

## China CITIC Bank (International) Credit Card (“Credit Card”) / China CITIC Bank (International) ATM Card (“ATM Card”) & Authentication Factors Security Advice

- Safe keep your Credit Card/ATM Card and authentication factors (e.g. personal identification numbers (PINs) and authentication tokens) secret.
- Do not use identity card number, telephone number, date of birth, or any popular number sequences (such as 123456 or 888888) as your authentication factors. Set your authentication factors that is difficult to guess and different from the ones for other services. Do not send your authentication factors via email/SMS.
- Do not disclose your authentication factors to anyone under any circumstances, including the person who claims to be the Bank’s employee or other authorized person, or the police. It is not necessary for anyone to know your authentication factors. The Bank will never ask for your authentication factors by any means such as email, SMS, phone, or any other method etc.
- The Bank’s employee will never ask you for your OTP (One-Time-Password). If you receive a call or email from someone claiming to be the Bank’s employee, government official or even a member of law enforcement and they ask you for your OTP, ignore the call and contact us immediately.
- Do not write down or record your authentication factors on the Credit Card/ATM Card or on anything usually kept with it, or without disguising it.
- Please change your authentication factors regularly.
- Be aware of anything unusual about the ATMs’ card insertion slot, keypad and keypad cover (eg. whether any suspicious device is installed). Cover the keypad with your hand when entering your authentication factors, be alert to the surroundings and check whether anyone is trying to peek at your authentication factors.
- Count the banknotes immediately after each cash withdrawal. Do not take away any banknotes at the cash dispenser or Credit Card/ATM Card at the card insertion slot left behind by someone else. Let the banknotes or Credit Card/ATM Card return to the ATM automatically.
- Avoid entering Credit Card/ATM Card information when using public computers such as those in internet cafes, or when using websites that are not secure.
- Check your credit card slips carefully before you sign them and do not sign slips without an amount.
- The Bank will send you security messages by either text messaging or other form of alert under certain circumstances. Please check once received. Kindly ensure that your contact details registered with the Bank for the purpose of receiving important notifications from the Bank (for example, SMS and email notifications for online payments) are up-to-date to allow the relevant notifications to be delivered to you on a timely basis.
- Check your account balance and transaction records carefully, especially after overseas usage.
- If your Credit Card/ATM Card/authentication factors are lost, stolen or the authentication factors/card information is compromised or unusual/suspicious/unauthorized transactions are identified, please report to any of our branch or call the following hotlines for assistance at once.  
Credit Card: (852) 3603 7899 ATM Card: (852) 2287 6767
- Destroy the PIN mailer after you have memorized the authentication factors.
- Do not allow anyone else to use your Credit Card/ATM Card and authentication factors.
- If you intend to withdraw cash at overseas ATMs, you should activate the overseas ATM cash withdrawal function in advance and set a prudent overseas ATM cash withdrawal limit and an activation period. You may also check with the bank in advance whether your Credit Card/ATM Card can be used to withdraw cash at your intended overseas destination.
- 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 Credit Card/ATM Card/authentication factors have been lost, stolen or the authentication factor or card information has been compromised, 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 Credit Card/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 Credit Card/ATM Card has been used for an unauthorized transaction before you have told the Bank that your Credit Card/ATM Card or authentication factor has been lost, stolen or the authentication factors or their card information has been compromised.
- 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 Credit Card/ATM Card or authentication factors have been lost, stolen or the authentication factors or their card information has been compromised; or (iii) you have failed to follow the safeguards or meet your obligations to take reasonable steps to keep the Credit Card/ATM Card safe and the authentication factors 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 Credit Card/ATM Card and/or authentication factors, you will be deemed to have failed to follow the safeguards as mentioned above and be held **liable for all losses** thereby caused.
- You should be aware of the risks associated with the adoption of biometric, PIN or device binding as one of the authentication factors used for initiating relevant transactions (e.g. Apple Pay and Google Pay) and take relevant protection measures, recommended by the Bank in various security advice, to secure the devices and authentication factors. Anyone with your authentication factors may be able to authorize transactions.
- You should refer to security advice provided by the Bank from time to time.