

The Hongkong and Shanghai Banking Corporation Limited

DEBIT CARD TERMS AND CONDITIONS

IMPORTANT! Before you use your Debit Card, please read these Terms and Conditions carefully. By using (which includes activating) your Debit Card, you will be considered to have accepted these Terms and Conditions and will be bound by them. The terms used in these Terms and Conditions are defined at the end.

About the Debit Card

- You may access your Accounts with your Debit Card subject to these Terms and Conditions and other terms and conditions which govern your Accounts and the applicable payment network or platform from time to time. If there is any inconsistency between these Terms and Conditions and the other terms and conditions, these Terms and Conditions prevail as regards your Debit Card and any Service.
- Your Debit Card remains our property. You should return it to us upon our request.
- We may offer, vary, suspend, withdraw or cancel any Service, the Debit Card or your use of the Debit Card at any time without prior notice. We may also introduce, vary, restrict, suspend, withdraw or cancel all or any of the rights, benefits, services, facilities, rewards and privileges in connection with your Debit Card. Upon cancellation of the Debit Card, all sums due in respect of transactions effected by the use of the Debit Card or PIN shall become immediately payable without demand.

Card benefits

- We may offer different benefits for different types of Debit Card. We may introduce new benefits or vary or withdraw any benefit without prior notice. We have the right to set, exclude or withdraw any Account which may be linked or used in connection with any Debit Card benefit.
- Debit Card benefits may include the following (or any of them) depending on the type of Debit Card:
 - mobile or contactless payment function;
 - rewards and privileges;
 - ATM access for cardholders to use their cards to effect banking transactions at designated ATMs or point-of-sale terminals or by other designated electronic, digital or mobile means;
 - internet banking or phone banking service for cardholders to operate their Accounts or use other services which we may offer online or through telephone; and
 - any other benefits that we may notify you from time to time.
- We may separately issue or vary additional terms and conditions relating to Debit Card benefits from time to time.
- You may be required to make separate application to obtain some benefits.

Use of Debit Card may be subject to conditions

- If you want to operate any of your Accounts with your Debit Card by electronic or digital means, whether at an ATM, a point of sale terminal, by telephone or other designated electronic, digital or mobile device, you have to link that Account to your Debit Card. We may specify any conditions or limits relating to the use of the Debit Card by such means. These conditions or limits may include the following (or any of them):
 - designate the Account to be linked to your Debit Card, or specify the types or number of Accounts that you may link to your Debit Card;
 - the currency of any transaction; and
 - limits (including per-day or per-transaction or other limits) for cash withdrawal, transfer or payment effected by the Debit Card by such means.
- Without limiting our right, we may set daily transaction limits or specify the scope of any Service available in or outside Hong Kong. If you want to use your Debit Card at an ATM or a point of sale terminal or device outside Hong Kong for cash withdrawals, payments or transfers, you are required to set your daily withdrawal, payment and transfer limits and corresponding activation periods in advance. You have to set the limits and periods through one of the channels and in the manner (including whether the limits apply individually or collectively) designated by us from time to time. The use of the Debit Card outside Hong Kong are subject to fees as we may reasonably prescribe and the applicable law and regulations in the relevant overseas jurisdiction.

Your responsibility

- You are responsible for all transactions effected by the use of your Debit Card or PIN (including all related fees and charges). You are responsible even if:

- you do not sign a sales slip (including where a transaction may be effected by telephone, mail, electronic means or direct debit arrangement without a sales slip or without your signature) or the signature on the sales slip is different from the signature on your Debit Card; or
 - the transaction is effected involuntarily. You remain liable even after the termination of your Debit Card.
- You agree that when the Debit Card or PIN is used to effect, process or conduct any transaction, it is or shall be deemed to be used with your authority and knowledge whether or not you have actually authorised and/or have knowledge of the use of the Debit Card or PIN and we shall debit against your Account any such amount transacted or processed through the use of the Debit Card or PIN. You shall accept our records of all transactions effected, processed or conducted through the use of the Debit Card or PIN as correct and conclusive, save in the case of manifest error, and you agree to be bound by our records.
 - You shall not, whether with or without your knowledge, use the Debit Card or PIN to effect any transaction which could contravene the laws of any jurisdiction.
 - You should take appropriate security measures including the following:
 - sign on the Debit Card immediately after receiving it;
 - keep your Debit Card in a secure place and under your personal control. You should treat your Debit Card as if it were cash;
 - keep a note of your Debit Card number in a safe place, separate from your Debit Card;
 - remember to take your Debit Card from the ATM after use;
 - make sure your Debit Card is returned to you promptly after a transaction;
 - when you receive notice of your assigned PIN, memorise the PIN and destroy the notice;
 - keep your PIN strictly confidential;
 - make sure the PIN is protected from view by any other person when you use it;
 - change the PIN regularly;
 - if the PIN is or may have been seen by any other person, change it promptly;
 - DO NOT write down or keep the PIN on or close to your Debit Card or handle it in any other way that may enable another person to use your Debit Card or PIN. You should disguise any record of the PIN;
 - DO NOT choose obvious numbers for the PIN (such as HKID card number, date of birth, telephone number or other easily accessible personal information);
 - DO NOT use the same PIN for other services or purposes (such as connecting to the internet or accessing other websites);
 - DO NOT transfer your Debit Card or PIN or allow any other person to use your Debit Card or PIN;
 - always complete the 'total' box on the sales slip and put currency sign before the numerals. DO NOT leave space for other writing;
 - make sure only one sales slip is imprinted for each transaction; and
 - keep the cardholder copy of each sales slip and check it against your Account statement or records.
 - DO NOT use the same PIN for other services or purposes (such as connecting to the internet or accessing other websites);
 - DO NOT transfer your Debit Card or PIN or allow any other person to use your Debit Card or PIN;
 - always complete the 'total' box on the sales slip and put currency sign before the numerals. DO NOT leave space for other writing;
 - make sure only one sales slip is imprinted for each transaction; and
 - keep the cardholder copy of each sales slip and check it against your Account statement or records.

Loss, theft or misuse of Debit Card or PIN

Report promptly

- You should promptly report to us any loss, theft, disclosure or unauthorised use of your Debit 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 Debit Card or PIN before we receive your report.

Your liability for unauthorised transactions

- If you report loss, theft, disclosure or unauthorised use of your Debit Card or PIN in accordance with Clause 14, your maximum liability for unauthorised transactions is HKD500 per Debit Card.
- However, please note that the limit referred to in Clause 15 DOES NOT APPLY (and you will be liable for the full amount) in the cases below:
 - if you have knowingly (whether or not voluntarily) permitted any other person to use your Debit Card or PIN; or
 - if you have acted fraudulently or with gross negligence in using or safeguarding your Debit 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 Debit Card or PIN may be treated as your gross negligence.

Replacement card

- We have no obligation but may issue a replacement Debit Card to you. If we issue a replacement Debit Card, we may charge a handling fee by debiting any Account.

Sufficient funds in Account

- If you effect a transaction using your Debit Card or PIN in a currency

other than Hong Kong dollar ("foreign currency"), we will debit the transaction amount in the following manner:

- if the transaction is denominated in a foreign currency which you may access under the Account and there are sufficient available funds in that foreign currency in the Account to settle the amount of the transaction in full, then we will debit the full amount of the transaction in that foreign currency from the Account;
- if there are no sufficient available funds in the foreign currency in the Account to settle the full amount of the transaction, or if you do not have access to the foreign currency under the Account, then we may convert the amount of the transaction from the foreign currency into Hong Kong dollar. If there are sufficient available funds in the Hong Kong dollar savings or current account held under the Account to settle the converted amount in full, then we will debit the converted amount in full from such Hong Kong dollar savings or current account. If there are no sufficient available funds in such Hong Kong dollar savings or current account to settle the full converted amount, then we have the right to reject the transaction. For avoidance of doubt, we will not combine the available funds in Hong Kong dollar held in such Hong Kong dollar savings and current accounts for settling the converted amount,

and we have the right to effect the currency conversion in each case at the exchange rate and at the time as we consider appropriate. You shall bear all exchange rate risks, losses, commissions and other fees and charges that may arise.

Unauthorised overdraft

- Notwithstanding Clause 18, if you effect a transaction (i) where there are insufficient funds in the related Account and (ii) which, if executed by us, would cause the related Account to go overdrawn or over an existing overdraft limit, we may in our sole discretion and without giving prior notice treat this as your informal request for an unauthorised overdraft and we may:
 - refuse your request and that transaction, and impose a service charge for considering and refusing your request; or
 - agree to your request and provide you with an overdraft or an increase to your existing overdraft. The amount of the overdraft or increase will be subject to our prevailing interest rate calculated on a daily basis. We may charge an arrangement fee for the overdraft or the increase.

Exclusions and exceptions

- We are not liable to you or any other person for the following (or any of them):
 - any delay or failure in providing any of the Services or our equipment or other facilities to you to the extent that it is caused or attributable to any circumstance beyond our reasonable control; and
 - any consequential or indirect loss arising from or in connection with the use of your Debit Card or PIN.
- We are not responsible for any merchant's refusal to accept your Debit Card or PIN. We are also not responsible for any goods or services supplied to you by any merchant. Your obligation to us under these Terms and Conditions is not affected and will not be relieved or reduced by any claim made by you against a merchant. You are responsible for resolving any dispute between you and a merchant. In particular, you and the merchant have to agree on the setting up, modification or termination of any autopay or direct debit arrangement to charge payments to your Account. We have the right not to act on any request to set up, modify or terminate such arrangement if there is any dispute between you and the merchant.
- (a) We shall be entitled to charge and debit the Account in respect of all transactions effected by the use of your Debit Card or PIN notwithstanding the non-delivery or non-performance of any merchant, or any defect in the goods or services provided by any merchant, or the failure of any merchant to provide or make available to you any of the merchant's goods, services, benefits, discounts or programmes. You must seek redress in respect of such goods, services, benefits, discounts or programmes from the relevant merchant directly.
 - During the investigation of a disputed transaction between you and any merchant, we have the right to charge and debit the Account for the transaction and refund the relevant amount to you after the investigation result supports your claim. We have sole discretion whether or not to make refund pending the result of the investigation.

Fees and charges

- We will give prior notice for fees and charges in connection with the use of your Debit Card. We will debit the fees and charges as we consider reasonable from any Account.

Disclosure of personal data

- You authorise us to disclose, in strict confidence, to other institutions (whether in or outside Hong Kong) personal data and information about you. Such disclosure may be required or appropriate in connection with any electronic fund transfer network or to enable us to provide the Services relating to your Debit Card.

Amendment

- We have the right to vary these Terms and Conditions (including fees and charges) from time to time. We will give you prior notice in a manner we consider appropriate. You will be bound by a variation unless we receive your written notice to cancel your Debit Card before the date on which that variation takes effect.
- We may give notice by way of publication, display at our premises, post or in any other manner we consider appropriate. Notice given in a manner we consider appropriate will be binding on you. You will be considered as having received any notice given by us by post after we have posted it to the address last notified by you:
 - 48 hours after posting (if that address is in Hong Kong); or
 - seven days after posting (if that address is outside Hong Kong).

Joint account

- Where your Account is in joint names, we may issue the Debit Card to anyone who is authorised singly to operate the Account.
- If you and any other person sign or agree to be bound by these Terms and Conditions:
 - each person is jointly and severally liable with each other for the obligations and liabilities in connection with the Debit Card, the Services or these Terms and Conditions; and
 - any notice from us to any one of these persons will be considered effective notice to all other persons.

Cancellation of Debit Card

- You may cancel the Debit Card by giving notice in writing to us. Such cancellation shall only be effective on receipt by us of the payment of all sums due to us in connection with the Debit Card or pursuant to these Terms and Conditions.

General matters

- No person other than you and us will have any right under the Contracts (Rights of Third Parties) Ordinance to enforce or enjoy the benefit of any of the provisions of these Terms and Conditions.
- These Terms and Conditions are governed by and will be construed according to Hong Kong laws. You submit to the non-exclusive jurisdiction of the Hong Kong courts.
- The English version of these Terms and Conditions prevails to the extent of any inconsistency between the English and the Chinese versions. Any Chinese version of these Terms and Conditions is for reference only.

Definitions

Account means any account we allow you to access by the use of the Debit Card or PIN.

ATM means an automated teller machine.

Debit Card means any card issued to you by us in relation to any Account which may be used to effect transactions by electronic or digital means, whether at an ATM, a point of sale terminal or other electronic, digital or mobile devices as we may make available or accept from time to time, and includes any contactless-enabled card, physical card, virtual card or digital card, whether transcribed or imaged into your mobile phone or device or operated in any other way.

Hong Kong means the Hong Kong Special Administrative Region of the People's Republic of China.

PIN means any number or code that applies or is used by us to identify you when you access information, give instructions or make a transaction using a Debit Card. A PIN may include a personal identification number, a personal code or a card verification value (CVV) number and may be designated by us or you.

Service means any service which we may provide or procure in relation to a Debit Card.

we, us, our means The Hongkong and Shanghai Banking Corporation Limited and its successors and assigns.

you or your means the person to whom we issue a Debit Card.



香港上海滙豐銀行有限公司

扣賬卡條款及細則

重要提示！閣下在使用扣賬卡前，請細閱本條款及細則。閣下使用(包括啟動)扣賬卡，即被視為已接受本條款及細則並受其約束。在本條款及細則中使用的詞語的定義載於本條款及細則的末端。

關於扣賬卡

- 閣下可以通過閣下的扣賬卡使用閣下的戶口，閣下將不時受本條款及細則及其他規管閣下戶口及適用的付款網絡或平台的條款限制。如本條款與其他條款有任何不一致，就閣下的扣賬卡和任何服務而言概以本條款及細則為準。
 - 閣下的扣賬卡屬本行所有。閣下須按本行要求歸還。
 - 本行可無需事先通知隨時提供、更改、暫停、撤回或取消任何服務、扣賬卡或閣下使用扣賬卡。本行亦可加入、更改、限制、暫停、撤回或取消所有或任何有關閣下扣賬卡的權利、優惠、服務、設施、獎賞及優待。扣賬卡一經取消，使用扣賬卡或私人密碼進行的交易的全部金額須即時支付。
- ### 扣賬卡優惠
- 本行可就不同種類的扣賬卡提供不同優惠。本行可推出新優惠或更改或撤回任何優惠，而無需事先通知。本行有權設定、排除或撤回可享用或使用任何扣賬卡優惠的任何戶口。
 - 視乎扣賬卡的種類，扣賬卡優惠可包括下列各項(或任何一項)：
 - 流動或非接觸式付款功能；
 - 獎賞及優待；
 - 使用自動櫃員機，讓持卡人於指定自動櫃員機或銷售點終端機或以其他指定電子、數碼或流動方式使用扣賬卡進行銀行理財交易；
 - 網上理財服務或電話理財服務，讓持卡人透過網上連線或電話來操作戶口或使用本行提供的其他服務；及
 - 本行可不時通知閣下的任何其他優惠。
 - 本行可不時另外發出或更改有關扣賬卡優惠的附加條款及細則。
 - 閣下可能需要另行申請以獲取優惠。

使用扣賬卡可受條件限制

- 如閣下欲以電子或數碼方式使用扣賬卡操作任何戶口，不論於自動櫃員機、銷售點終端機或透過電話或其他指定電子、數碼或流動裝置，閣下須連結該戶口至扣賬卡。本行可指定以該等方式使用扣賬卡的任何條件或限制。該等條件或限制可包括下列各項(或任何一項)：
 - 指定連結至扣賬卡的戶口，或指明閣下可連結至扣賬卡的戶口種類或數目；
 - 交易的貨幣；及
 - 以該等方式使用扣賬卡進行現金提款、轉賬或付款的限制(包括按日或按交易或其他限制)。
- 在不限制本行權利的情况下，本行可以設定每日交易限額或指定於香港境內或境外的服務範圍。如閣下欲於香港境外的自動櫃員機或銷售點終端機或裝置使用扣賬卡進行現金提款、付款或轉賬，閣下須預先設定每日提款、付款及轉賬限額以及相應的有效期限。閣下必須通過本行不時指定的其中一個渠道並按指定方式(包括限額是否單項或整體限額)設定限額及期限。在香港境外使用扣賬卡須繳付我們合理訂明的費用及須受相關海外司法管轄區的適用法律及法規限制。

閣下的責任

- 閣下須為使用扣賬卡或私人密碼進行的所有交易(包括所有

相關費用及收費)負責。縱使在下列情況，閣下仍須負責：

- 閣下沒有簽署簽賬單(包括如交易可以電話、郵遞、電子形式或直接付款安排進行而無需簽賬單或無需閣下簽署)或簽賬單上的簽署與閣下的扣賬卡上的簽署不同；或
 - 交易不是在閣下自願的情況下進行。即使閣下的扣賬卡已被終止，閣下仍須為此負責。
- 閣下同意當扣賬卡或私人密碼用於進行、處理或作出任何交易時，即被視為閣下已授權及知悉，不論閣下是否已經實際授權及/或知悉如此使用扣賬卡或私人密碼。本行會從閣下的戶口支取透過使用扣賬卡或私人密碼進行交易或處理的任何金額。本行就使用扣賬卡或私人密碼進行所有交易的記錄均屬正確及最終(有明顯錯誤除外)，閣下同意接受本行的記錄約束。
 - 不論閣下是否知情，閣下不應使用扣賬卡或私人密碼進行任何可能違反任何司法管轄區法律的交易所。
 - 閣下應採取包括下列各項的適當安全防範措施：
 - 收到閣下的扣賬卡後立刻在卡上簽署；
 - 小心保管閣下的扣賬卡並由閣下自己管有。閣下應像對現金一樣謹慎處理閣下的扣賬卡；
 - 記下閣下的扣賬卡號碼，並與扣賬卡分開安全存放；
 - 使用自動櫃員機後，切記取回閣下的扣賬卡；
 - 確保商戶於扣賬卡交易完畢後從速將扣賬卡交還給閣下；
 - 在收到閣下私人密碼的通知時，緊記私人密碼並將通知銷毀；
 - 保持私人密碼絕對保密；
 - 當閣下使用私人密碼時，請確保私人密碼沒有被別人察看；
 - 定期更改私人密碼；
 - 如私人密碼被或可能被別人察看，應從速更改；
 - 切勿寫下私人密碼或把它記在閣下的扣賬卡上或與閣下的扣賬卡一同存放，或以任何其他方式把它處理，致他人可能使用閣下的扣賬卡或私人密碼。閣下應將私人密碼的任何記錄加以掩飾；
 - 切勿選用於猜測的數字作為私人密碼(例如香港身分證號碼、出生日期、電話號碼或其他易獲取的個人資料)；
 - 切勿就其他服務或用途(例如連接互聯網或登入其他網站)使用相同的私人密碼；
 - 切勿轉讓閣下的扣賬卡或私人密碼或允許任何其他人使用閣下的扣賬卡或私人密碼；
 - 每次簽賬時，切記在簽賬單上填上總金額及在銀碼前加上貨幣代號。切勿留有空白位讓別人填寫；
 - 確保就每項交易只列印一張簽賬單；及
 - 保留每張簽賬單的持卡人存根，並跟扣賬卡結單或記錄查對。

扣賬卡或私人密碼遺失、被竊或不當使用

從速報告

- 如閣下的扣賬卡或私人密碼遺失、被竊、外洩或遭未經授權使用，閣下應從速向本行報告，然後在合理切實可行的情況下盡快提交書面確認。所有在本行收到閣下的報告之前，使用閣下的扣賬卡或私人密碼進行的交易，閣下均須負責。

閣下就未經授權交易的責任

- 如閣下按第14條報告扣賬卡或私人密碼遺失、被竊、外洩或遭未經授權使用，則閣下就未經授權的交易須承擔的責任每一張扣賬卡最高為港幣500元。
- 但請注意第15條提及的限額在下列情況下並不適用(即閣下須負責全數金額)：
 - 如閣下在知情的情况下(不論是否自願)容許任何其他人使用閣下的扣賬卡或私人密碼；或

- 如閣下就使用或保管扣賬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扣賬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。

補發新卡

- 本行無責任但可向閣下補發扣賬卡。如本行補發扣賬卡，本行可能會徵收手續費並可從任何戶口扣除。

戶口須有充足資金

- 如閣下使用閣下的扣賬卡或私人密碼以港幣以外的貨幣(「外幣」)進行交易，本行會以以下方法扣取交易金額：
 - 如閣下可在戶口獲取交易所用的外幣，而且戶口中有足夠可用的外幣資金以支付交易的全數金額，本行會從戶口用外幣扣取交易的全數金額；
 - 如戶口中沒有足夠可用的外幣資金以支付交易的全數金額，或閣下不能在戶口獲取外幣，本行即可將交易的金額由外幣兌換成港幣。如在戶口項下持有的港幣儲蓄或往來戶口有足夠可用港幣資金以支付經兌換的全數金額，本行會從該港幣儲蓄或往來戶口扣取經兌換的全數金額。如該港幣儲蓄或往來戶口沒有足夠可用資金以支付經兌換的全數金額，本行即有權拒絕交易。為免疑問，本行不會結合該港幣儲蓄及往來戶口中的港幣可用資金以支付經兌換金額。

本行並有權按本行認為適當的匯率及時間進行貨幣兌換。閣下須承擔所有可能由此引起的匯率風險、損失、佣金及其他收費及費用。

未經授權透支

- 儘管有第18條條文，如閣下進行交易(i)但相關戶口資金不足以及(ii)如本行執行交易會導致相關戶口出現透支或超出現有透支限額，本行可完全酌情及無需給予事先通知，視此為閣下取用未經授權透支的非正式請求。在此情況下本行可以：
 - 拒絕閣下的請求及該交易，並為考慮及拒絕閣下請求徵收服務費；或
 - 同意閣下的請求，向閣下提供透支或增加閣下現有透支額。該透支金額或增加的透支金額會受本行的通行利率約束並每日計算利息。本行可就安排該透支或增加透支徵收費用。

免責及例外

- 本行無需就下列各項(或任何一項)對閣下或任何其他人士負責：
 - 由於或可歸咎於本行合理控制以外的情況而導致本行未有向閣下提供任何服務、設備或其他設施或任何延誤；及
 - 由於使用閣下的扣賬卡或私人密碼而引致或與之有關的相應或間接損失。
- 本行無需就任何商戶拒絕接納閣下的扣賬卡或私人密碼而負責。本行亦無需就任何商戶向閣下提供的任何商品或服務負責。閣下根據本條款及細則對本行的責任不會因閣下對商戶作出的任何申索而受到影響或被免除或減少。閣下須自行負責解決與商戶的任何爭議。特別是閣下與商戶須同意設立、更改或終止將各項繳費記入閣下戶口的任何自動轉賬或直接付款安排。如閣下與商戶之間有任何爭議，本行有權不執行任何關於設立、更改或終止有關安排的要求。
- 即使任何商戶未有提供商品或服務或未有履行責任，或任何商戶提供的商品或服務存有任何不妥，或任何商戶未有向閣下提供或供應商戶的任何商品、服務、優惠、折扣或計劃，本行有權從戶口中扣除閣下使用扣賬卡或私人密碼進行的所有交易。閣下必須直接向相關商戶就有關商品、服務、優惠、折扣或計劃尋求糾正。
- 在調查閣下與任何商戶之間出現爭議的交易期間，本行有權從戶口中支取及扣除交易金額，並在調查結果支持閣下的申索後才向閣下退還相關金額。本行可全權酌情決定是否在調查有結果之前退款。

收費及費用

- 有關使用閣下的扣賬卡的收費及費用，本行會給予閣下事先通知。本行會從任何戶口支取本行認為合理的收費及費用。

披露個人資料

- 閣下授權本行在保密的情況下向其他機構(不論在香港境內或境外)披露有關閣下的個人資料及其他資料。披露資料可能由於任何電子轉賬網絡所需或屬適當的或為讓本行能夠提供有關閣下的扣賬卡的服務。

更改

- 本行有權不時更改本條款及細則(包括收費及費用)。本行會以本行認為適當的方式給予閣下事先通知。除非本行於更改生效日期前收到閣下的書面通知取消扣賬卡，閣下將受有關更改約束。
- 本行可以刊登、在本行的範圍展示、郵寄或本行認為適當的任何其他方式給予閣下通知。任何以本行認為適當的方式發出的通知均對閣下具約束力。若本行向閣下最後通知的地址郵寄通知，閣下將於下列時限後被視為已收到通知：
 - 郵寄後48小時(如屬香港地址)；或
 - 郵寄後七日(如屬香港境外地址)。

聯名戶口

- 如果閣下的戶口為聯名戶口，本行可向任何獲授權單獨操作該戶口的人士發出扣賬卡。
- 如閣下及任何其他人士簽署或同意受本條款及細則約束：
 - 各人須就有關扣賬卡、服務或本條款及細則的責任及債務共同及各別負責；及
 - 本行向該等人士中任何一人發出通知即被視為向該等人士全體發出有效通知。

取消扣賬卡

- 閣下可給予本行書面通知後取消扣賬卡。取消只會在本行收到跟扣賬卡相關或根據本條款及細則欠本行的全部欠款後方生效。

一般事宜

- 除閣下及本行以外，並無其他人士有權按《合約(第三者權利)條例》強制執行本條款及細則的任何條文，或享有本條款及細則的任何條文下的利益。
- 本條款及細則受香港法律管轄並按其詮釋。閣下服從香港法院的非專有管轄權。
- 本條款及細則的英文及中文版本如有任何不一致，概以英文版本為準。本條款及細則的任何中文版本僅供參考。

定義

ATM指本行容許閣下使用扣賬卡或私人密碼存取的任何戶口。

戶口指自動櫃員機。

扣賬卡指本行就任何戶口向閣下發出的卡，而該卡可用於透過電子或數碼方式進行交易，不論是在自動櫃員機、銷售點終端機或其他本行可不時提供或接納的電子、數碼或流動裝置，包括任何非接觸式卡、實體卡、虛擬卡或數碼卡，不論是轉錄或影象到閣下的流動電話或裝置或以任何其他方式操作。

香港指中華人民共和國香港特別行政區。

私人密碼指當閣下使用扣賬卡獲取資料、發出指示或進行交易時，適用的或本行用作識別閣下的任何號碼或密碼。私人密碼可包括個人識別號碼、個人密碼或卡安全碼(CVV)，並可由本行或閣下指定。

服務指本行可提供或促致的任何與扣賬卡相關的服務。

本行或本行的指香港上海滙豐銀行有限公司及其繼承人及受讓人。

閣下或閣下的指獲本行發出扣賬卡的人士。



滙豐
尚玉