

## 有關查閱客戶信貸資料通知

本行或會在未來 12 個月內對閣下進行信貸安排檢討(包括增加信用額；縮減信貸(包括取消信貸或減低信用額)；或與個人制訂或推行債務安排計劃)，因此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。

閣下亦可直接向下列信貸資料服務機構查閱有關資料：  
環聯資訊有限公司：(852) 2577 1816

## 華僑永亨信用卡安全使用須知

華僑永亨信用卡提供多種購物及消費方便，故需妥為保管，以免被人盜用，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。
- 切勿選用身份證號碼、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。
- 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。
- 切勿以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。
- 個人資料如有更改(包括通訊地址、聯絡電話)，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，歡迎致電我們的客戶服務熱線(852) 2543 2223。

華僑永亨銀行卡務中心  
2020 年 4 月

\*註：不論信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權使用、不正當使用及/或外洩，在我們未接獲持卡人通知之前，任何未獲授權或不正當使用信用卡或信用卡賬戶號碼或私人密碼或透過遺失或失竊卡所引致及涉及信用卡賬戶之一切結欠，持卡人**須負全責**。但假若持卡人(a)並無欺詐行為、亦並無嚴重疏忽保管其信用卡、信用卡賬戶號碼或私人密碼及已本著真誠與小心謹慎行事；及(b)在發現其信用卡、信用卡賬戶號碼或私人密碼遺失、失竊、未獲授權下被擅自使用、被第三方不正當使用或外洩予第三方後，以合理地可行之情況下已盡快通知我們，則持卡人對於**未獲授權之交易(不包括現金透支)須負責之最高金額將不超過 HK\$500**。

倘本函之中英文本有任何歧異之處，概以英文為準。

## Notice to Customer relating to access to Consumer Credit Data held by the Credit Reference Agency

During the next 12 months, we may require 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 the credit amount; the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or the purring in place or the implementation of a scheme of arrangement with the individual).

You may also make such request directly to the following credit reference agency:  
TransUnion Limited: (852) 2557 1816

## OCBC Wing Hang Credit Card Security Tips

OCBC Wing Hang Credit Card is a valuable financial tool and should be carefully protected. For your own safety and to avoid inconvenience, loss or unauthorized use, 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. mail, 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 records 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, 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 personal particulars (including correspondence address, contact phone number).
- For lost / stolen card\*, please call our Card Centre immediately on (852) 3199 9000 (Hong Kong) or (853) 2838 8144 (Macau).

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

OCBC Wing Hang Bank Card Centre  
April 2020

\*Remark: The Cardholder is fully liable for all amounts that we debit to the Card Account whether due to the unauthorized use or misuse of a Card or Card Account Number or PIN or through a lost or stolen Card, before we receive notification of the loss, theft, unauthorized use, misuse and/or disclosure of a Card or Card Account Number or PIN. However, if (a) the Cardholder has not acted fraudulently or negligently in safeguarding the Card or Card Account Number or PIN and has acted honestly, in good faith and with due care and (b) has informed us as soon as reasonably practicable upon discovery that his Card or Card Account Number or PIN has been lost, stolen, used without authorization, misused by or disclosed to a third party, then the Cardholder's maximum liability for unauthorized transactions (other than cash advances) is HK\$500.

If there is any discrepancy between the English and Chinese versions, the English version shall prevail.