

Money Safe

A new preventive measure to protect your deposit accounts from fraudsters.

What is Money Safe

Money Safe enables customers to protect their money from fund outflow by "Lock" deposits.



How does it work?

During the pilot phase, **Customer aged 65 or above** with a valid deposits account can visit a branch and request Money Safe protection with our Branch Staff.

Customer must visit a branch in person for the "Lock" or "Release" instructions under Money Safe.

- Please bring along your ID for verification purpose.
- Please pay attention to the terms and condition of Money Safe during the pilot phase:
 - Under the Money Safe Interim Measure, the account holder(s) can only lock money by freezing the full amount of the deposits in the account. Locking partial amount of the account's deposits is not available.
 - Before locking the account's deposits, the account holder(s) is/are responsible for considering any recurring and near-term expenses. Once the deposits are locked, they will be inaccessible for withdrawals, payments, or transfers, both locally and overseas. The account holder(s) is/are responsible for cancelling or not to set up any investment, overdraft facility, autopay, standing instruction or cheque payment to avoid any settlements, payments and transactions being processed after MS Interim Measure is placed.
 - Once a Money Safe Interim Measure is placed, the locked deposits can only be released when the account holder(s) (or in the case of joint account, any joint account holder(s) with signing authority) instruct us to do so in person at a Hong Kong branch of our Bank. No partial release of the locked deposits nor release of the locked deposit by providing the said instructions in person at an overseas branch of our Bank is allowed.

「智安存」

全新的詐騙預防措施，可以保護您的存款帳戶免受詐騙者的侵害。

什麼是「智安存」

「智安存」使客戶能夠透過「鎖定」存款來保護您的資金免於資金流出。



它是如何運作的？

在暫行措施階段，持有合資格存款帳戶的 65 歲或以上客戶可以前往分行並向我們的分行職員申請「智安存」。

客戶必須親自前往分行方可進行「智安存」的「鎖定」或「解除」指示。

- 請攜帶身分證件文件作身分驗證用途
- 請注意暫行措施階段「智安存」的條款與條件：
 - 戶口持有人明白使用「智安存」暫行措施時只能透過凍結帳戶中的全部存款金額來鎖定存款。部分金額鎖定不適用。
 - 在鎖定戶口的存款之前，戶口持有人已經考慮過任何經常性和近期的開支，因為戶口持有人知道鎖定的存款將無法在本地和海外進行提款、付款或轉帳。戶口持有人明白戶口持有人有責任取消或不設定任何投資、透支服務、自動付款、常設指示或支票付款，以避免在「智安存」暫行措施生效後仍然通過這些結算、付款和交易。
 - 戶口持有人明白一旦設立「智安存」暫行措施，鎖定的存款只能通過親臨香港分行才能解除。戶口持有人理解戶口持有人無法解除部分被鎖定的存款，也無法在海外分行解除我被鎖定的存款。