



Dear Valued Customer,

**Notice of Chiyu Bank Reminds Customers of Online Security and  
Precautions Against Phone and Online Scams**

Chiyu Banking Corporation Limited (the "Bank") reminds customers to remain vigilant at all times and beware of fraudulent bank voice calls, SMS messages and mobile device malware scams to protect their own interests.

We urge customers to stay alert and guard against being deceived:

1. Only download and install applications provided by trusted and verified developers from officially recognized App stores, and keep the device configured correctly (for example, do not allow the installation of applications from unknown sources, etc.), avoid modifying your mobile devices with Jailbreak or Root;
2. Carefully evaluate the permissions requested by applications before installation. Do not grant permissions lightly, especially those that could give third-party Apps complete control over your device or share your screen. Do not install the mobile application if suspicious permission rights are requested;
3. Beware of the "Phishing", avoid logging into Internet/Mobile Banking or providing any sensitive personal information, login name, password, ATM number, Soft Token Pin, etc. through social media, unknown source's hyperlinks or QR Code embedded in any third-party website, mobile Apps, emails or SMS. If in doubt, please stop operation immediately;
4. The Bank will not notify customers of any irregularities or suspension of their bank or card accounts, and request customers to input their personal information or contact bank staff for identity verification through any pre-recorded voice messages, e-mails, SMS or instant messaging Apps. Customers are also reminded not to rely solely on the incoming call display, e-mail address, SMS, website address or message content to identify the caller/sender.
5. Customers who are suspicious about the identities of the callers should end the conversation right away, or request for the callers' contact numbers and names, etc. for verification and should not disclose their personal information during the process;
6. Please change your password regularly and set a strong password, avoid selecting the same password that you have used for accessing other web services. Meanwhile, please keep your password, ATM card and security device(s) properly. Do not write or save the password on any of the devices or anything which is usually kept with these devices. To protect your PIN, please cover the keypad with your hand while you enter (Only applicable to Automated Service). If you notice any suspicious device, please do not use;
7. If customers would like to verify any phone calls, e-mails, SMS or website addresses

purporting to be from Chiyu Bank, they should call Chiyu Bank's Customer Service Hotline at (852) 2232 3625 or visit any of our branches for enquiry. Customers who may have disclosed their password or personal information to any suspicious person, should immediately change password, contact Chiyu Bank or directly contact the Hong Kong Police Force;

8. To protect customers' online banking security, customers are requested to log in to online banking through the Bank's official website ([www.chiyubank.com](http://www.chiyubank.com)). Do not log into the Internet Banking through any hyperlinks embedded in e-mails from unknown sources;
9. Customers should pay attention to their responsibilities regarding the security issues of electronic banking services and comply with the relevant security measures specified by the Bank from time to time to protect customers. If the customer fails to take the safety precautions recommended by the Bank, the customer shall bear the risk of any loss suffered or incurred;
10. Customers should keep the devices used to access the Bank's services carefully, notify the Bank as soon as possible if the devices are lost or stolen;
11. Customers should be advised that they must inform the Bank as soon as reasonably practicable after they find or believe that their authentication factors or devices for accessing the e-banking services have been compromised, lost or stolen, or that unauthorised transactions have been conducted over their accounts.
12. If customers do not wish Chiyu Bank to use their personal data or provide it to any third party for the purpose of direct marketing, they may exercise their opt-out right by calling our Customer Service Hotline or visiting any of our branches.

For details of the security information of our electronic banking services, please visit our website [www.chiyubank.com](http://www.chiyubank.com). If you have any inquiries, please call our customer service hotline: (852) 2232 3625.

**Chiyu Banking Corporation Limited**

**September 2025**