

更換全新永亨晶片信用卡通知

因應監管機構的指引，為進一步加強自動櫃員機服務的保安，永亨銀行現正分階段為現有客戶的磁帶/晶片信用卡(包括 VISA/萬事達/銀聯)更換為全新制式的晶片信用卡。

客戶除可憑新卡於商戶消費外，亦可於「銀通」自動櫃員機以晶片提取現金，能更有效保障您的信用卡資料。

新卡將於 2015 年 12 月底前郵寄到您的通訊地址，若通訊地址有任何變更，敬請盡早通知本行。如有任何查詢，請致電永亨信用卡 24 小時客戶服務熱線 2543 2223。

有關查閱客戶信貸資料通知

本行或會在未來 12 個月內對閣下進行信貸安排檢討(包括增加信用額；縮減信貸(包括取消信貸或減低信用額)；或與個人制訂或推行債務安排計劃)，因此可能會多於一次查閱閣下於信貸資料服務機構內的信貸資料。

閣下亦可直接向下列信貸資料服務機構查閱有關資料：環聯資訊有限公司(電話：2577 1816)

永亨信用卡安全使用須知

永亨信用卡提供多種購物及消費方便，故需妥為保管，以免被人盜用，引起不便或蒙受損失。請留意下列各點：

- 收到信用卡後，立即於信用卡背面的指定位置上簽署。
- 切勿將信用卡密碼與信用卡存放在一起。
- 切勿選用身份證號碼、個人電話號碼、出生日期等易於猜測的號碼作私人密碼。
- 切勿使用其他服務(如電郵、網上銀行、會員登入等)之密碼作為閣下的信用卡密碼。
- 定期於「銀通」自動櫃員機更改私人密碼，以策萬全。
- 保留賬單副本，以便於每次交易後作記錄及核對。
- 切勿將信用卡隨便置放於無人看管的手袋或錢包內。
- 簽賬前，請確認賬單上的名字及總金額數值正確，並於銀碼之前加上幣值代號。
- 每次交易後，緊記取回信用卡，並驗明是否為閣下的信用卡方可收下。
- 切勿將信用卡號碼或密碼告訴他人(包括銀行職員及公職人員)，以防被騙。
- 切勿以信用卡密碼接駁其他服務(如接連互聯網或其他網址)。
- 切勿讓其他人使用閣下的信用卡及密碼。
- 個人資料如有更改(包括通訊地址、聯絡電話)，立即通知本行更新。
- 如信用卡遺失或被竊，請即致電卡務中心
電話：香港(852) 3199 9000 或 澳門(853) 2838 8144

若閣下有任何查詢，歡迎致電我們的客戶服務熱線 2543 2223。

永亨銀行卡務中心
2013 年 4 月

Notification of New Wing Hang Chip Credit Card Replacement

In response to the regulatory bodies' guidelines and to further strengthen the security of the ATM service, Wing Hang Bank has started a phased program for our existing customers to replace the traditional magnetic stripe / chip credit card (including VISA / MasterCard / UnionPay) to the latest chip credit card.

As usual, customers can spend with the new card at all the accepting merchants. In addition, by using the new card for cash withdrawal via any JETCO ATMs, the corresponding transaction shall be processed by the new chip technology, which is more effective in safeguarding the data of your credit card.

New chip credit card will be sent to your corresponding address on or before the end of December 2015, so please inform us of any change in your corresponding address as soon as possible. Should you have any queries, please call our 24-hour Customer Services Hotline at 2543 2223.

Notice to Customer relating to access to Consumer Credit Data held by the Credit Reference Agency

During the next 12 months, we may require to access your consumer credit data held by the credit reference agency **MORE THAN ONE TIME** for the purpose of reviewing your existing consumer credit facilities (including an increase in the credit amount; the curtailing of credit (including the cancellation of credit or a decrease in the credit amount); or the putting in place or the implementation of a scheme of arrangement with the individual).

You may also make such request directly to the following credit reference agency:
TransUnion Limited (Telephone No.: 2577 1816)

Wing Hang Credit Card Security Tips

Wing Hang Credit Card is a valuable financial tool and should be carefully protected. For your own safety and to avoid inconvenience, loss or unauthorized use, here are some suggestions for you to keep in mind:

- Remember to sign the signature panel at the back of your card once you receive it.
- Don't keep your PIN with your card together.
- Avoid using easily accessible numbers such as your ID card number, personal telephone number or date of birth as your PIN.
- Don't use the PIN of other services (e.g. email, Internet Banking, member login etc.) as your credit card PIN.
- Change your PIN regularly at JETCO ATMs for security.
- Get a copy of your sales slip and keep it for your records after every transaction.
- Keep your card hidden from plain sight and never leave your card in an unattended handbag or wallet.
- Before signing the sales slip, please be sure your name is correctly imprinted, the amount charged is correct with appropriate currency sign.
- Always make sure your card is returned to you and the card is yours after every transaction.
- To protect from fraudulent usage, never give your card number or PIN to anyone else, including bank staff and Officials.
- Avoid using your PIN for accessing other services (e.g. connection to Internet or accessing other Websites).
- Don't allow others to use your card and PIN.
- Inform the Bank immediately if there is any change on personal particulars (including correspondence address, contact phone number).
- For lost / stolen card, please call our Card Centre immediately on Tel: Hong Kong (852) 3199 9000 or Macau (853) 2838 8144

For any enquiries, please contact our Customer Service Hotline at 2543 2223.