



中銀信用卡(國際)有限公司
BOC Credit Card (International) Ltd.

有關加強信用卡客戶保障措施

中銀信用卡(國際)有限公司(下稱「卡公司」)一直非常重視重戶權益。為應對日新月異的詐騙方式，卡公司持續全面審視及加強信用卡交易保障措施。升級的保障，將為您帶來更個人化、更靈活的交易體驗。提提您！用卡提示您要知，有所損失就太遲！

升級措施 1、由您自主用卡

1. 設置「超越信用限額」功能
2. 設定每月網上及無卡交易¹限額
3. 申請調整信用限額

以上措施您可以選擇致電卡公司客戶服務熱線、親臨就近的大豐銀行任一分行及卡公司澳門辦事處提出申請。

大豐信用卡客戶亦可隨時透過大豐銀行手機銀行應用程式「豐付寶」APP 辦理「網上及無卡支付消費」功能限額設置，或下調信用卡綜合信用額度。

註：若需調升信用限額，則必需到大豐銀行任一分行簽署「個人信貸報告客戶同意書」(如需)。

升級措施 2、提升交易保障

1. 憑信用卡於網店簽賬時，您可透過卡公司以短訊發出的一次性密碼進行交易驗證。請小心核對交易詳情，如商戶名稱、交易類別、交易金額及貨幣等，是否與您所進行的交易相同。如有懷疑，請勿進行交易驗證，並立即與我們聯絡。
2. 若發現有未經授權的交易，請立即透過客戶服務熱線與我們聯絡辦理「鎖卡」²(及其後「解鎖」)，大豐信用卡客戶亦可隨時透過大豐銀行手機銀行應用程式「豐付寶」APP 辦理。

升級措施 3、高風險交易警示

1. 以信用卡進行網上簽賬、高風險交易、綁卡至新流動支付工具，都會按交易情況發出交易提示。請小心核對交易詳情，如商戶名稱、交易類別、交易金額及貨幣等，是否與您所進行的交易相同。如有懷疑，請勿進行交易驗證，並立即與我們聯絡。
2. 為助您了解用卡狀況，當信用卡消費貼近信用額上限或超越信用額度時，我們會向您發出手機短訊通知³。

註：

1. 「網上及無卡支付交易」指持卡人不時於網上進行由信用卡國際組織的商戶編號釐定之合資格交易，以及經郵購、電話或傳真訂購之交易。此等交易不包括所有網上繳費、信用額套現計劃、手機支付交易、持卡人需出示信用卡進行之交易(無論是於交易時或之後出示信用卡)及卡公司絕對酌情不時決定不包括在合資格網上及無卡支付交易之任何交易或消費。
2. 「鎖卡」之注意事項：
 - a. 信用卡封鎖功能啟用後，所有實時授權交易將暫時封鎖。



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- b. 您的信用卡將被暫時封鎖 60 日。如在 60 日後還未解鎖，基於保安理由，我們將為您更換卡號及補發新卡。如信用卡賬戶有登記手機支付功能或授權商戶於信用卡賬戶扣賬(如自動繳費等)，您需於收妥新卡後更新信用卡扣賬號碼，以免影響服務。如使用舊卡而仍未執行的預設繳費，請於收妥新卡後重新以新卡號預設交易。
 - c. 如您需暫時封鎖附屬卡(如有)，請電客戶服務熱線 8988 9933。
 - d. 暫時封鎖信用卡不等於報失該信用卡或取消信用卡賬戶，如您發現您的信用卡有未經授權交易，請即致電 8988 9958。
- 3. 如您並未於卡公司登記有效的澳門手提電話號碼，您可能不會收到有關提示。
 - 4. 持卡人若未有妥善保管信用卡、個人資料和支付卡資料(包括卡號、有效日期、卡背面的驗證碼及/或短訊一次性密碼)，或忽略卡公司發出的交易通知，有可能需要按信用卡合約/持卡人合約、條款及細則重要通知和服務條款對該等招致的交易及/或損失負責。

如有查詢，請於辦公時間內聯絡我們的客戶服務熱線 8988 9933。

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Strengthening Credit Card Customer Protection Measure

At BOC Credit Card (International) Limited Company (hereby “Card Company”), we make it our priority to safeguard your interest. That is why we continually enhance our credit card security measures so you can spend safely and avoid ever-evolving fraud methods. Here are some features that help you enjoy a more secure and personalized experience. Gentle reminders! Stay updated with alerts from Card Company. Don’ t wait until your assets are compromised.

Feature1 - Self-service Card Account Management

1. Set up the “Over-the-limit Facility” function.
2. Adjust your Monthly Online and Card-Not-Present Spending¹ Limits.
3. Apply for Credit Limit Adjustment.

For any application, you can contact the Customer Service Hotline or visit the any branch of Tai Fung Bank and Card Company Macau Office.

Tai Fung Credit Card customers can set up the “Over-the-limit Facility” function or reduce the Credit Limit at any time through the Tai Fung Bank’ s Mobile Banking APP “ Tai Fung Pay” .

Note: If you want to increase the credit limit, you must visit any branch of Tai Fung Bank and signed the “Letter of Consent for Personal Credit Report” (if needed).

Feature2 - Enhanced Transaction Security Features

1. When conducting online purchases with your credit card at merchants, you can verify the transaction through receive one-time passwords via SMS. Please carefully check the transaction details such as merchant name, transaction category, transaction category, transaction amount and currency. Be sure the details match the actual transactions. If you have any doubts, please do not proceed with the verification and contact us immediately.
2. If you identify any unauthorized transactions, please contact us through Customer Service Hotline to lock your card²(and unlock it thereafter)immediately, Tai Fung Credit Card customers can also do it at any time through the Tai Fung Bank’ s Mobile Banking APP “ Tai Fung Pay” .

Feature3 - High-Risk Transaction Alerts



中銀信用卡(國際)有限公司 BOC Credit Card (International) Ltd.

1. You will receive transaction alerts based on the transaction situation for online transactions, high-risk transactions and card binding to new mobile payment tools. Please carefully check the transaction details, such as merchant name, transaction category, transaction date, transaction amount and currency to ensure they match your actual transactions. If you have any doubts, please contact us immediately.
2. To keep you informed about your card usage, you will receive notifications via SMS³ approaches or exceeds the credit limit.

Note:

1. "Online and Card-Not-Present Transactions" refers to transactions conducted online by a cardholder with online purchase category merchants defined by credit card international organisations from time to time, as well as mail, telephone or fax order transactions with a cardholder and a card being presented at any point (whether at or subsequent to the time of a transaction) and any transaction or spending as the Company may at its absolute discretion determine from time to time to be excluded as Eligible Online and Card-Not-Present Transactions.
2. Notice of Lock Card:
 - a. Once the credit card blocking function is enabled, all real-time authorized transactions will be temporarily blocked.
 - b. Your credit card will be temporarily blocked for 60 days. If it has not been unlocked after 60 days, for security reasons, we will automatically replace your credit card with a new one. If the credit card account has registered mobile payment function or authorized merchants to debit the credit card account (e.g. Automatic payment, etc.), you have to update your respective service provider your new card number. If you have pre-set any bill payment(s) with old card number, please arrange it with your new card number after receiving your replacement card.
 - c. If you need to block the supplementary card (if any), please call Customer Service Hotline: 8988 9933.
 - d. Temporarily blocking a credit card does not mean reporting the loss of the credit card or canceling the credit card account. If you find any unauthorized transaction made by your Credit Card, report to us immediately at 8988 9958.
3. If you have not registered a valid Macau mobile phone number with Card Company, you may not receive relevant notifications.
4. If a cardholder fails to take reasonable care to keep his/her credit card, personal information and payment card credentials (including card number, expiry date, CVC code, SMS one-time password), or ignores Card Company's transaction notifications, in accordance with the credit card agreement / credit card user agreement, terms and conditions, important notice and Conditions for Services, the cardholder may be liable for the transactions and losses.

For enquiries, please contact our Customer Service Hotline (853) 8988 9933 within office hours.

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