

CNCBI CREDIT CARD MOBILE PAYMENT

ADDENDUM TO CREDIT CARD CARDMEMBER AGREEMENT

These terms and conditions are applicable to and govern the use of Mobile Credit Card (as defined below) for the Mobile Payment Service provided by Mobile Wallet Provider (as defined below in Clause 1(c)) and are supplemental and deemed to be incorporated into the CNCBI Credit Card Cardmember Agreement governing the use of the Credit Card (the "Cardmember Agreement"). Please read and understand the terms and conditions in this Addendum before you register, activate or use of Mobile Credit Card. Registering your Card for the Mobile Payment Service indicates that you accept and agree to be bound by these terms and conditions.

All terms and conditions related to this application or service will be provided in non-paper based format. You are recommended to download and store all relevant documents for future reference on bank website within 3 months, otherwise you may not be able to access or download such version of the documents subsequent to expiration. If you require the paper-based format, please visit any of our branches. You can download non-paper based format of this Addendum [here](#) and store it for future reference.

1. Terms and Conditions supplement Cardmember Agreement

- a. The Cardmember Agreement applies to your Mobile Credit Card. References in the Cardmember Agreement to "Credit Card" include your Mobile Credit Card and your Mobile Credit Card Transactions ("means any transaction effected by using your Mobile Credit Card") respectively.
- b. These Terms and Conditions supplement the Cardmember Agreement and, together, they govern your Mobile Credit Card. If there is any inconsistency between the provisions of these Terms and Conditions and the provisions of the Cardmember Agreement, the provisions of these Terms and Conditions prevail.
- c. You may need to agree separate terms with the Mobile Wallet Provider (the "Mobile Wallet Provider"), which govern the registration and storage of your Credit Card in the Mobile Wallet ("A wallet application provided by a Mobile Wallet Provider installed in an Eligible Device ("means such model of smartphone, tablet or other devices (such as watch) with Mobile Wallet function in which a Mobile Credit Card can be registered and stored, as designated by us from time to time.") in which your Mobile Credit Card is stored") and the use of the Mobile Wallet (including the use of any data you provide to the Mobile Wallet Provider). Those separate terms you agree with the Mobile Wallet Provider will not change or override these Terms and Conditions and the Cardmember Agreement.

2. Registering, storing and activating Mobile Credit Card

- a. You may store a digital version of Credit Card (i.e. Mobile Credit Card) in your Mobile Wallet only if the Credit Card is of a type designated by us from time to time and is in good standing.
- b. The Mobile Wallet Provider may limit the number of Mobile Credit Cards that you may store in one Mobile Wallet from time to time which we cannot control. We may however limit the number of Eligible Devices in which the same Credit Card can be stored from time to time and you should refer to our latest communications regarding such limit.
- c. You should follow the instructions of the Mobile Wallet Provider (including installation of the latest operating system for your Eligible Device), and the registration and verification flow of your Mobile Wallet in order to register and store the Mobile Credit Card in your Mobile Wallet.
- d. By registering a Mobile Credit Card in your Mobile Wallet, you consent to us sending SMS message to you for verification and activation purpose based on your phone number last recorded with us. If the phone number last recorded with us is not the phone number of your Eligible Device, the SMS message will be sent to the phone number last recorded with us but not to your Eligible Device. If we do not have record of your phone number, we cannot send SMS message to you in which event you will need to call us on the number displayed in the verification screen and follow the required steps to verify and activate the Mobile Credit Card.

3. Your responsibility

- a. If you do not take security measures as we or the Mobile Wallet Provider may recommend from time to time, you will bear the risk of suffering or incurring any loss which may arise from or in connection with your Mobile Credit Card. We are not liable for any such loss. You should take appropriate security measures including the following:
 - i. Take reasonable precautions to keep Credit Card details and security details relating to your Mobile Credit Card, Mobile Wallet and Eligible Device (including your Device Passcode (“means the access passcode of your Eligible Device”), fingerprint and/or any other biometric credentials stored in your Eligible Device and/or any cloud storage platform) safe and to prevent loss, theft or fraudulent use of them;
 - ii. Safeguard your Mobile Wallet and Eligible Device and keep them under your personal control at all times;
 - iii. DO NOT allow anyone else to use or log on to your Eligible Device and Mobile Wallet;
 - iv. DO NOT store anyone else’s fingerprint or biometric credentials in your Eligible Device;
 - v. DO NOT choose obvious numbers as Device Passcode (such as Hong Kong Identity Card number, date of birth, telephone number, number with

same digits or other that can be easily guessed or identified by shoulder surfing) or tell anyone else your Device Passcode or write down or keep your Device Passcode close to your Eligible Device;

- vi. DO NOT install or launch Mobile Wallet in a smartphone or other device with any pirated, hacked, fake or unauthorized application or where the software lockdown has been overridden (such as a “jailbroken” or “rooted” smartphone or device);
 - vii. Change the Device Passcode regularly;
 - viii. if you have already set up access to your Eligible Device by way of Device Passcode or fingerprint or other biometric credentials, review this and ensure that you change any Device Passcode that can easily be guessed or that has already been shared with anyone else and delete any fingerprint or other biometric credentials that is not your own;
 - ix. Delete your Mobile Credit Card from the Mobile Wallet before you dispose of your Eligible Device by, for example, selling or giving it to someone else or pass your Eligible Device temporarily to someone else, for example, for it to be repaired;
 - x. Remove the Mobile Credit Card from the Mobile Wallet upon termination of your Mobile Credit Card as provided in Clause 10.
- b. You are fully responsible for any disclosure of your Credit Card details, Device Passcode or other security details relating to your Eligible Device, Mobile Wallet and Mobile Credit Card to any other person, even if such disclosure is accidental or unauthorized. You are required to bear all risks and consequences of your Mobile Wallet and Mobile Credit Card being used by unauthorized persons or for unauthorized purposes.
- c. You have to use an Eligible Device of a type or model specified by us from time to time to register, store and use Mobile Credit Card in your Mobile Wallet. We have the right to vary the type or model or withdraw an existing type or model of Eligible Device at any time without prior notice.
- d. You require Internet connection, compatible telecommunications equipment and mobile phone service plan (if applicable) in order to register, store and use your Mobile Credit Card.

4. Card Account and credit limit

- a. Credit Card in its physical card form and in its digital version (i.e. Mobile Credit Card) constitutes one and shares the same Card Account. (“each credit card account maintained by you with the Bank for recording and charging Credit Card Transactions (“means any transaction effected by using your Credit Card”) and related interest, fees, charges, costs and expenses”)
- b. All Mobile Credit Card Transactions will be billed to credit card statement of the Credit Card. There will not be a separate statement for your Mobile Credit Card.

- c. Your Credit Card in physical card form and your Mobile Credit Card share the credit limit of the same Card Account. There will not be a separate credit limit for your Mobile Credit Card.

5. Mobile Credit Card Transactions, cash advance

- a. You may make Mobile Credit Card Transactions where your Mobile Wallet is accepted for payment. We will not responsible if any retailer refuses to accept your Mobile Credit Card.
- b. You cannot use your Mobile Credit Card for cash withdrawals or cash advance over the counter or via ATM machine. A Mobile Credit Card cannot be linked to any bank account. Your Mobile Credit Card or Mobile Wallet may also be subject to certain transaction limits (for example, payment amount) imposed by retailers or payment terminals which do not normally apply to your physical Credit Card.
- c. Your Mobile Wallet may not be accepted at all places where your physical Credit Card is accepted.

6. Limitation of our liability

- a. You acknowledge and accept that the Mobile Wallet is made available to you by the Mobile Wallet Provider on compatible devices. We are not the provider of your Mobile Wallet, and we are not responsible for providing the Mobile Wallet service to you. We have no control over the Mobile Wallet platform or your Eligible Device. We are therefore not responsible for any failure of the Mobile Wallet, or your inability to use the Mobile Wallet for any transaction. We are also not responsible for the performance or non-performance of the Mobile Wallet Provider or any third parties that may impact your use of the Mobile Wallet. We are not responsible for any loss that you may suffer or incur in relation to your use or inability to use your Mobile Wallet (including your Mobile Credit Card).
- b. We are not liable to refund you for any unauthorized transactions where you fail to take appropriate security measures including those provided in Clause 3(a), Clause 7(a) and Clause 10.

7. Loss, theft or misuse

- a. You must **tell us as soon as reasonably practicable** via Credit Card Loss Card hotline 3603 7899 if you notice or suspect any loss, theft, unauthorized possession, control or use of your Mobile Credit Card or Eligible Device, or if you believe someone else has used your Mobile Credit Card or Eligible Device, or has discovered the security details of your Eligible Device, Mobile Wallet or Mobile Credit Card or the security of your physical Credit Card, Mobile Credit Card, Mobile Wallet or Eligible Device has been compromised in any other manner.
- b. You **will be liable** for all unauthorized Mobile Credit Card Transactions affected by your Mobile Credit Card before we receive report of loss, theft, disclosure or unauthorized use of your Mobile Credit Card.

- c. If you report loss, theft, disclosure or unauthorized use of your Mobile Credit Card in accordance with this Clause 7, your maximum liability for unauthorized Mobile Credit Card Transactions is **HK\$500**. However, please note that the limit DOES NOT APPLY (and you will be liable for the full amount) if:
 - i. You have knowingly (whether or not voluntarily) permitted any other person to use your Mobile Wallet or Mobile Credit Card or Eligible Device; or
 - ii. You have acted fraudulently or with gross negligence in using or safeguarding your Mobile Wallet, Mobile Credit Card or Eligible Device. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your Mobile Wallet, Mobile Credit Card or Eligible Device may be treated as your gross negligence.

8. Your Personal Data

- a. You may be providing your personal data and Credit Card information and transaction details to the Mobile Wallet Provider by registering, storing and using the Mobile Credit Card in your Mobile Wallet. We have no control of the privacy and security of your personal data and information provided by you to the Mobile Wallet Provider which is governed by the privacy policy of and any agreement you may have with the Mobile Wallet Provider.

9. Fees and charges

- a. All applicable interest, fees and charges that apply to your Credit Card will also apply to the Mobile Credit Card.
- b. You will bear all fees, charges and expenses imposed by any mobile phone service provider, telecommunications provider, retailer or the Mobile Wallet Provider for or in relation to your storing, activating or using the Mobile Credit Card or for making transactions using your Mobile Wallet and the Mobile Credit Card.

10. Termination of Mobile Credit Card

- a. You shall follow the instructions of the Mobile Wallet Provider to remove your Mobile Credit Card from the Mobile Wallet should you wish to terminate the Mobile Credit Card. Termination of the Mobile Credit Card will not terminate the Credit Card in physical card form unless you also terminate it in accordance with the Cardmember Agreement.
- b. If you are a primary Credit Card cardmember, you cannot terminate the Mobile Credit Card of the supplementary cardmember without terminating the supplementary Credit Card in physical card form.
- c. If you are a primary Mobile Credit Card cardmember, termination of your Mobile Credit Card will not terminate the Mobile Credit Card of your supplementary cardmember.

- d. We have the rights to suspend, restrict or terminate your Credit Card under the Cardmember Agreement. These rights will be extended to your Mobile Credit Card. Your Mobile Credit Card will be suspended, restricted or terminated at the same time if your Credit Card is suspended, restricted or terminated under the Cardmember Agreement.
- e. We will also have the right to suspend, restrict or terminate the use of a Mobile Credit Card if your Mobile Wallet has been suspended, restricted or terminated by the Mobile Wallet Provider for any reason, or if you have made a report to us under Clause 7(a).
- f. Upon termination of Mobile Credit Card whether by you or by us, you must remove the Mobile Credit Card from your Mobile Wallet based on the instructions provided by the Mobile Wallet Provider. You should contact the Mobile Wallet Provider if you have any question on how to remove the Mobile Credit Card or the Mobile Wallet from your Eligible Device.
- g. You are responsible for all Mobile Credit Card Transactions whether or not authorized by you unless and until you have removed the Mobile Credit Card from your Mobile Wallet and Eligible Device upon termination.
- h. Termination of the Mobile Credit Card on its own will not affect the Credit Card in physical card form which will continue to be governed by the Cardmember Agreement.

11. Variation of this Addendum

- a. We have the right to vary these Terms and Conditions from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless your Mobile Credit Card is terminated by you and removed from the Mobile Wallet and Eligible Device in accordance with Clause 10 before the date on which that variation takes effect.

12. Miscellaneous

- a. The Bank reserves the right to amend or alter any of these Terms and Conditions at any time with appropriate notice. In the event of any dispute, the decision of the Bank shall be final and conclusive.
- b. Except as otherwise expressly stated in these Terms and Conditions, no one other than a party to these Terms and Conditions may enforce any of its terms under the Contracts (Rights of Third Parties) Ordinance, Cap. 623 of the Laws of Hong Kong. Where any clause of these Terms and Conditions entitles any third party to enforce any term of these Terms and Conditions under the Contracts (Rights of Third Parties) Ordinance, the parties reserve the right to vary that term or any other term of these Terms and Conditions without the consent of that third party.
- c. These Terms and Conditions will be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.

- d. In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.

For security advice of Mobile Credit Card, please refer here:

[Security Advice of Online Transaction/Mobile Payment Usage](#)

[Credit Card / Debit Card / ATM Card & Authentication Factors Security Advice](#)

信銀國際信用卡流動支付服務

信用卡會員合約附錄

本條款及細則適用於並管轄流動信用卡(詳見下文釋義)於由手機錢包供應商(詳見下文 1(c)釋義)所提供的流動支付服務內的使用,及對管轄使用信銀國際信用卡會員合約(「會員合約」)作出補充並被視為已納入會員合約中。在註冊、啟用或使用流動信用卡前,請閱讀並了解此附錄之條款及細則。為該卡註冊流動支付服務代表閣下接受及同意受此條款及細則約束。

所有與本申請或服務相關的條款及細則將會以電子形式提供。閣下你可於三個月內在銀行網頁下載及儲存所有相關文件以供日後參考。期限過後,閣下未必能夠查閱或下載相關文件。如你需要以紙張形式收取相關文件,請親臨各分行。閣下可於[此](#)下載並儲存電子形式之附錄,以供日後參考。

1. 本條款及細則補充信用卡會員合約

- a. 信用卡會員合約適用於閣下的流動信用卡。信用卡會員合約中所指的「信用卡」分別包括閣下的流動信用卡及流動信用卡交易(「流動信用卡交易」)(指使用閣下流動信用卡進行的任何交易)。
- b. 本條款及細則補充信用卡會員合約並兩者一併規管閣下的流動信用卡。如本條款及細則與信用卡會員合約的條文有任何不一致,概以本條款及細則的條文為準。
- c. 閣下可能需要同意手機錢包供應商(「手機錢包供應商」)另行提供的條款,該等條款規管在手機錢包中登記及儲存閣下的信用卡以及手機錢包(「手機錢包」)(指儲存閣下流動信用卡的一款錢包應用程式,該錢包應用程式由手機錢包供應商提供並安裝於合資格裝置「合資格裝置」)(指本行不時指定的具備手機錢包功能並可登記及儲存流動信用卡的該等型號的智能手機、平板電腦或其他裝置)的使用(包括使用閣下向手機錢包供應商提供的任何數據)。閣下與手機錢包供應商另行同意的條款,不會更改或推翻本條款及細則以及信用卡會員合約。

2. 登記、儲存及啟動流動信用卡

- a. 閣下可在手機錢包中儲存數碼形式的信用卡(「流動信用卡」)但前提是該信用卡須為本行不時指定的信用卡種類及信用卡信用狀況良好。

- b. 手機錢包供應商可不時限制閣下在一個手機錢包中儲存的流動信用卡的數量（本行對此並無控制權）。但是，本行可不時限制儲存同一張信用卡可儲存於合資格裝置的數量，且閣下應參閱本行關於該等限制的最新通訊。
- c. 閣下在手機錢包中登記及儲存流動信用卡應遵循手機錢包供應商的指示（包括為合資格裝置並安裝最新操作系統）及閣下手機錢包的登記及核實程序。
- d. 閣下在手機錢包中登記流動信用卡，即被視為閣下同意本行按照閣下最後記錄在本行的電話號碼向閣下發送短訊用以核實及啓動用途。如最後記錄在本行的電話號碼不是閣下合資格裝置的電話號碼，短訊將會發送至最後記錄在本行的電話號碼而非閣下的合資格裝置。如本行未有閣下的電話號碼記錄，本行不能向閣下發送短訊，且在該等情況下，閣下應按核實畫面中顯示的號碼致電本行並按照所要求的步驟核實及啓動流動信用卡。

3. 閣下的責任

- a. 如閣下不採取本行或手機錢包供應商不時建議的安全防範措施，閣下須承擔就流動信用卡或與之有關而遭受或招致任何損失所帶來的風險。本行就任何該等損失概不負責。閣下應採取包括下列的適當安全防範措施：
 - i. 採取合理預防措施，確保信用卡詳情及與閣下流動信用卡、手機錢包及合資格裝置（包括儲存在閣下合資格裝置及 / 或任何雲端儲存平台中閣下的裝置密碼（指閣下合資格裝置的使用密碼），指紋及 / 或任何其它生物識別憑據）有關保安細節的安全，並防止其遺失、被竊或對其進行欺詐性使用；
 - ii. 在任何情況閣下應小心保管及謹慎處理閣下手機錢包及合資格裝置，並妥為保管在閣下的個人控制之下；
 - iii. 不應容許任何其他人士使用或登入閣下的合資格裝置及手機錢包；
 - iv. 不應在閣下的合資格裝置中儲存任何其他人士的指紋或生物識別憑據；
 - v. 不應選擇明顯的數字作為裝置密碼（例如，香港身份證號碼、出生日期、電話號碼、重覆或連續的數字或其他容易被猜測或可通過肩窺獲取的數字），或將閣下的裝置密碼告知任何其他人士或將其寫下或與閣下的合資格裝置一同存放；
 - vi. 不應在裝有任何盜版、破解版、偽造或未獲授權應用程式或在軟件保護已被破解的智能手機或其他裝置（例如「越獄」（jailbroken）或者「已開放根目錄權限」（rooted）的智能手機或裝置）上安裝或開啟手機錢包；
 - vii. 定期更改裝置密碼；
 - viii. 如閣下已通過裝置密碼或指紋或其他生物識別憑據方式設置了閣下合資格裝置的使用權，閣下應重新審核該設置，並確保閣下更改了容易被猜測或

與任何其他人士共用的任何裝置密碼，並刪除了並非閣下本人的任何指紋或其他生物識別憑據；

- ix. 在閣下處置合資格裝置（例如出售或給予他人）或將合資格裝置暫時轉交他人（例如進行維修及保養）之前，從手機錢包中刪除閣下的流動信用卡；
 - x. 按照第 10 條的規定，在閣下的流動信用卡終止時需從手機錢包中移除流動信用卡。
- b. 如閣下對任何其他人洩露閣下信用卡詳情、裝置密碼或與閣下合資格裝置、手機錢包及流動信用卡有關的其他保安細節，閣下須對此負全責，即使是意外或未獲授權的洩露。閣下須承擔所有因手機錢包或流動信用卡被未經授權人士使用或用作未經授權目的而產生的風險及其後果。
 - c. 閣下須使用本行不時指定的種類或型號的合資格裝置以在手機錢包中登記、儲存及使用流動信用卡。本行有權隨時更改合資格裝置的種類或型號或取消現有的種類或型號，而無需事先通知。
 - d. 閣下登記、儲存及使用流動信用卡須接通互聯網、具備相容的電訊設備及流動電話服務計劃（如適用）。

4. 信用卡戶口及信用限額

- a. 實體信用卡與數碼形式的信用卡（即流動信用卡）將構成並共用同一張信用卡戶口。（指閣下在本行維持的各個用以記錄及支取「信用卡交易」（指使用閣下信用卡進行的任何交易）及相關利息、費用、收費、成本及開支的信用卡戶口）。
- b. 所有流動信用卡交易會誌入實體信用卡月結單。閣下的流動信用卡將不會有個別的信用卡月結單。
- c. 閣下實體信用卡及閣下的流動信用卡是共用同一個信用限額。閣下的流動信用卡將不會有個別的信用限額。

5. 流動信用卡交易、現金透支

- a. 閣下可在接納手機錢包付款的情況下以流動信用卡進行交易。本行就任何零售商拒絕接納閣下的流動信用卡概不負責。
- b. 閣下不能使用流動信用卡於櫃檯或自動櫃員機作現金透支。流動信用卡不能連接任何銀行賬戶。閣下的流動信用卡或手機錢包也可能受制於零售商或銷售終端機所規定的某些交易限制（例如付款金額），而該等限制一般並非適用於閣下的實體信用卡。
- c. 閣下的手機錢包有可能會在一些接納閣下實體信用卡之地方不被接納。

6. 本行責任的限制

- a. 閣下確認並接受手機錢包是手機錢包供應商在相容的設備上向閣下提供的。本行不是閣下手機錢包的供應商，且本行不負責向閣下提供手機錢包服務。本行對手機錢包平臺或閣下的合資格裝置並無控制權。因此，本行對手機錢包的任何故障或閣下在任何交易中無法使用手機錢包概不負責。就可能影響閣下使用手機錢包的手機錢包供應商或任何第三方的履約或違約行為而言，本行概不負責。本行就閣下使用或無法使用閣下的手機錢包（包括閣下的流動信用卡）而蒙受或招致的任何損失概不負責。
- b. 如閣下未能採取適當的安全防範措施（包括第 3（a）條，第 7（a）條及第 10 條），本行不負責就任何未經授權交易向閣下退款。

7. 遺失、被竊或不當使用

- a. 如閣下發現或懷疑閣下的流動信用卡或合資格裝置遺失、被竊或遭未經授權持有、控制或使用，或認為他人使用了閣下的流動信用卡或合資格裝置，或發現閣下的合資格裝置、手機錢包或流動信用卡的保安細節，或閣下的實體信用卡、流動信用卡、手機錢包或合資格裝置的安全性以任何形式遭受損害，**閣下在可行情況下立即致電**本行的報失信用卡熱線 3603 7899 通知本行。
- b. 在本行收到閣下流動信用卡遺失、被竊、外洩或未經授權使用的報告前，以閣下的流動信用卡進行的所有未經授權流動信用卡交易，閣下均**須負責**。
- c. 如閣下按本第 7 條報告流動信用卡遺失、被竊、外洩或遭未經授權使用，則閣下就未經授權的流動信用卡交易須承擔的責任最高為**港幣 500 元**。但請注意，於下列情況該限額並不適用（即閣下須負責全數金額）：
 - i. 如閣下在知情的情況下（不論是否自願）容許任何其他人士使用閣下的手機錢包、流動信用卡或合資格裝置；或
 - ii. 如閣下就使用或保管手機錢包、流動信用卡或合資格裝置有欺詐行為或嚴重疏忽。如閣下未有採取本行就使用或保管手機錢包、流動信用卡或合資格裝置不時建議的任何安全防範措施，可能被視為閣下的嚴重疏忽。

8. 閣下的個人資料

- a. 閣下在手機錢包中登記、儲存及使用流動信用卡時，可能會向手機錢包供應商提供閣下的個人資料及信用卡資訊及交易詳情。閣下向手機錢包供應商提供的個人資料及資訊則受手機錢包供應商私隱政策及閣下與手機錢包供應商可能達成的任何合約的規管，本行對閣下該等個人資料及資訊的私隱性及安全性並無控制權。

9. 費用及收費

- a. 所有適用於閣下信銀國際信用卡的利息、費用及收費亦適用於流動信用卡。
- b. 閣下須承擔任何流動電話服務供應商、電訊供應商、零售商或手機錢包供應商就閣下儲存、啟動或使用流動信用卡或使用手機錢包及流動信用卡進行交易所收取或與之有關的所有費用、收費及開支。

10. 終止流動信用卡

- a. 如閣下欲終止流動信用卡，閣下應按照手機錢包供應商的指示，從手機錢包中移除閣下的流動信用卡。終止流動信用卡不會終止實體信用卡，除非閣下按信用卡會員合約同時終止了實體信用卡。
- b. 如閣下為信用卡主卡會員，在未終止實體卡形式的附屬信用卡的情況下，閣下不能終止附屬卡會員的流動信用卡。
- c. 如閣下為流動信用卡主卡會員，終止閣下的流動信用卡不會終止附屬卡會員的流動信用卡。
- d. 本行有權按照信用卡會員合約暫停、限制或終止閣下的信用卡。該等權利將延伸至閣下的流動信用卡。如按照信用卡會員合約暫停、限制或終止了閣下的信用卡，閣下的流動信用卡亦將同時被暫停、限制或終止。
- e. 如閣下的手機錢包因任何原因被手機錢包供應商暫停、限制或終止，或閣下已按第 7(a) 條的規定向本行作出報告，本行亦有權暫停、限制或終止流動信用卡的使用。
- f. 閣下或本行終止流動信用卡後，閣下須按照手機錢包供應商提供的指示，將流動信用卡從閣下的手機錢包中移除。如閣下對如何從合資格裝置中移除流動信用卡或對手機錢包有任何問題，應聯絡手機錢包供應商。
- g. 閣下須為所有流動信用卡交易負責，不論該等交易是否經閣下授權，直至終止流動信用卡後，閣下將流動信用卡從閣下的手機錢包及合資格裝置中移除。
- h. 單獨終止流動信用卡不會影響實體信用卡，並繼續受信用卡會員合約的規限。

11. 更改本附錄

- a. 本行有權不時更改本條款及細則。本行會以本行認為適當的方式給予閣下事先通知。除非閣下於更改生效日期前按第 10 條終止流動信用卡，並將流動信用卡從手機錢包及合資格裝置中移除，閣下將受有關更改約束。

12. 雜項

- a. 本行保留隨時修訂本條款及細則之權利，作出適當通知。如有任何爭議，本行所作的決定為最終及不可推翻。
- b. 除此等一般條款另有明文訂明外，此等一般條款約方以外的任何人士概不可按照《合約（第三者權利）條例》（香港法例第 623 章）的規定強制執行此等一般條款的條款或享有其利益。倘此等一般條款的任何條文明確賦予任何第三方權力根據《合約（第三者權利）條例》執行此等一般條款任何條款，則協議訂約方保留權利可在毋須該第三方同意的情況下修改該條款或此等一般條款任何其他條款。
- c. 本條款及細則將受香港特別行政區（「香港」）法律所規管及據之解釋。

d. 倘若本條款及細則之中、英文版本有任何歧異，概以英文版本為準。

請參閱流動信用卡的保安提示：

[使用網上交易/流動支付服務的保安提示](#)

[信用卡 / 提款卡 / 扣賬卡及認證因素之保安提示](#)