

14th May 2023

Two-way alert SMS on credit card transaction / activity

If unusual transaction / activity is detected on your credit card, Bank of China (Hong Kong) (“the Bank”) will send you a two-way alert SMS to your registered mobile phone number, inviting you to reply whether you have authorised / initiated it. Please carefully verify the details in the SMS, such as merchant name, transaction type, transaction amount and currency, before replying to that SMS.

If you have authorised the transaction / initiated the activity, please reply with "1" after verifying that the SMS content is correct. If you have not authorised / initiated it, or the SMS content is incorrect, please reply with "9". The Bank will follow up per your response, including immediate suspension of your credit card and contacting you for further details after receiving the reply of “9”.

Please note that:

1. Do not provide any personal and credit card information when replying that SMS. You may be charged for sending SMS by your telecom service provider.
2. If you have incorrectly replied that SMS, please contact the Bank immediately.
3. If you receive that SMS overseas, please contact the Bank immediately and do not reply that SMS.

Bank of China (Hong Kong) Limited