

**確認新卡****Card Activation**

請按卡面上貼紙的指示確認新卡。閣下在信用卡上簽署/使用信用卡/確認信用卡即表示同意接受信用卡持有人合約。請於使用富邦實體信用卡前，先啟動其虛擬信用卡(如適用)。您須於啟動虛擬信用卡當日起計14日內啟動您的實體信用卡，否則您的虛擬信用卡將會被停用。於停用後，您須重新啟動虛擬信用卡及實體信用卡以使用信用卡服務。

Please follow the instruction on the sticker adhered on the card face for card activation. The Cardholder's signature on the Card / use of the Card / activation of the Card will signify acceptance of the Cardholder Agreement. Please activate Fubon Virtual Credit Card before using its Physical Card (if applicable). You are required to activate your Physical Credit Card within 14 days from Virtual Credit Card activation date, otherwise your Virtual Credit Card will be suspended. After suspension, you are required to reactivate both Virtual Credit Card and Physical Credit Card to enjoy credit card services.

**全新感應付款功能****New Contactless Payment Function**

此卡已具備感應式付款功能，閣下只需於非接觸式感應器上拍卡便可完成交易。有關感應式付款功能詳情，請瀏覽[www.fubonbank.com.hk](http://www.fubonbank.com.hk)。

This card is now embedded with Contactless Payment Function. You can simply tap your card on the contactless card reader for payment. Please refer to [www.fubonbank.com.hk](http://www.fubonbank.com.hk) for more details.

**使用電話理財服務必須使用電話密碼****TIN for Phone Banking Services**

為客戶使用電話理財服務時得到更佳保障，客戶必須使用「電話密碼」進行客戶身份認證，成功認證後方可進行有關產品之戶口查詢或交易。請注意，每位客戶(包括主卡及附屬卡客戶)只需以一個「電話密碼」便能操作或透過電話理財服務使用本行適用於電話理財服務之產品或服務。

**若閣下並無持有或未能輸入正確「電話密碼」作身份認證之用，閣下將無法透過電話理財服務作任何有關產品之戶口查詢或有關之交易(包括信用卡戶口服務及以積分換領禮品)。**

In order to enhance the security of our Phone Banking Services, cardholder is required to use Telephone Banking Identification Number ("TIN") for customer identity authentication when performing account enquires or related transaction via Phone Banking Services. Please note that each cardholder (including both principal and supplementary cardholder) will only require to use one TIN to operate or access our Phone Banking Services for using all our bank's products applicable to Phone Banking Services.

**If you do not possess or cannot input the correct TIN for identity authentication, you will not be able to perform account enquiries or transactions through Phone Banking Service for all related bank products (including credit card account service and bonus point redemption service).**

**申請「電話密碼方法」****Application Channel for TIN**

信用卡客戶可經以下途徑申請「電話密碼」：

Cardholder can apply TIN by the following ways:

**1 電話申請 Application by Phone\***

信用卡客戶可致電富邦銀行綜合客戶服務熱線 2566 8181 (選擇語言後按 1 → 9) 辦理申請「電話密碼」。閣下必須以其名下任何一張有效並已獲登記本地流動電話號碼的信用卡申請「電話密碼」，否則，閣下須親臨本行各分行辦理申請手續。

Cardholder can call Fubon Bank Integrated Customer Service Hotline: 2566 8181 (press 1 → 9 after language selection) to apply for TIN. Cardholder is required to use any of his/her valid credit cards under his/her name which must be registered with a local mobile phone number for the application of TIN, otherwise, cardholder will need to visit any of our branches for TIN application.

\* 如客戶於最近3個月內曾於本行更改通訊地址記錄，須親臨本行各分行辦理「電話密碼」申請手續。

If Cardholder has updated correspondence address at our Bank's record in the past 3 months, cardholder is required to apply TIN at branch.

**2 分行申請 Application at branch**

客戶可親臨本行各分行辦理申請手續。

Cardholder can visit any of our braches for TIN application.

註：有關更多「電話密碼」詳情，請瀏覽本行網頁[www.fubonbank.com.hk](http://www.fubonbank.com.hk)。

Remark: For more details on the use of TIN, please visit the Bank's website at [www.fubonbank.com.hk](http://www.fubonbank.com.hk).

**私人密碼****Personal Identification Number ("PIN")**

以下只適用於新卡或卡號碼有別於舊卡之補發卡

Below is applicable to New Card or Replacement Card with card number different from the existing card:

- 若客戶曾經申請「私人密碼」以操作自動櫃員機，新密碼將於確認新卡後7天內寄奉。

If Cardholder has applied PIN for ATM service, a new PIN will be sent by mail within 7 days after card activation.

以下只適用於續期卡或沿用舊卡號碼之補發卡

Below is applicable to Renewal Card or Replacement Card with card number same as the existing card:

- 若客戶曾經申請「私人密碼」以操作自動櫃員機，本行將不會另發新「私人密碼」，請沿用現有的「私人密碼」。

If Cardholder has applied PIN for ATM service, new PIN will NOT be issued. Please continue to use the existing PIN.

註Remark:

如須重發「私人密碼」，請致電富邦銀行綜合客戶服務熱線 2566 8181。如需申請「私人密碼」，請親臨任何一間分行辦理。

For regeneration of PIN, please call Fubon Bank Integrated Customer Service Hotline at 2566 8181. For new application of PIN, please visit any of our branches.

信用卡「電子結單」服務

Credit Card e-Statement Service

當您開立網上銀行戶口即代表自動登記電子結單服務及「電子結單及通知書服務條款」，亦同意貴行以電子形式提供結單及相關之條款。有關富邦銀行之最新「電子結單及通知書服務條款」，請瀏覽富邦銀行網頁：「網上銀行服務」>「電子結單服務」>「富邦電子結單條款及細則」。郵寄結單費用已於2023年1月1日生效，如選擇收取郵寄結單，該信用卡賬戶將會於每個曆月被收取港幣5元之郵寄結單費用。如需更改接收結單方式，請登入網上銀行：「電子結單」>「結單及通知書設定」更改接收方式。E-Statement service has been auto-enrolled upon e-banking account opened and the “Terms & Conditions for e-Statement and e-Advice” and you are also agreed the bank to provide Statement and the relevant terms & conditions in electronic format. For Fubon Bank’s latest “Terms & Conditions for e-Statement and e-Advice”, please visit Fubon Bank’s website: “Online Services” > “e-Statement Service” > “Fubon e-Statement Terms and Conditions”. Paper statement fee has been implemented since 1 January 2023, HK\$5 paper statement fee will be charged to the credit card account(s) monthly if you opted for receiving paper statement. If you need to update the channel to receive statement, please log in to internet banking: “e-statement” > “Subscription and Notification Maintenance” to update the channels.

海外自動櫃員機交易提升保安措施

Enhanced Security Controls For Overseas Automatic Teller Machine (“ATM”) Transactions

本行所有提款卡及信用卡的海外自動櫃員機提款及現金透支交易(「海外交易」\*)功能已因應金管局之要求而被設定為「不啟動」。客戶應謹記在離港前啟動海外交易功能。客戶啟動海外交易功能時須設定：服務開始日期、服務終止日期(屆滿日期)，及海外交易之每日最高提款限額(等於或低於每張卡每日最高的提款限額^)。To enhance the security controls for ATM services, as mandated by the HKMA, the overseas cash withdrawal and cash advances (“Overseas Transactions”) functions for all of the Bank’s ATM cards and credit cards have been pre-set to “deactivated”. Customers are required to activate the Overseas Transaction functions before travelling outside Hong Kong, including setting the required Activation Start Date, Activation End Date and Overseas ATM Daily Withdrawal Limit (equal to or lower than the daily withdrawal limit per card^).

客戶可透過以下渠道設定並啟動海外交易功能：  
Customers can set and activate Overseas Transaction functions through the following channels:

1 富邦自動櫃員機  
Fubon ATMs

2 富邦電話理財服務  
Fubon Phone Banking Services

3 富邦網上理財服務  
Fubon e-banking services

4 所有於香港的「銀通」自動櫃員機；及  
All JETCO ATMs in Hong Kong; and

5 富邦手機銀行應用程式「Fubon+」  
Fubon Bank mobile banking app "Fubon+"

如有查詢，請於辦公時間內致電富邦銀行綜合客戶服務熱線：2566 8181 (選擇語言後按1)。  
If you have any enquiries, please call Fubon Bank Integrated Customer Service Hotline: 2566 8181 (press 1 after language selection).

\* 海外交易是指透過香港境外自動櫃員機所作出的交易，但不包括客戶於澳門及中國內地的「銀通」自動櫃員機透過「銀通」網絡所作出的交易。若客戶需透過澳門及中國內地之非「銀通」自動櫃員機網絡#進行海外交易，則必須預先啟動該功能。  
Overseas Transactions mean the transactions performed through the ATMs outside Hong Kong and exclude the transactions performed through JETCO network at the JETCO ATMs in Macau and the Mainland China. To perform Overseas Transactions through non-JETCO ATM network# in Macau and the Mainland China, customers are required to activate the Overseas Transaction functions in advance.

# 有關客戶可使用之非「銀通」自動櫃員機網絡，請參閱提款卡或信用卡之背面。  
For details of non-JETCO ATM network available to customers, please refer to the back of ATM card or credit card.

^ 每張卡每日最高提款限額為20,000港元或等值。  
The daily withdrawal limit per card is HK\$20,000 or equivalent.

有關信用卡財務費用之資訊

Information of Credit Card Finance Charges

- 附屬卡客戶所享獲之財務費用將與主卡客戶所享之財務費用相同。實際年利率乃根據銀行營運守則採用淨現值法計算。  
The Finance Charges enjoyed by the supplementary cardholder will be equal to the principal cardholder's entitled Finance Charges. The Annualized Percentage Rates are calculated according to the Net Present Value Method specified in the Code of Banking Practice.
- 實際年利率已包括現金貸款費用(請參閱「富邦信用卡服務收費表」)。  
Annualized Percentage Rate has included cash advance fee (Please refer to the "Fubon Credit Card List of Service Charges").
- 根據本銀行之賬戶紀錄顯示，如在最近月結單發出日過去的任何連續12個月內賬戶有兩次或以上未有於月結單到期繳款日或以前繳付應付之最低金額(顯示於月結單上)，財務費用將提升至以年息38%計算，直至還款紀錄回復良好。有關財務費用及生效日期將於月結單上列明。  
If the Bank's record on the Account shows that the Cardholder has failed to pay the Minimum Payment due (as stated on the Monthly Card Statement) twice or on more occasions on or before each Payment Due Date within a period of consecutive twelve (12) months immediately before the current Monthly Card Statement date, the Finance Charge will rise to 38% p.a. until the payment record resumes to normal. Finance Charge will be shown on the next Monthly Card Statement with the effective date stated therein.
- 本行有權在給予合理通知情況下更改財務費用及條款。若本函之中、英兩文本有任何衝突，一切以英文原文為準。  
The Bank has the right to amend the Finance Charges and terms and conditions with reasonable notice. If there is any conflict between the English version of this letter and its Chinese counterpart, the English version shall prevail.

其他重要資訊

Other Important Notice

- 如果您希望降低信貸額，可透過登入Fubon+手機應用程式或致電富邦銀行綜合客戶服務熱線2566 8181之話音系統以作安排。附屬卡客戶之信貸額將與其主卡客戶共用。  
If you prefer to have a lower credit limit, please log in to the Fubon+ mobile app or contact Fubon Bank Integrated Customer Service Hotline 2566 8181 (Voice Response System) to reduce the credit limit. Credit limit of supplementary cardholder will be shared with principal cardholder.
- 根據《個人資料(私隱)條例》，本行須通知閣下於審核閣下的申請時，本行已從下述信貸資料機構獲取閣下的信貸報告以作參考。若閣下希望獲取閣下的信貸報告以便查閱或更改其中之個人資料，可聯絡環聯：香港九龍尖沙咀廣東道15號港威大廈第5座8樓811室，電話2577 1816或平安金融壹賬通征信服務(香港)有限公司：香港九龍觀塘海濱道123號綠景NEO大廈16樓03-04室，電話：2271 6268。  
According to the Personal Data (Privacy) Ordinance, we have to advise that we have obtained and considered a credit report on you from the credit reference agency below in our assessment process. If you wish to see the credit report for the purpose of making a data access or data correction request, you may contact the credit reference agency directly at TransUnion, 8th Floor, Tower 5, The Gateway, 15 Canton Road, Tsim Sha Tsui, Kowloon, Hong Kong. Telephone: 2577 1816 or Pingan OneConnect Credit Reference Services Agency (HK) Limited: Unit 1603-1604, Level 16, NEO Building, 123 Hoi Bun Road, Kwun Tong, Kowloon, Hong Kong. Telephone: 2271 6268.
- 閣下可於本行網頁www.fubonbank.com.hk瀏覽及下載富邦銀行VISA/萬事達卡信用卡持有人合約和有關使用富邦信用卡的資訊。  
You may view and download the Fubon Bank VISA/MasterCard Cardholder Agreement and information regarding the use of Fubon Credit Card at the Bank's website at www.fubonbank.com.hk.