

July 2015

Important Notice on China CITIC Bank (International) ATM Card ("ATM Card")

Effective 1 Aug 2015, provided that you have not acted fraudulently, with gross negligence or have not otherwise failed to inform China CITIC Bank International Limited (the "Bank") as soon as reasonably practicable after having found that your ATM Card has been lost or stolen, your maximum liability for such card loss should be confined to a limit specified by the Bank from time to time (which is currently HKD 500). The application of this limit is confined to loss specifically related to the ATM card account and does not cover cash advances (if the account has such credit facility). You may have to bear a loss when your ATM Card has been used for an unauthorized transaction before you have told the Bank that your ATM Card or its PIN has been lost or stolen or that someone else knows the PIN.

You will be liable for all losses if (i) you have acted fraudulently or with gross negligence; (ii) you have failed to inform the Bank as soon as reasonably practicable after having found that your ATM Card or its PIN has been lost or stolen or when someone else knows the PIN; or (iii) you have failed to follow the safeguards or meet your obligations to take reasonable steps to keep the ATM Card safe and the PIN secret to prevent fraud as notified or advised by the Bank from time to time. Without prejudice to the generality of the foregoing, if you have knowingly permitted any other person to use your ATM Card and/or PIN, you will be deemed to have failed to follow the safeguards as mentioned above and be held liable for all losses thereby caused.

China CITIC Bank International Limited

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

中信銀行(國際)自動櫃員機提款卡(「提款卡」)之重要通知

由 2015 年 8 月 1 日起，如你並無作出任何欺詐或嚴重疏忽行為，並在發現遺失或被盜去提款卡後，在可能情況下盡快通知中信銀行(國際)有限公司(「本行」)，則你就提款卡損失要承擔的責任應以本行指明的限額為限(現時為 500 港元)。此限額僅適用於與有關提款卡戶口關連的損失，且並不涵蓋現金透支(如有關戶口設有此授信)。如在你通知本行你的提款卡或該提款卡個人密碼已遺失或被盜取或有其他人知道該提款卡個人密碼前，有關的提款卡被用作未經授權交易，你可能需要承擔有關損失。

如損失是因(i)你的欺詐行為或嚴重疏忽而引致；(ii)你在發現遺失或被盜去你的提款卡或個人密碼或有其他人知道該個人密碼後，未能在可能的情況下盡快通知本行；或(iii)你未能遵守或履行本行不時通知或忠告的保障措施或責任去採取合理步驟妥善存放提款卡，及將個人密碼保密以防止欺詐行為，你將要承擔所有損失。在不影響前述條文的一般性原則下，如你在知情的情況下容許任何人士使用你的提款卡及/或個人密碼，你將被視為未能遵守上述的保障措施，你亦須要承擔因此而導致的所有損失。

中信銀行(國際)有限公司**2015 年 7 月**

本通知的中英文版本如有歧異，概以英文版本為準。