



查閱客戶信貸資料通知

本行或會在未來12個月，就閣下現行之信貸安排(包括增加信用額、縮減信貸(包括取消信貸或減低信用額)或債務安排計劃之執行)進行審查，並可能會**多於一次**查閱閣下於信貸資料服務機構內的信貸資料。閣下亦可直接致電(852)2577 1816向信貸資料服務機構(即環聯資訊有限公司)查閱有關資料。

華僑永亨信用卡安全貼士

為保障閣下，以免信用卡被人盜用、引起不便或蒙受損失，請留意下列各點：

- 收到信用卡後，立即於信用卡背面的指定位置上簽署。
- 切勿將信用卡密碼與信用卡存放在一起。
- 避免選用身份證號碼、個人電話號碼、出生日期等易於猜測的號碼作私人密碼。
- 切勿使用其他服務(如電郵、網上銀行、會員登入等)之密碼作為閣下的信用卡密碼。
- 定期於「銀通」自動櫃員機更改私人密碼，以策萬全。
- 保留賬單副本，以便於每次交易後作記錄及核對。
- 妥善保管信用卡，切勿將信用卡隨便放置於無人看管的手袋或錢包內。
- 簽賬前，請確認賬單上的名字及總金額數值正確，並於銀碼之前加上幣值代號。
- 每次交易後，緊記取回信用卡，並驗明是否為閣下的信用卡方可收下。
- 切勿將信用卡號碼或密碼告訴他人(包括銀行職員及公職人員)，以防被騙。
- 避免將信用卡密碼接駁其他服務(如接連互聯網或其他網址)。
- 切勿讓其他人使用閣下的信用卡及密碼。
- 個人資料(包括通訊地址、聯絡電話)如有更改，立即通知本行更新。
- 如信用卡遺失或被竊，請即致電卡務中心：
香港(852)3199 9000或澳門(853)2838 8144

如有任何查詢，歡迎致電本行的客戶服務熱線(852)2543 2223。

如本函中英文版之內容有歧義，一概以英文版為準。

華僑永亨銀行有限公司 謹啟

2022年3月

Access to Consumer Credit Data held by Credit Reference Agency

During the next 12 months, we may be required to access your consumer credit data held by the credit reference agency **MORE THAN ONE TIME** for the purpose of reviewing your existing consumer credit facilities (including an increase in credit amount, curtailment of credit (including cancellation of credit or a decrease in credit amount) or implementation of a scheme of arrangement). You may also check the relevant details by making request directly to the credit reference agency (i.e. TransUnion Limited) at (852) 2577 1816.

OCBC Wing Hang Credit Card Security Tips

For your own safety and to avoid inconvenience, loss or unauthorized use of your credit card, here are some suggestions for you to keep in mind:

- Remember to sign the signature panel at the back of your card once you receive it.
- Don't keep your PIN with your card together.
- Avoid using easily accessible numbers such as your ID card number, personal telephone number or date of birth as your PIN.
- Don't use the PIN of other services (e.g. email, Internet Banking, member login, etc.) as your credit card PIN.
- Change your PIN regularly at JETCO ATMs for security.
- Get a copy of your sales slip and keep it for your record and verification after every transaction.
- Keep your card hidden from plain sight and never leave your card in an unattended handbag or wallet.
- Before signing the sales slip, please be sure your name is correctly imprinted and the amount charged is correct with appropriate currency sign.
- Always make sure your card is returned to you and the card is yours after every transaction.
- To protect from fraudulent usage, never give your card number or PIN to anyone else, including bank staff and officials.
- Avoid using your PIN for accessing other services (e.g. connection to Internet or accessing other Websites).
- Don't allow others to use your card and PIN.
- Inform the Bank immediately if there is any change on your personal particulars (including correspondence address, contact phone number).
- For lost / stolen card, please call our Card Centre immediately at (852)3199 9000 (Hong Kong) or (853)2838 8144 (Macau).

For any enquiries, please contact our Customer Service Hotline at (852) 2543 2223.

If there is any inconsistency or conflict between the English and Chinese versions of this notice, the English version shall prevail.

OCBC Wing Hang Bank Limited
March 2022