

## 有關《大新「信用卡」或「簽賬卡」持卡人合約（包括人民幣卡）》之修訂通知

由2024年6月6日（「生效日期」）起，大新銀行有限公司（「本行」）之《大新「信用卡」或「簽賬卡」持卡人合約（包括人民幣卡）》（「持卡人合約」）將被修訂如下：

### 《大新「信用卡」或「簽賬卡」持卡人合約（「持卡人合約」）（包括人民幣卡）》之修訂詳情：

下列修訂的主要目的是為了更新有關文件內之「一次性密碼」及「PIN」的釋義及「遺失與失竊」的細則。

條款	內容（刪除之內容以劃掉方式標記，新增及更改之內容以灰色標記）
1.	<p><b>釋義</b></p> <p>(r) 「一次性密碼」乃指及包括由銀行透過短訊形式（短訊）傳送到持卡人的手提電話號碼（已於銀行登記用作接收一次性密碼）或透過電子郵件形式傳送到持卡人的電子郵件箱（已於銀行登記用作接收一次性密碼）用作驗證交易之一次性密碼及如適用，由銀行提供之流動保安編碼器所產生用作驗證交易之一次性密碼。</p> <p>(x) 「PIN」乃指及包括向持卡人發出的個人密碼，並持卡人須要以其PIN作包括進入電腦終端機或ATM的個人身份號碼用途，持卡人可隨時更改或重新領取PIN；以及在適用的情況下（及在可行的情況下），PIN包括以獨特身體或行為特徵（例如指紋、面部特徵、語音識別及虹膜掃描，而非字母、數字及特殊符號）組成，以驗證個人身份的生物密碼，持卡人可以使用該些生物密碼來使用其流動裝置及/或透過其流動裝置提出進行交易。</p>
10.	<p><b>遺失與失竊</b></p> <p>(a) 如有「銀行卡」（包括主卡與及/或附屬卡）、流動裝置及/或PIN被遺失、或被竊、或PIN及/或、一次性密碼及/或任何「銀行卡」資料被透露予任何未被授權者或流動裝置被遺失或被竊等情況，持卡人必須在其發覺以上事件之合理可行情況下儘快以書面通知銀行及警方。主卡持有人及附屬卡持有人必須對使用銀行卡所作出或導致之一切交易、費用及賠償負責，不論持卡人（包括主卡持有人或附屬卡持有人）有否授權有關交易。</p>

- (b) 假若持卡人在其發覺任何「銀行卡」或、流動裝置之及 / 或 PIN 被遺失或失竊或 PIN 及 / 或、一次性密碼之及 / 或任何「銀行卡」資料被非授權透露後之合理可行情況下儘快將該遺失或、被竊或非授權透露 PIN 及 / 或一次性密碼事宜作出報告，並已小心謹慎地行事及為真誠（包括採取合理措施保管確保「銀行卡」及流動裝置之安全及 PIN 及、一次性密碼及「銀行卡」資料之保密，並將「銀行卡」、PIN 及一次性密碼分別開存放），持卡人最高之責任將不超過港幣 500 元。
- (c) 該有限責任只適用於特別關於「銀行卡戶口」信用卡及簽賬卡並在以上所述的情況下發生的損失，並在以上所述的情況而不適用於現金貸款或「簽賬卡」或涉及詐騙或顯著疏忽的情況或當持卡人未有在發現「銀行卡」或、流動裝置及 / 或 PIN（視乎情況而定）被遺失或失竊或有非授權透露 PIN 及 / 或、一次性密碼之事宜及 / 或任何「銀行卡」資料被非授權透露後在合理可行情況下儘快通知銀行之情況下，持卡人在該等情況下將要負責所有損失。

閣下有權通知本行終止閣下的有關大新信用卡戶口，藉此拒絕上述修訂。若閣下於生效日期或以後仍繼續保留及 / 或使用大新信用卡及 / 或使用本行之有關服務，上述之修訂即對閣下具有約束力。請注意，若閣下不接受上述修訂，本行將可能無法繼續為閣下提供有關大新信用卡之服務。

本通知的中英文版本如有歧異，概以英文版本為準。

大新銀行有限公司  
2024 年 5 月

**Notice of Amendment Relating to "Dah Sing Credit / Debit Card Cardholder Agreement (including RMB Cards)"**

With effect from **6 June 2024 ("Effective Date")**, the "Dah Sing Credit / Debit Card Cardholder Agreement (Including RMB Cards)" ("Cardholder Agreement") will be revised as below.

**Details of Amendments to the "Dah Sing Credit / Debit Cardholder Agreement" (including RMB Cards):**

The main purpose of the following amendments is to amend the definitions relating to "OTP" and "PIN" and terms related to "Loss and Theft" in the Cardholder Agreement.

Clause	Content (deletion is crossed out, addition and changes are shaded in grey)
1.	<p><b>Definitions</b></p> <p>(r) "OTP" <del>means</del> the one-time password sent to the mobile phone number registered by the Cardholder with the Bank via Short Message Service (SMS) or sent to the email account registered by the Cardholder with the Bank via email for the purpose of transaction authentication and if applicable, the one-time password generated by the soft token provided by the Bank for the purpose of transaction authentication.</p> <p>(x) "PIN" <del>means</del> refers to and includes the personal identification number issued to a Cardholder required to, inter alia, access a terminal / ATMs, which may be changed by the Cardholder or re-issued to the Cardholder from time to time and if applicable (or feasible in the context), the biometric passwords that use unique physical or behavioural characteristics to verify the identity of an individual (e.g. fingerprints, facial features, voice recognition and iris scans as opposed to letters, numbers and special characters) which could be used by the Cardholder to gain access to his/her Mobile Device and/or initiate a Transaction through his/her Mobile Device.</p>
10.	<p><b>Loss and Theft</b></p> <p>(a) The Cardholder must report to the Bank and to the Police in writing as soon as reasonably practicable after he finds any loss or theft of the Card (including both the Principal Card and / or the Supplementary Card), the Mobile Device and/or the PIN or disclosure of the PIN <del>and / or, the OTP and/or any Card information to any unauthorized Person or loss or theft of the Mobile Device.</del> The Principal Cardholder and the Supplementary Cardholder shall be responsible for all Transactions, costs and damages effected or caused by the use of the Card whether or not authorized by the Cardholder (including either the Principal Cardholder or the Supplementary Cardholder).</p> <p><b>(b) If the Cardholder reports the loss or theft of the Card, the Mobile Device and/or the PIN or unauthorized disclosure of the PIN, the OTP and/or any Card information as soon as reasonably practicable after he finds is aware of any of the said loss, or theft of the Card or the Mobile Device or unauthorized disclosure of the PIN and / or the OTP and had acted diligently and in good faith (including taking reasonable steps to</b></p>

	<p>safeguard the safety of the Card and the Mobile Device and the secrecy of the PIN <del>and</del>, the OTP and Card information and keep the PIN and the OTP separately from the Card) the maximum liability of the Cardholder shall not exceed HKD500.</p> <p>(c) The limit of liability is confined to losses specifically related to the Credit Card <del>Account</del> and Debit Card and in circumstances described above and does not cover cash advance, <del>or Debit Card</del>, or cases involving fraud or negligence or when the Cardholder has failed to inform the Bank as soon as reasonably practicable after having found that the Card <del>or</del>, the Mobile Device and/or the PIN (as the case may be) has been lost or stolen or that there has been an unauthorized disclosure of the PIN <del>and/or</del>, the OTP and/or any Card information when the Cardholder is liable for all losses.</p>
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Please note that you may refuse to accept the above amendments by giving notice to the Bank to terminate the relevant Dah Sing Credit Card account(s). Otherwise, the above amendments shall be binding on you if you continue to maintain and/or use your Dah Sing Credit Card(s) and/or use the relevant services of the Bank on or after the Effective Date. Please also note that the Bank may not be able to continue to provide you with the services in relation to the Dah Sing Credit Card(s) if you do not accept the above amendments.

In the event of any inconsistency between the English and Chinese versions of this document, the English version shall prevail.

**Dah Sing Bank, Limited**

May 2024