

CNCBI Multi-Currency Debit Card One Time Password Online Transaction Security Service

In order to enhance the security level of your online transaction, we have launched the One Time Password (OTP) Online Transaction Security Service to cardmembers. This service is free of charge.

1. What is One Time Password Online Security Service?

OTP is a security feature for online payment transactions. When engaging in an online transaction whereby the service is required, an OTP will be sent out by the Bank via SMS and it can only be used for a designated transaction within a specific period. You must input the OTP in order to complete the applicable online payment transaction.

2. How can I be benefited from One Time Password Online Security Service?

It offers the added benefit of password protection to prevent your multi-currency debit card from being used by unauthorized third parties on the internet, so that you can shop securely online. This service is free of charge and no registration is required. It can also avoid the inconvenience of forgetting the password.

3. How does One Time Password Online Security Service work?

Transaction steps

1. Choose the item(s) you want to buy at any participating online merchant
2. Check out with your CNCBI Multi-Currency Debit Card, fill in your card number and other required information
3. Receive a One Time Password through SMS to your registered mobile number of your multi-currency debit card linked account
4. Enter the One Time Password at the transaction page
5. Complete the transaction process

4. Is OTP required for all online purchase transactions?

No, only online merchants that supported 3D Secure authentication protocol will require you to input the OTP in order to complete the transaction.

5. What is a valid mobile phone number for OTP SMS?

Valid mobile phone number for OTP SMS includes local mobile phone numbers starting with 5, 6 or 9 or overseas mobile phone numbers. This service is not applicable to mobile phone numbers with SMS forwarding service.

6. What should I do if I do not receive the OTP?

If you do not receive an OTP within 20 seconds after submitting your request, you may click "Resend OTP" to request for another one. You should also check if your registered mobile phone number of the multi-currency debit card linked account in the Bank is updated.

7. What happens if I key in a wrong OTP for many times?

You will not be allowed to click "Resend OTP" to request for another one if you have made such a request for many times. You may require to re-enter your multi-currency debit card information again and get another OTP to proceed the transaction.

8. When does the OTP expire? What should I do if I am not able to confirm the transaction before the OTP expires?

The OTP will only valid for a certain period after it is issued. You can click "Resend OTP" to request for another OTP if the OTP has expired.

9. Can I receive an OTP when I am overseas?

If you are overseas or using overseas mobile service providers, the service provider may not support international SMS. Please be reminded to turn on your mobile phone and activate your roaming service to ensure you can receive the OTP SMS to complete the online transaction when you travel overseas. Please consult your service provider and / or hardware supplier for details.

10. How can I update my mobile phone number of the multi-currency debit card linked account?

To update your mobile phone number, please visit any of our branches.

11. Why does the merchant name on OTP SMS show "Merchant (without English name)"?

If the merchant does not provide an English name, it will be shown as "Merchant (without English name)" on the OTP SMS. If you have any enquiry on the merchant name, please contact us.

Terms and Conditions for CNCBI Multi-Currency Debit Card One-Time Password Online Transaction Security Service ("Service")

Unless otherwise specified, this Service is only available to the Multi-Currency Debit Card ("Card") issued by China CITIC Bank International Limited (the "Bank"). These Terms and Conditions are subject to the Cardmember Agreement(s) with the Bank.

1. ACCEPTANCE OF THESE TERMS AND CONDITIONS

- (a) The use of the Service by the Cardmember is subject to the terms and conditions herein as may be amended by the Bank from time to time (these "Terms and Conditions"). Cardmember can review the most current version of the Terms and Conditions at any time on the website of the Bank at www.cncbinternational.com
- (b) By using the Service, Cardmember shall be deemed to have understood and accepted these Terms and Conditions and Cardmember shall be bound by them.
- (c) Unless explicitly stated otherwise, any new features that augment enhance or otherwise change in the Service shall be subject to these Terms and Conditions.
- (d) The Bank reserves the right at any time and from time to time to modify or discontinue, temporarily or permanently, the Service (or any part thereof) with or without notice where the Bank considers necessary or advisable to do so.

2. DESCRIPTION OF THE SERVICE

The Service provided by the Bank is to protect the use of the Card by a Cardmember on the Internet by requiring the Cardmember to verify his/her identity using a One-Time password ("OTP") (or such other authentication information or tools from time to time prescribed by the Bank), which such OTP shall be transmitted through the short message service ("SMS") by the Bank to the Cardmember's mobile number registered under his/her multi-currency debit card linked account for transactions that require such OTP for verification purpose. The OTP will be required (wherever and whenever applicable that the Cardmember shall be informed and requested to do so) when the Cardmember uses his/her Card to make transactions at the websites of any merchants ("Designated Merchant") participating in the Service ("Transactions"). The Service offered by the Bank to the Cardmember includes "Visa Consumer Authentication Service" and any other relevant services offered from time to time.

3. ACCURACY OF INFORMATION

The Cardmember undertakes to maintain and promptly update the Cardmember's information, to keep it true, accurate, current and complete and upon the request of the Bank provide such information to the Bank as necessary to keep it current. If Cardmember fails to provide the Bank with or update any required information, the Bank may not be able to provide the Service to Cardmember and this may result in Cardmember's inability to use his/her Card for online and/or other transactions which require authentication through the Service.

4. AUTHENTICATION

- (a) Through the use of the Service, Cardmember authorize the Bank to authenticate Cardmember's identity and the Card through the Service, to use the Card to make payments for the transactions concerned and debit the Card linked account accordingly.
- (b) When conducting online transactions or other transactions for which the Service is used, each time, Cardmember is required to enter an OTP sent to Cardmember via SMS before the Designated Merchant will accept Cardmember's Card for payment of the transaction. If Cardmember cannot provide the OTP or if authentication through the Service fails, the Designated Merchant may not accept Cardmember's Card for payment of the relevant transaction. The Bank shall not, in any circumstances, be liable for any loss or damages arising out of or in connection with the Designated Merchant's refusal to accept the Card for payment.
- (c) Cardmember acknowledges that the mobile service provider may not allow Cardmember to receive the OTP via SMS if Cardmember is abroad or using an overseas mobile service network. In addition, service charges may be levied by the service provider for receiving the OTP. The Bank shall not be liable for any such charges levied by the service provider or any other party.
- (d) Delivery of the OTP via SMS may be subject to delayed transmission due to the traffic over the mobile service network of Cardmember's mobile service provider. The Bank shall not be liable for any loss or damages arising out of any interruption or delays due to any failure of the mobile service network.

5. CARDMEMBER'S SECURITY DUTIES

- (a) Cardmember accepts full responsibility for the security in using of the Service and the OTP and agrees to act prudently and in good faith when using the

Service, including by taking the measures listed below to safeguard the security of the Service and the OTP:

- i. Cardmember must not disclose to any other person or otherwise permit or enable any other person to obtain any OTP; and
 - ii. if there is any actual or suspected misuse of the OTP for the device used for receiving OTP, Cardmember must notify the Bank as soon as reasonably practicable by calling the Bank's Customer Service Hotline at 22801800, and written confirmation of any such notification must also be provided to the Bank together with detailed information of the misuse.
- (b) The Cardmember undertakes to observe all rules, regulations and guidelines (as updated from time to time) including but not limited to the security recommendations and any other notices circulated by the Bank from time to time on the utilization of the Service and/or the OTP.

6. LIABILITIES AND OBLIGATIONS OF CARDMEMBERS

- (a) The Cardmember shall be liable for all transactions conducted through the Card using the Service (including use of the verification service by any other person with the OTP), the amounts of which will be charged to the Cardmember's card linked account and shown in the Cardmember's Card linked account statement(s). The Cardmember shall indemnify the Bank on demand in respect of all actions, claims, losses, damages, costs, expenses and any other liabilities of any nature which the Bank may suffer or incur as a result of the Cardmember's use of the Service (including use of the Service by any other person using the OTP). The Cardmember shall also be fully liable for all claims, losses and consequences arising out of or in connection with the use of the verification service if the Cardmember has acted negligently, dishonestly and/or fraudulently.
- (b) Should the Cardmember fail to comply with any of the requirements in Clause 5 of these Terms and Conditions, the Cardmember shall bear all losses or damages howsoever arising therefrom.
- (c) Notwithstanding anything herein to the contrary, the Cardmember is liable for all claims, losses and consequences arising from or in connection with all transactions made using the Service by or with the consent any person whom

the Cardmember has authorised or otherwise has disclosed the OTP to such person.

(d) Provided that the Cardmember has at all times complied with Clause 5 of these Terms and Conditions, not breached any other provision of these Terms and Conditions and not acted negligently, dishonestly or fraudulently, the Cardmember shall not be liable for any unauthorised transaction due to:

- i. a computer crime that is not prevented by the security system of the Service;
- ii. a human or system error caused by or which is under the Bank's control (except where the Bank has already taken steps to alert the Cardmember of such error); or
- iii. fraud or negligence on the Bank's part or on the part of the Bank's staff or agents.

7. DISCLAIMER OF WARRANTIES AND LIMITATION OF OUR LIABILITY

(a) Under no circumstances shall the Bank be liable for any loss or damage whatsoever arising out of or in connection with:

- i. Cardmember's use of or access to (or inability to use or access) the Service; or
- ii. any failure, error, omission, interruption, defect or delay in transmission of any data relating to the Service, unless it is caused solely by the negligence or willful default on the Bank's part or on the part of the Bank's staff or agents.

(b) Under no circumstances is the Bank liable for any special, incidental, indirect, consequential or exemplary loss or damages, including loss of profits, loss due to business interruption or loss of any programme or data in Cardmember's computer system, regardless of whether the Bank have been advised of that possibility.

(c) The Bank shall not be liable to Cardmember's and/or any third party for any modification, non-availability, malfunctioning, suspension or discontinuance of the Service, whether within or outside the Bank's control.

8. SUSPENSION AND TERMINATION

The Bank reserves the right to suspend or terminate the Service or its use temporarily or permanently at any time, without prior notice, for any reason where we consider necessary or advisable to do so, including, but not limited to, when there is a suspected breach of security, or when we have reasonable grounds to suspect that the information the Cardmember provided to the Bank is untrue, inaccurate, not current or incomplete. Any online or other transactions conducted using the Service prior to its termination or suspension will remain valid and Cardmember will continue to be bound by their liabilities and obligations under these Terms and Conditions in respect of such transaction.

9. 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) These Terms and Conditions will be governed by and construed in accordance with the laws of the Hong Kong Special Administrative Region.
- (c) In the event of any inconsistencies between the English and Chinese versions of these Terms and Conditions, the English version shall prevail.