

8th Jul 2022

**Important Notes on fraud risk of passwords and cheques
have been lost or stolen**

Bank of China (Hong Kong) (“BOCHK” or “the Bank”) would like to alert its customers to aware the fraud risk of passwords and cheques have been lost or stolen.

The Bank reminds customers to take below reasonable steps and measures to keep your passwords and cheques secure and secret in order to prevent fraud:

- destroy the original printed copy of the passwords.
- do not allow anyone else to use your passwords.
- do not write down or record the passwords without disguising it, especially do not keep the passwords with other bank documents.
- regularly change passwords, avoid using birthdays or phone numbers as passwords.
- do not reuse the same password for login or authentication upon different accounts and/or online platforms.
- keep your cheque books secure and in the drawer or locker under lock. The key should not be kept in place where others can be obtained.
- report the loss of any signed cheques, blank cheques or cheque books as soon as possible, so that the cheques may be stopped before it has been presented for payment.
- cheques should not be pre-signed in blank.
- customers may also be held liable for all losses if they have acted with gross negligence, this may include cases where:
 - customers knowingly allow the use by others of their passwords or cheque books;
 - reasonable steps and measures have not been taken to keep the passwords or cheque books secure;
 - customers knowingly allow the use by third-party mobile applications of their passwords, or entering their passwords in third-party mobile applications, resulting in the lost or stolen of their passwords;



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- customers did not inform the bank as soon as reasonably practicable after they find or believe that their passwords or cheque books have been lost or stolen, or that unauthorized transactions have been conducted over their accounts.
- If customers' bank account information, including passwords and cheques, was lost or suspected to be stolen, please contact Customer Service Hotline at 3988 2388 and change the passwords immediately.

BOCHK will update the fraud alerts on the Bank's website from time to time. For details, please visit www.bochk.com/en/aboutus/fraudalert.html. For more security information about BOCHK's electronic banking services, please visit www.bochk.com/en/security.html. For more security information about BOC Card, please visit www.bochk.com/en/more/boccard/card_security.html.

Bank of China (Hong Kong) Limited