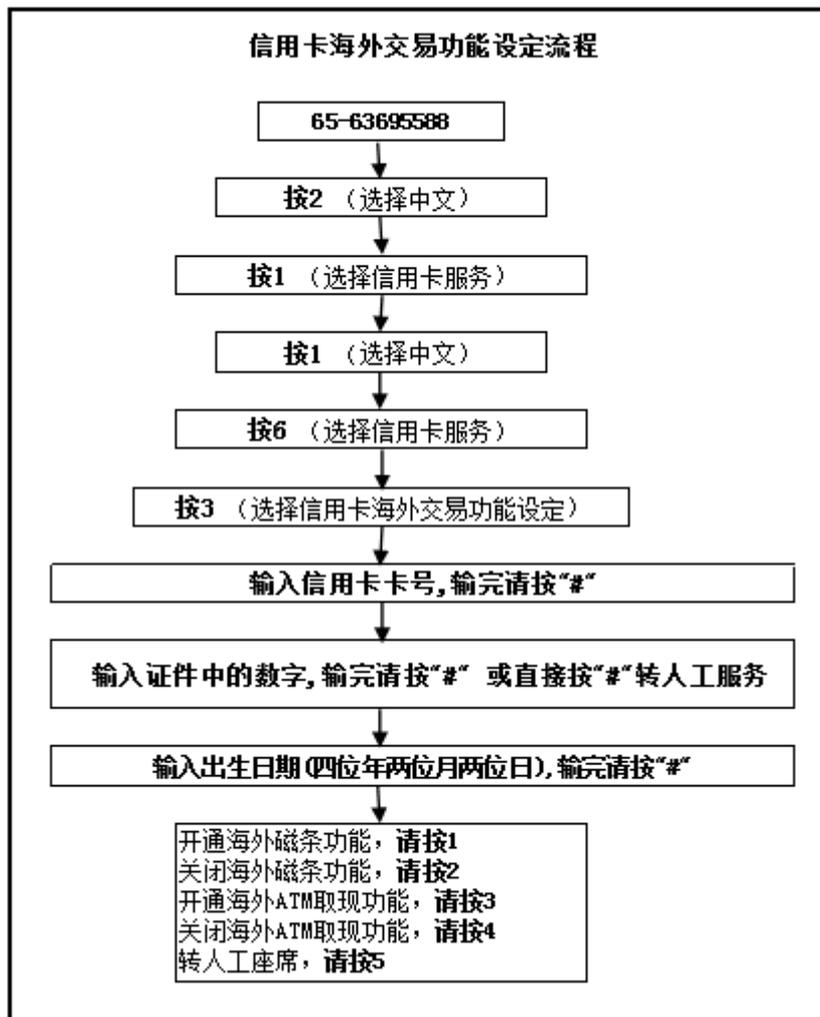


开通/关闭海外 ATM 取现功能

您所持信用卡，在新加坡以外国家地区，通过 ATM 取现的功能已被关闭。您可以通过以下方式开通或关闭，请您注意，一旦以上功能开启将不会自动关闭。为保障您的用卡安全，我们建议您在结束海外旅程返回新加坡后，及时关闭您卡片的海外 ATM 取现功能。

开通或关闭海外 ATM 取现功能的方式有：

1. 拨打 24 小时客服热线：(65)63695588



2. 登陆个人网银，选择信用卡服务—我的信用卡—操作（更多）

名称	状态	操作
境外取现	关闭	开通
海外磁条交易标志	控制	调整

3. 请携带您的有效身份证件和工行信用卡至我行各支行柜面开通或关闭海外 ATM 取现功能。

Activation / Deactivation of Overseas ATM Cash Withdrawal - FAQ

1. Why are the banks disabling overseas ATM cash withdrawal?

This is part of the industry-wide measures to reduce the possibility of transactions being undertaken by unauthorized parties.

2. When is this measure implemented?

This measure has been implemented with effect from 16 December 2012.

3. How safe is it for me to use ATMs overseas?

This will be subject to the security measures put in place for ATMs overseas, which may vary depending on the requirements in the jurisdictions and the practices of the Banks operating the ATMs. As such, the Bank is taking additional measures to enhance the security of ATM transactions, such as by sending transaction alerts for ATM cash withdrawals and deactivating the overseas ATM cash withdrawal function of your credit card. For your added protection, please also take note of the precautionary measures in Question 4 below.

4. What are some of the precautionary measures that I must take when I use my card at the ATM?

Do note the following tips when using an ATM:

- (i) Be observant - If something about the ATM does not appear normal, cancel your transaction immediately. Confirm, as soon as possible, with the Bank that the transaction has been cancelled.
- (ii) Safety first - Use ATMs in safe locations. If you notice anyone suspicious around you, use an ATM in a different location.
- (iii) Keep your PIN confidential - Never share your PIN number with anyone. Cover the hand used to key in your PIN with your other hand. This will reduce the chance of scammers recording your PIN via a hidden camera. Make sure that no one can see you entering your PIN or transaction amount. For added protection, we also encourage you to change the PIN for all your cards regularly.
- (iv) Keep tabs - Keep close tabs on your account activities and report any fraudulent or suspicious withdrawals immediately. When an ATM cash withdrawal transaction equal to or exceeding a pre-defined threshold amount is made using your credit card, a transaction alert will be sent to you via SMS or email. Please contact us immediately if the transaction is not authorized by you. Please also make sure that you inform us immediately if there is any change in your particulars.