

**Notice of Changes to ATM Card Terms and Conditions (For Personal Account),
effective 1 March 2016**

With effect from 1 March 2016, the terms and conditions applicable to the use of your ATM Card relating to your liability for unauthorised transactions will be revised as follows:

- (a) You are responsible for all transactions effected by the use of your ATM Card (including all related fees and charges). You should promptly report to us any loss, theft, disclosure or unauthorised use of your ATM Card or PIN, followed by a written confirmation as soon as reasonably practicable. You will be responsible for all transactions effected by the use of your ATM Card before we receive your report.
- (b) If you report loss, theft, disclosure or unauthorised use of your ATM Card or PIN in accordance with Clause (a), your maximum liability for unauthorised transactions is HK\$500 per ATM Card.
- (c) However, please note that the limit referred to in Clause (b) DOES NOT APPLY (and you will be liable for the full amount) in the cases below:
 - (i) if you have knowingly (whether or not voluntarily) permitted any other person to use your ATM Card or PIN; or
 - (ii) if you have acted fraudulently or with gross negligence in using or safeguarding your ATM Card or PIN. Your failure to follow any of the security measures recommended by us from time to time regarding the use or safekeeping of your ATM Card or PIN may be treated as your gross negligence.

Separately, a new clause will be added to clarify that no person other than you and us will have any right to enforce the terms and conditions applicable to the use of your ATM Card.

Please note that the amendments above shall be binding on you if you continue to use or retain your ATM Card on or after 1 March 2016. If you decline to accept the amendments, you have the right to terminate your card as stated in the relevant clause of the existing terms and conditions applicable to the use of your ATM Card before 1 March 2016. If you wish to terminate your card or should you have any queries, please contact us at our branches or call our customer service hotlines stated below:

HSBC Premier customers	: (852) 2233 3322
HSBC Advance customers	: (852) 2748 8333
Other customers	: (852) 2233 3000

If there is any discrepancy between the English and Chinese versions of this Notice, the English version shall prevail.

29 January 2016

自動櫃員機卡條款及細則(適用於私人戶口)的修改通知，
由2016年3月1日起生效

由2016年3月1日起，適用於使用閣下的自動櫃員機卡的條款及細則中有關閣下就未經授權交易須承擔的責任的條款及細則將修訂如下：

- (a) 閣下須為使用閣下的自動櫃員機卡進行的所有交易（包括所有相關的費用及收費）負責。如自動櫃員機卡或私人密碼遺失、被盜、外洩或被未經授权使用，閣下應從速報告，並合理可行地盡快以書面方式確認。閣下須為本行收到閣下的報告之前以閣下的自動櫃員機卡進行的所有交易負責。
- (b) 如閣下按第(a)條報告自動櫃員機卡或私人密碼遺失、被竊、外洩或遭未經授权使用，則閣下就未經授權的交易須承擔的責任每一張自動櫃員機卡最高為港幣500元。
- (c) 但請注意，第(b)條提述的限額在下列情況下並不適用（即閣下須負責全數金額）：
 - (i) 如閣下在知情的情況下（不論是否自願）容許任何其他人士使用閣下的自動櫃員機卡或私人密碼；或
 - (ii) 如閣下就使用或保管自動櫃員機卡或私人密碼有欺詐行為或嚴重疏忽。如閣下未有採取本行就使用或保管自動櫃員機卡或私人密碼不時建議的任何安全防範措施，可能被視為閣下的嚴重疏忽。

另外，將新增條款說明除閣下及本行以外，並無其他人士有權強制執行適用於使用閣下的自動櫃員機卡的條款及細則。

謹請注意，如閣下在2016年3月1日或之後繼續使用或持有自動櫃員機卡，上述修訂將對閣下具有約束力。如閣下不接納上述修訂，閣下有權在2016年3月1日前根據適用於使用閣下的自動櫃員機卡的現有條款及細則中有關條款終止自動櫃員機卡。如閣下欲終止自動櫃員機卡或有任何查詢，請前往分行或致電以下客戶服務熱線與我們聯絡：

滙豐卓越理財客戶：(852) 2233 3322

滙豐運籌理財客戶：(852) 2748 8333

其他客戶：(852) 2233 3000

本通知中英文版本如有歧義，概以英文本為準。

2016年1月29日