

Important Notice of ATM Card Services

To strengthen security controls for ATM services, the Hong Kong Monetary Authority ("HKMA") has mandated that all ATM services in Hong Kong should implement chip-based technology. Enhanced security controls for overseas ATM services will also be adopted to protect customers when using overseas ATMs which do not support chip-based technology.

Chip – based ATM Card Replacement

Starting from end of January 2014, a brand new chip-based ATM Card ("ATM chip card") will be mailed to customers in phases to replace the existing magnetic-stripe ATM cards. This card replacement is free of charge. The new ATM chip card will be sent to your correspondence address maintained with China CITIC Bank International Limited (the "Bank").

With your new ATM chip card, your existing Personal Identification Number ("PIN") and the existing functionalities and setting of your existing card, for instance, the daily cash withdrawal limit, linked accounts, and bills registered for "PPS" (if any) shall remain unchanged.

Compared to the magnetic stripe technology currently in use, the new ATM chip card offers enhanced security and protection to ATM transactions. The ATM chip card can be used at all ATMs offered by the Bank and all "JETCO" network ATMs in Hong Kong, Macau, and China. Also, they could be used at all ATMs and Point of Sale Terminals under the "UnionPay" network all over the world.

Enhanced Security Controls for Overseas ATM Services

In order to enhance the security of using overseas ATM services and to comply with HKMA requirements, the overseas ATM cash withdrawal function for ATM cards has been pre-set as "deactivated" since 1 March 2013.

If you want to use the overseas ATM cash withdrawal function, you are required to activate this function via the following channels and set the activation period and the daily withdrawal limit in advance:

- JETCO ATMs in Hong Kong
- Call our Customer Service Hotline: 2287 6767

If you have any enquiries, please call our Customer Service Hotline at 2287 6767.

General Questions about ATM Chip Card

1. What's the difference between ATM chip card and magnetic stripe card?

Chip card is an ATM card with an embedded microchip. Generally speaking, upon the ATM card replacement, all ATM transactions conducted via ATMs in Hong Kong will employ the chip-based technology while the magnetic stripe attached to the back of the card will be used at overseas ATMs which do not employ chip-based technology.

Chip card can store more account information than magnetic stripe and provides customers with more secured and reliable banking services. The ATM chip card can be used at all ATMs offered by China CITIC Bank International Limited and all "JETCO" network ATMs in Hong Kong, Macau, and China. Also, they could be used at all ATMs and Point of Sale Terminals under the "UnionPay" network all over the world.

Front of the ATM chip card



Back of the ATM chip card



UnionPay Network

JETCO Network

2. Why the security controls for ATM services need to be strengthened?

As the technology of magnetic stripe card has been using for many years, its outdated technology and low security protection leads to counterfeit cards appearing in many countries. For better protection of customers, chip card is mandated by HKMA.

3. Can I use my chip card at ATMs which have not been enhanced and only support magnetic stripe card?

Yes.

4. How can I recognize chip-enabled ATMs?

The chip-enabled ATMs will have the following sticker.



5. Can I use the chip card in Mainland China?

Yes, you can use the chip card at any ATMs with UnionPay network.

6. Will there be any increase on the card annual fee after card replacement?

The annual fee of the "ATM Chip Card" will remain unchanged as the existing ATM Magnetic Stripe Card.

7. My existing magnetic stripe card has EPS, PPS functions and Hong Kong Jockey Club payment, does the new chip card support these functions?

Yes. You are not required to register the PPS and Hong Kong Jockey Club payment service again.

8. Can I use my existing "PIN" after my existing magnetic stripe card is converted to a chip card?

Yes, you can use the existing "PIN" to operate your chip card.

9. When will I receive the new "ATM chip card"?

The ATM chip card will be sent to customers by post, which is free of charge, in phases starting from January 2014.

10. Will my existing magnetic stripe ATM card still be valid after the issue of new chip card?

Existing magnetic stripe ATM card will be invalid right after new chip card is used or from 1 April 2014 (whichever is earlier). Customer should cut and destroy your old magnetic stripe card into halves and safely dispose of it once your new card is used.

11. Why I need to activate ATM card in order to perform ATM overseas cash withdrawal?

As overseas ATMs have not adopted chip-based ATM technology and magnetic stripe on the chip-based ATM card will be used to perform overseas ATM cash withdrawals. With effect from 1 March 2013, banks in Hong Kong are required to pre-set overseas ATM cash withdrawal capability for the ATM cards as ‘deactivated’ as mandated by Hong Kong Monetary Authority (“HKMA”) and customers are required to activate such capability before overseas ATM cash withdrawal could be conducted.

12. What happen if I do not activate the “Overseas ATM Transaction Function”?

If you do not activate the “Overseas ATM Transaction Function”, the overseas ATM cash withdrawal will not be available.

13. Does all ATMs provide “Overseas ATM Transaction Activation Function”?

No, only JETCO ATMs* with the below sticker provide “Overseas ATM Transaction Activation Function”. Also, you can call our customer service hotline at 2287 6767 for this transaction activation.



*Including ATMs in Hong Kong, Macau and Mainland China

Note: All existing magnetic stripe ATM cards will be invalid from 1 April 2014.