

TERMS AND CONDITIONS FOR ATM CARD

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 the use of the Card shall be determined by the Bank and notified to me/us from time to time.



自动柜员机提款卡条款

此等条款为本人/吾等同意受约束之一般条款中所指的特别条款。本人/吾等可不时申请自动柜员机提款卡(「提款卡」),并同意每张由银行发出之提款卡均受此等条款,一般条款及本人/吾等与银行就有关事项协定之其他条款所限制。

1. 此提款卡适用于银行或任何银行接受的第三者之自动柜员机(「柜员机」)或直接扣账服务。
2. 此提款卡于任何时间均为银行之财物。在银行要求下,本人/吾等须即时将提款卡交回银行。
3. 此提款卡只供本人/吾等使用,不可转让。
4. 银行将按其认为合适的方式及时间向本人/吾等发出提款卡的私人密码(「密码」)。本人/吾等应立刻销毁原有印发密码之信件,以及不容许任何其他人士使用本人/吾等之提款卡及密码。本人/吾等不应将密码写在提款卡上或在没有掩饰下记录密码。本人/吾等可于自动柜员机更改本人/吾等之密码。然而,本人/吾等之电话号码、身份证或护照号码及其他极为容易取得之个人资料,均不应用作本人/吾等之密码。本人/吾等不应使用相同密码于提款卡及连接其他银行或其他类型的服务(例如连接互联网或进入其他网站)。
5. 本人/吾等于任何时间及情况下均不可披露本人/吾等之密码予任何人士。本人/吾等均必须对由任何人士,不论是否由本人/吾等授权的通过使用提款卡而进行的所有交易负责。本人/吾等必须以书面向银行即时报告任何失卡,或被任何未授权人士得悉密码。本人/吾等将对并非本人/吾等授权,并在银行收到失卡或披露密码之报告前进行之所有交易负责。本人/吾等亦须对本人/吾等的欺诈或严重疏忽之行为负责。
6. 尽管任何户口委托书或本人/吾等与银行协定之其他协议之条款规限本人/吾等之户口操作,银行兹获授权,但并无义务接纳并按照本人/吾等通过银行接纳就本人/吾等指定之户口通过使用提款卡所发出或宣称发出之指示作为。
7. 通过提款卡所进行之交易范围须由银行决定,并不时由银行通知本人/吾等。