



Notice of Enhanced Security Measures for Automatic Teller Machine ("ATM") Services outside Hong Kong



In order to strengthen the security measures for ATM services outside Hong Kong, the ATM daily cash withdrawal limit ("Daily Withdrawal Limit") for all ATM Cards in different ATM network outside Hong Kong is amended to comply with the requirements as mandated by the Hong Kong Monetary Authority with immediate effect (see Table 1 & 2). Please activate the ATM cash withdrawal function in advance by setting the daily withdrawal limit and validity period through the relevant designated channels (see Table 3) to continue enjoying cash withdrawal service outside Hong Kong:

Table 1: Cash withdrawals via non-JETCO network ATMs outside Hong Kong

Region ¹	Applicable card types	Daily Withdrawal Limit
All regions outside Hong Kong (including the Mainland of China, Macau* & other regions outside Hong Kong)	All ATM Cards	Pre-set to HK\$0

Table 2: Cash withdrawals via ATMs with JETCO  logo outside Hong Kong

Region ¹	Applicable card types	Daily Withdrawal Limit
The Mainland of China	ATM Cards bearing UnionPay logo	Pre-set to HK\$0
	ATM Cards without UnionPay logo	Existing daily withdrawal limit remains unchanged (Activation set out in Table 3 is not required)
Macau*	All ATM Cards	Existing daily withdrawal limit remains unchanged (Activation set out in Table 3 is not required)

*Some of the JETCO ATMs with casino functions (including ticket redemption, money exchange, etc) at casinos in Macau may not provide any ATM services through the JETCO network until the upgrading of these terminals to support chip-based cards is completed. For details, please refer to the latest announcements of the Joint Electronic Teller Services Limited ("JETCO") or visit its website www.jetco.com.hk.

To ensure you can continue to enjoy ATM services outside Hong Kong, please be reminded to activate the ATM cash withdrawal functions outside Hong Kong in the manner as outlined in Table 3 below before you leave Hong Kong.

Table 3: Activation Channel

Activate of the ATM cash withdrawal function outside Hong Kong	Channels for activation
- Activate the ATM cash withdrawal outside Hong Kong - Specify the validity period² - Set the Daily Withdrawal Limit for ATMs outside Hong Kong³	- Internet Banking, or - Mobile Banking, or - ATMs with JETCO  logo, or - ATM Card 24-hour Customer Service Hotline: (852)2232 3233

Please note that cash withdrawals through ATMs outside Hong Kong may not be available, if you have not activated and set the cash withdrawal function.

Activation Steps

Via Internet Banking

Via Mobile Banking

Via ATM

- Remarks :
- (1) Activation is not required for cash withdrawal transactions performed at some ATMs marked with "JETCO" in the Mainland of China and Macau.
 - (2) The setting for ATM cash withdrawal function outside Hong Kong will take effect from the commencement of the validity period set by customers after activation. The minimum validity period for such function is one day and the maximum validity period lasts until the card expires.
 - (3) Daily Withdrawal Limit will be defaulted to the base currency of the selected account. For example, the Daily Withdrawal Limit will be calculated in HKD currency if the sum is settled in the HKD account.
 - (4) While activating the overseas cash withdrawal function, you could set an overseas ATM cash withdrawal limit that is lower than the limit for local cash withdrawal according to your needs and set the start date and end date for the activation period according to the travel date(s).
 - (5) The bank will send you security messages by either text messaging or other form of alert under certain circumstances. Please check once received.

In case of any discrepancy between the English and the Chinese versions of this notice, the English version shall prevail.