

The Terms and Conditions are a set of Specific Terms and Conditions referred to in the General Terms and Conditions which I/we have agreed to be bound by. I/We may from time to time apply for an ATM Card (the "**Card**") and agree that each ATM Card is issued by the Bank subject to these Terms and Conditions, the General Terms and Conditions and such other terms as may be agreed between me/us and the Bank in relation thereto.

1. The Card is issued for use on any Automated Teller Machine ("**ATM**") or Direct Debit Services of the Bank or of any third party(ies) acceptable to the Bank.
2. The Card is and will be, at all times, the property of the Bank and I/we shall surrender the Card to the Bank immediately upon the Bank's demand.
3. The Card will only be used by me/us and is not transferable.
4. The Bank will issue a personal identity number ("**PIN**") for the Card to me/us at such time and in such manner as the Bank thinks fit. I/We should destroy the original printed PIN immediately and should not allow any other person to use my/our Card and PIN. I/We should not write down the PIN on the Card or record the PIN without disguising it. I/We may change my/our PIN at any ATM. However, my/our telephone numbers, identity card or passport numbers and other easily accessible personal information should not be used as my/our PIN. I/We should not use the same PIN for the Card and for accessing other services, whether banking or not (for example, connection to the internet or accessing other websites).
5. I/We shall at no time and under no circumstances disclose my/our PIN to any person. I/We shall be fully responsible for all transactions effected through use of the Card by any person whomsoever whether or not authorized by me/us. I/We shall report to the Bank immediately in writing of any loss of the Card or disclosure of the PIN to any unauthorized person. I/We will be responsible for all transactions effected through use of the Card not authorized by me/us before the Bank has received report of the loss of the Card or disclosure of the PIN. I/We will also be liable for all losses if I/we act fraudulently or with gross negligence.
6. Notwithstanding the terms of any account mandate or other agreement between me/us and the Bank governing the operation of my/our account, the Bank is hereby authorized, but is not obliged, to accept and act upon instructions given or purported to be given by me/us through use of the Card in connection with any of my/our accounts specified by me/us for the purpose of my/our Card and acceptable to the Bank.
7. The scope of transactions which may be effected through use of the Card shall be determined by the Bank and notified to me/us from time to time.

此等條款為本人/吾等同意受約束之一般條款中所指的特別條款。本人/吾等可不時申請自動櫃員機提款卡(「提款卡」)，並同意每張由銀行發出之提款卡均受此等條款、一般條款及本人/吾等與銀行就有關事項協定之其他條款所限制。

1. 此提款卡適用於銀行或任何銀行接受的第三者之自動櫃員機(「櫃員機」)或直接扣賬服務。
2. 此提款卡於任何時間均為銀行之財物。在銀行要求下，本人/吾等須即時將提款卡交回銀行。
3. 此提款卡只供本人/吾等使用，不可轉讓。
4. 銀行將按其認為合適的方式及時間向本人/吾等發出提款卡的私人密碼(「密碼」)。本人/吾等應立刻銷毀原有印發密碼之信件，以及不容許任何其他人士使用本人/吾等之提款卡及密碼。本人/吾等不應將密碼寫在提款卡上或在沒有掩飾下記錄密碼。本人/吾等可於自動櫃員機更改本人/吾等之密碼。然而，本人/吾等之電話號碼、身份證或護照號碼及其他極為容易取得之個人資料，均不應用作本人/吾等之密碼。本人/吾等不應使用相同密碼於提款卡及連接其他銀行或其他類型的服務(例如連接互聯網或進入其他網站)。
5. 本人/吾等於任何時間及情況下均不可披露本人/吾等之密碼予任何人士。本人/吾等均必須對由任何人士，不論是否由本人/吾等授權的通過使用提款卡而進行的所有交易負責。本人/吾等必須以書面向銀行即時報告任何失卡，或被任何未授權人士得悉密碼。本人/吾等將對並非本人/吾等授權，並在銀行收到失卡或披露密碼之報告前進行之所有交易負責。本人/吾等亦須對本人/吾等的欺詐或嚴重疏忽之行為負責。
6. 儘管任何戶口委託書或本人/吾等與銀行協定之其他協議之條款規限本人/吾等之戶口操作，銀行茲獲授權，但並無義務接納並按照本人/吾等通過銀行接納就本人/吾等指定之戶口通過使用提款卡所發出或宣稱發出之指示作為。
7. 通過提款卡所進行之交易範圍須由銀行決定，並不時由銀行通知本人/吾等。