

Fubon Bank Credit Card Security Tips

1. Sign on the authorized signature section of your Fubon Credit Card upon receipt.
2. Keep your Fubon Credit Card safe and secure all the times.
3. Treat your Fubon Credit Card like cash, never leave it unattended or give it to anyone.
4. Try to keep your Fubon Credit Card in sight when using it for a transaction and ensure it is returned after transaction.
5. Check the amount on the sales slip carefully before signing and keep the Cardholder Copy to verify with the records on monthly statement.
6. If you spot any unusual transaction of Fubon Credit Card, report to Fubon Bank at once.
7. You must ensure the Personal Identification Number of Fubon Credit Card (the "PIN") is kept strictly confidential and secret to prevent fraud and in this respect must:
 - Destroy the original printed copy of the PIN after you have memorized the PIN.
 - Never allow anyone else to use the PIN.
 - Never keep the PIN and Fubon Credit Card together.
 - Never write down the PIN on your Fubon Credit Card or on anything usually kept with or near it.
 - Never write down or record the PIN without disguising it.
 - Do not disclose the PIN to any other person under any circumstances, including anyone who claims to represent Fubon Bank or staff of Fubon Bank, other authorized person or the Police. We will never ask for your PIN by any means such as email, SMS, phone, etc.
 - Never choose a combination of numbers which are not suitable or can be easily known, accessed or guessed (such as birthday, ID number, phone number, or any popular number sequences) as your PIN.
 - Never use the same PIN for accessing other services (e.g. connection to Internet or accessing to other websites).
 - Change the PIN regularly.
 - Cover the keypad while you enter the PIN at ATM, also be alert to your surroundings before inputting the PIN to avoid unintended disclosure.
 - Be careful of any suspicious device (e.g. pinhole camera or cable) on or near the ATM and the card reader slot while you enter the PIN at ATM. If you spot any unusual condition, report to Fubon Bank at once.
8. Pay attention on the expiry date of your Fubon Credit Card, if you have not received the renewal credit card one week before your current credit card expires, contact Fubon Bank for inquiry immediately.
9. If your Fubon Credit Card or the PIN mailer is not received in a sealed condition, please contact Fubon Bank immediately.
10. If your Fubon Credit Card/PIN is lost or stolen or notice any unauthorized transactions posted to your account, please call our 24-hours Lost Card Service Hotline at (852) 2512 1131 or visit our branches immediately.
11. Always keep us updated of your latest contact numbers and mailing address, so as to enable us to reach you promptly and effectively whenever we detect unusual transactions in your account or send you the One-Time password for internet purchase.
12. If you suspect that your statement or account details have been stolen or compromised, please contact us immediately to report the case.
13. Check your SMS notification, transaction history details and statements on a timely basis to make sure that all details are updated and there are no unauthorized transactions on your accounts.

14. You should exercise every reasonable care to prevent the Fubon Credit Card and the PIN being lost or stolen and shall notify Fubon Bank immediately if you find that the PIN has been lost or if it comes to the knowledge from you or you suspect that the PIN has been made known to any other person. You will be responsible for all transactions effected by the use of your Fubon Credit Card before we receive the report. You shall remain liable for the transactions after reporting loss to us if you have acted fraudulently or with gross negligence in using or safeguarding your Fubon Credit Card or PIN.
15. You should use the Fubon Credit Card in accordance with the procedures, instructions and Credit Card Security Tips posted on Fubon Bank's website or any other designated channels from time to time.
16. You shall be entitled to request Fubon Bank not to issue a PIN.
17. We suggest to review Credit Card Security Tips on Bank website regularly ("Personal">"Cards">"Other Useful Information > "Credit Card Security Tips")

Prevention of Phishing e-mails and SMS

1. What is phishing?

Phishing is a common method of criminal fraud. Fraudsters use electronic communications (such as emails and SMS) to pose as legitimate institutions such as banks, airlines, government formations, courier houses or online retailers. Fraudster may offer incentives and trick you by clicking on hyperlinks, attachments or QR codes, to reveal personal and financial information.

Phishing e-mails and SMS are often very difficult to distinguish from genuine e-mails and SMS from legitimate organizations. Any website you visit by clicking on a phishing link or file may have the same appearance as the legitimate website of the relevant organization has.

2. Commonly seen subject of phishing e-mails

Fraudster may offer incentives such as prizes or rewards, vouchers for completing a survey, entering into a lucky draw, confirmation of parcel delivery or promoting investment products in order to reveal personal and financial information:

- There is a problem with your account and you are asked to log in again to verify;
- After you have completed a survey, you will receive incentives or rewards;
- Fill in the registration to get free gift (i.e. mask at COVID 19)
- You are invited to join a lucky draw;
- You have a parcel but you have to pay a small value of delivery fee;
- Your order is completed;

If you have any doubt about the legitimacy of an e-mail or SMS, you should contact the relevant bank or institution by calling for its customer service hotline to confirm the genuineness before taking any requested action. Do not click on or use hyperlinks, attachments or QR codes in e-mails or SMS you receive unless you are certain that they have been sent from a legitimate organization.

3. How to verify the e-mail or SMS request that appears to be from Fubon or any other legitimate organization?

Before acting on any e-mail or SMS request that appears to be from Fubon or any other legitimate organization, please note the following information and advice:

- Fubon will never proactively ask you for sensitive personal information (such as passwords) or ask you to click on a hyperlink in an e-mail or SMS to log in to Fubon Personal e-Banking or update your information
- If you need more information about offer from Fubon Bank, browse the bank's website or log on to Fubon Internet Banking Service. You should visit the Bank's website only by entering its website address www.fubonbank.com.hk in your browser, using your browser's bookmarks or clicking directly on Fubon Bank mobile banking app "Fubon+" on your mobile device
- All Fubon websites are encrypted. The website address will start with 'https'.

Before you act on an e-mail or SMS, ask yourself:

- Does the e-mail request personal information, such as credit card numbers, account passwords or One-Time password;
- Was the message unexpected;
- Does the e-mail include attachments or hyperlinks;
- Does the e-mail ask you to take unusual actions, such as transferring money to an unknown source, or e-mailing your account information to others;
- Does the sender's e-mail address or phone number match the name and details of the company that the e-mail claims to be from;
- Is the e-mail address or phone number where you received the message different from the address and/or number you gave the company;
- Was the e-mail send to "Dear Customer";
- If you hover your cursor over a hyperlink in the e-mail (please do not click the link) does it display a URL other than the official URL of the legitimate company that claims to have sent the message
- Does the e-mail or SMS include grammatical or spelling errors.

If the answer to any of these questions is yes, the e-mail or SMS may be fraudulent and we recommend you call the relevant bank or other relevant organization to verify it.

Protect your personal digital keys, beware of fraudulent links!

Remarks: Should there be any inconsistency between the English and Chinese versions, the English version shall prevail.

Fubon Credit Card SMS Notification ("SMS Notification")

What is Fubon Credit Card SMS Notification?

In order to secure better protection to customers when using Fubon Credit Card, we have developed a transaction alert in form of SMS which will be sent to your Hong Kong mobile phone number registered with our Bank when a transaction exceeding a pre-defined value threshold is charged to your Fubon Credit Card. The transaction types that are covered in this service including but not limited to internet transaction, mail/phone order transaction and recurring transaction.

May I know the threshold value or define my own threshold value?

The SMS Notification is developed to protect you from fraudulent use of your credit card account. Thus, the threshold value (which is internally defined based on our analysis of fraudulent activities and customer behavior) will not be disclosed to the public. The threshold value will be changed from time to time depending on the market situation. However, no prior notification will be given to customers on when and how the threshold value is changed.

If I am interested in using the SMS Notification, how can I enroll for the SMS Notification service?

The SMS Notification requires no registration or application. All our credit card customers are automatically enrolled and they can enjoy this service for free.

What should I do if I did not make/authorize the transaction that I am being notified by your Bank through this service?

If your credit card is intended to be used for unauthorized transactions, we recommend that you call immediately Fubon Integrated Customer Service Hotline: (852) 2566 8181 (after language selection, press "1" to credit card service then press "6") Or 24-hour lost card hotline (852) 2512 1131, we will have dedicated person to assist and follow-up.

Does the Bank charge for the SMS Notification?

No, the Bank would not charge for any SMS Notification sent to customers. The SMS Notification is an added security feature and benefit to our customers.

Are there any consequences for ignoring SMS notification?

You shall be liable for all loss as a result of ignoring the Bank's SMS notification to you in relation to credit card transactions.

What should I do if I have not made an online transaction but received a One-Time Password?

If you have not made an online transaction but have received a One-Time **Password** from us, please contact us immediately. You shall be liable for all loss as if you failed to inform the Bank as soon as possible.

If I found the One-Time Password has been phished, can invalidate the One-Time Password?

The Bank cannot invalidate an issued One-Time **Password**, if you suspect your One-Time **Password** has been phished, please contact us immediately. If the One-Time **Password** is successfully entered, you shall be liable for the transaction. and the transaction could not be stopped/ cancelled.

Notice to Customers to Enhance Security Controls for Overseas Automatic Teller Machine ("ATM") Transactions

To enhance the security controls for ATM services, as mandated by the Hong Kong Monetary Authority ("HKMA"), **the overseas cash withdrawal and cash advances ("Overseas Transactions") functions for all of the Bank's ATM cards and credit cards will be pre-set to "deactivated" with effect from 1 March 2013 ("Effective Date").** Customers are required to activate the overseas transaction functions prior to performing the aforesaid transactions.

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 on or after the Effective Date, customers are required to **activate the overseas transaction functions in advance**. Customers can enjoy the existing Overseas Transactions as now until the Effective Date of the new measures.

Under such new measures, customers should activate the overseas transaction functions in advance if they are planning to travel abroad and may withdraw cash through ATMs outside Hong Kong, including setting the required Activation Start Date, Activation End Date and Overseas Daily Withdrawal Limit (equal to or lower than the daily withdrawal limit per card[^]).

Customers can set and activate overseas transaction functions through the following channels with effect from 1 March 2013:

1. Fubon ATMs with Jetco symbol;
2. Fubon Phone Banking Services; and
3. ATMs with Jetco symbol in Hong Kong, Macau and the Mainland China*.

[#] For details of non-JETCO ATM network available to customers, please refer to the back of ATM card or credit card.

[^] The daily withdrawal limit per card is HK\$20,000 or equivalent.

* In view of the number of non-JETCO ATMs in the Mainland China is higher than JETCO ATMs, customers are recommended to activate the overseas transaction functions in Hong Kong before performing transactions in the Mainland China.

For any queries, please call Fubon Bank Integrated Customer Service Hotline at (852) 2566 8181 (Press 1 after language selection).

Online Transaction Verification Service

In order to enhance the security level of your online transaction, we have launched the One-Time **Password Online Transaction Verification Service** (Verified by Visa and MasterCard Secure Code Service) to customers. This service is **free of charge**.

How can I be benefited from Online Transaction Verification Service?

1. Offers the added benefit of password protection to prevent your Fubon credit card from being used by unauthorized third parties on the internet, so that you can shop securely online.
2. Free of charge
3. Hassle free, no registration is required
4. One-Time Password, to avoid the inconvenience of memorizing the password

How does the Online Transaction Verification Service work?

Step 1

Shop with the VISA or MASTERCARD credit card issued by Fubon Bank at the **online store with the “Online Transaction Verification Service”**

Step 2

The online store will automatically recognize your credit card is protected by **“Verified by Visa or MasterCard Secure Code Service”**

Step 3

Receive SMS-based One-Time Password sent by Fubon Bank to your registered mobile number of your credit card account

Step 4

Enter the One-Time Password correctly at the transaction page

Step 5

Complete the transaction process

TIPS

- One-Time Password is only valid for a preset period of time.
- If you have not yet registered your mobile number for the credit card account, please visit our branches.
- Do not share your One-Time Password and other sensitive credit card information to others.
- Do not use unsecured or unknown public WIFI to process credit card activities including online shopping with credit card.
- Verify the SMS content including merchant's name, transaction amount and transaction currency to confirm the legitimacy of the transactions before entering the One-Time password.
- Do not save credit card or personal information by disabling auto-save and auto-prefilled functions in web browsers.
- Purchase through official or reputable online platform to avoid misuse or leakage of sensitive credit card information.
- Review credit card transactions after purchase, transaction notification messages and credit card monthly statement to detect the possibility of unauthorized transactions.
- If you have changed your communication information recently, please inform the Bank to update your records.
- If you suspect your credit card has been compromised, please notify us immediately. You shall be liable for all loss if you have failed to inform the Bank as soon as possible or acted fraudulently or with gross negligence in using or safeguarding your Fubon Credit Card or PIN.