

Customer education and fraud prevention:
Minimising potential unauthorised credit/debit card usage

In view of the growing number of reports of credit card fraud cases in the city of late, customers are advised to exercise caution when using their credit/debit cards. In particular, you should:

- **Safeguard sensitive card details:** Maintain strict confidentiality of credit/debit card information. Never share credit/debit card numbers, expiry dates, card verification values (CVV), or one-time passwords (OTP) with anyone
- **Beware of phishing websites and fraudulent SMS:** Remain vigilant against fraudulent websites and spoofed text messages, noting that official notification SMS sent by banks always begin with the "#" prefix
- **Monitor transaction alerts regularly:** Pay close attention to real-time transaction notifications including but not limited to SMS and email, and routinely inspect your monthly credit/debit card statements
- **Adjust online transaction limits:** Review and adjust your online transaction limits via mobile banking to match with your daily needs and lower the risk of fraudulent transactions
- **Act quickly on suspected fraud:** Contact us immediately and suspend your credit/debit card as soon as possible if you suspect any unauthorised transactions. Stay alert to "secondary scams" where fraudsters may send out fake refund message to trick you into revealing sensitive banking credentials and details
- **Use payment card controls:** Make use of the available card controls, including card suspension/reactivation and disabling card-not-present transaction by adjusting card-not-present spending limit to zero when not required

If you discover any suspicious or unauthorised credit/debit card transactions:

You should suspend the cards concerned immediately and report the case to the Hong Kong Police Force. We will handle the case expeditiously. You will not be held liable for the unauthorised transactions as long as you have not acted fraudulently or with gross negligence.

If you wish to suspend your credit/debit cards:

You may suspend your China CITIC Bank International credit/debit card(s) on i-banking, inMotion or by calling us at (852) 2280 1288 or (852) 3603 7899. We will help with the investigation and, where applicable, initiate the chargeback mechanism in accordance with the card association rules.