





提款卡
扣賬卡
服務指南






銀聯卡/提款卡

歡迎閣下使用本行之銀聯卡/提款卡，現在閣下只需立即於新卡背面簽署（適用於銀聯卡），即可於澳門、香港及中國內地各省市刷卡消費及自動櫃員機提取現金、查詢戶口結餘等銀行服務，簡單輕鬆又方便！

本服務指南已詳列各項銀聯卡/提款卡的服務資料，請細心翻閱，並保留作日後參考。如閣下有任何寶貴意見，或需任何協助，歡迎隨時與本行電子理財客戶服務聯絡。

-  (查詢) 2832 2222
-  (24 小時報失卡) 2838 8144
-  澳門新馬路 241 號
-  www.ocbc.com.mo

用卡須知

- 閣下可於港澳任何貼有  銀通標誌的自動櫃員機，享用提取現金、查詢結餘、繳費等多項銀行服務。
- 閣下可憑澳門幣/港幣/人民幣銀聯卡於任何貼有  銀聯標誌的自動櫃員機，享有提取現金及查詢結餘服務。憑澳門幣/港幣銀聯卡可於任何貼有  銀聯標誌的商號刷卡消費。持有人民幣銀聯卡之客戶只限於中國國內/海外多個貼有  銀聯標誌的商號刷卡消費。
- 閣下可憑提款卡或已附加澳門幣/港幣賬戶之銀聯卡，於任何貼有  易辦事標誌的商號刷卡消費。每次當閣下使用本行之銀行卡消費時，將被要求輸入閣下之私人密碼以作核實，而賬項亦將即時於指定之澳門幣/港幣賬戶內扣除。
- 閣下可從月結單/存摺上查閱有關簽賬記錄，以作核對。若閣下申請成為網上理財客戶，更可隨時透過互聯網，查詢交易記錄。
- 若閣下於出卡後，申請更改附加賬戶、更改顯示語言或更改每日交易限額，必須於本行收到更改表格 2-3 個工作天後，到任何本行之自動櫃員機進行任何交易一次，以便更新卡內磁帶資料，方可使用。

密碼保密須知

- 客戶於首次收到/補發密碼時，請立即自行更改，並應定期更改密碼。
- 切勿將密碼與銀聯卡/提款卡一起存放，或寫於卡上。
- 切勿用出生日期、電話或證件號碼作為密碼。
- 切勿將密碼告知任何人。

簽賬須知

為閣下安全起見，簽賬時請留意：

- 簽賬單上列明之收費是否正確
- 貨幣符號是否正確

並確保：

- 保留單據副本，作為記錄及憑證。
- 查看所收回之銀聯卡/提款卡是否屬閣下所有。

銀聯卡



貫通全國盡享消費及提款便利

憑本行銀聯卡您即可享受由 Jetco 銀通、銀聯及 EPS 易辦事三大網絡為您帶來理財消費的便利。

簽卡即時扣賬

每次憑卡簽賬，賬項都會由您指定之澳門幣、港幣或人民幣戶口直接扣除，省卻您每月定時找數的麻煩。

刷卡入密碼，雙重保障

每次使用本行銀聯卡進行消費交易時，均需輸入 閣下之私人密碼以作核實，用卡更安心。

費用

1. 年費及補發卡費為等值澳門幣 80 元。
2. 索取銀聯卡銷售單副本，每張收費為等值澳門幣 50 元。

人民幣銀聯卡服務一覽表

服務項目	本行 自動櫃員機	Jetco		國內/海外銀聯自動櫃員機	PLUS 網絡之 自動櫃員機
		澳門	香港		
提取澳門幣*/ 港幣*/人民幣	✓	✓	✓ (每次收費 HKD20)	✓ (只限當地貨幣 每次收費\$50)	✓ (只限當地貨幣 每次收費\$30)
		不適用於人民幣賬戶			
查詢戶口結餘	✓	✓	✓	✓ (以當地貨幣顯示)	✓ (以當地貨幣顯示)
戶口轉賬	✓	✓	✓		
繳費易服務*	✓	✓	✓ (只限繳付信用卡賬項)		
索取結單/ 支票簿*	✓	✓	✓		
更改密碼	✓	✓	✓		
跨行轉賬*	✓ (每次收費 HKD5)	✓ (每次收費 HKD5)			
可於國內/海外任何貼有 Jetco 銀聯標誌的商戶刷卡消費					
可於任何貼有 EPS 易辦事標誌的商戶刷卡消費*					

港幣/澳門幣銀聯卡服務一覽表

服務項目	本行 自動櫃員機	Jetco		國內/海外銀聯 自動櫃員機
		澳門	香港	
提取澳門幣*/ 港幣*/人民幣	✓	✓	✓ (每次收費 HKD20)	✓ (只限當地貨幣每次收費\$50)
		不適用於人民幣賬戶		
查詢戶口結餘	✓	✓	✓	✓
戶口轉賬	✓	✓	✓	
繳費易服務*	✓	✓	✓ (只限繳付信用卡賬項)	
索取結單/ 支票簿*	✓	✓	✓	
更改密碼	✓	✓	✓	
跨行轉賬*	✓ (每次收費 HKD5)	✓ (每次收費 HKD5)		
可於國內/海外任何貼有 Jetco 銀聯標誌的商戶刷卡消費				
可於任何貼有 EPS 易辦事標誌的商戶刷卡消費*				

*人民幣賬戶除外

備注：

1. 提取人民幣服務只限個別提供人民幣現鈔之自動櫃員機。
2. 銀聯卡每日提取現金/轉賬/跨行轉賬限額為\$30,000。而「銀聯」商戶刷卡消費其交易限額與提取現金限額共用。
3. EPS 易辦事每日最高交易限額為 MOP/HKD50,000。而 PPS 繳費靈將與銀通繳費易共用同一交易限額，每日最高為 MOP/HKD20,000。
4. 若客戶之交易涉及兌換，兌換率將由提供服務之網絡機構決定，並需附加適用之兌換費用（如適用）。
5. 客戶使用之自動櫃員機若支援多個櫃員機網絡，將由擁有該自動櫃員機之機構決定該項交易使用之網絡及相關之手續費用。

提款卡



一卡在手 全球通行

Jetco 銀通及 Plus

憑本行提款卡，您可於澳門及香港任何貼有 Jetco 銀通標誌的自動櫃員機，及全球任何貼有 Plus 標誌的自動櫃員機，24 小時享用多項銀行服務，簡單又輕鬆。

易辦事

您亦可憑卡於任何貼有 易辦事標誌的商戶刷卡消費，而賬項將會由您指定之澳門幣或港幣戶口直接扣除，省卻您每月定時找數的麻煩。

刷卡入密碼，雙重保障

每次使用本行提款卡進行消費交易時，均需輸入 閣下之私人密碼以作核實，用卡更安心。

費用

1. 年費及補發卡費為等值澳門幣 80 元。
2. 索取提款卡銷售單副本，每張收費為等值澳門幣 50 元。

提款卡服務一覽表

服務項目	本行 自動櫃員機	Jetco		PLUS 網絡之自動櫃員機
		澳門	香港	
提取澳門幣*/ 港幣*/人民幣	✓	✓	✓ (每次收費 HKD20)	✓ (只限當地貨幣 每次收費\$30)
		不適用於人民幣賬戶		
查詢戶口結餘	✓	✓	✓	✓ (以當地貨幣顯示)
戶口轉賬	✓	✓	✓	
繳費易服務*	✓	✓	✓ (只限繳付信用卡賬項)	
索取結單/ 支票簿*	✓	✓	✓	
更改密碼	✓	✓	✓	
跨行轉賬*	✓ (每次收費 HKD5)	✓ (每次收費 HKD5)		

可於任何貼有 易辦事標誌的商戶刷卡消費*

*人民幣賬戶除外


備注：


1. 提取人民幣服務只限個別提供人民幣現鈔之自動櫃員機。
2. 提款卡每日提取現金/轉賬/跨行轉賬限額為\$30,000。
3. 透過 PLUS 網絡進行之交易，將連同外幣兌換費用 (如適用)，按 VISA 當時之匯率折算為澳門幣或其等值方誌進該賬戶內。
4. EPS 易辦事每日最高交易限額為 MOP/HKD50,000。而 PPS 繳費靈將與銀通繳費易共用同一交易限額，每日最高為 MOP/HKD20,000。
5. 若客戶之交易涉及兌換，兌換率將由提供服務之網絡機構決定，並需附加適用之兌換費用 (如適用)。
6. 客戶使用之自動櫃員機若支援多個櫃員機網絡，將由擁有該自動櫃員機之機構決定該項交易使用之網絡及相關之手續費用。

VISA 扣賬卡

歡迎閣下成為本行 VISA 扣賬卡會員，閣下只需立即於新卡背面簽署，即可隨時在全球各地盡情刷卡消費，以及透過多個自動櫃員機網絡，處理各項戶口事宜，理財、消費都加倍便利！

本服務指南已詳列各項 VISA 扣賬卡的服務資料，請細心翻閱，並保留作日後參考。如閣下有任何寶貴意見或需任何協助，歡迎隨時與本行卡務部聯絡。

 (查詢) 2832 3641

 澳門新馬路 241 號

 www.ocbc.com.mo

扣賬卡



一卡兩用輕鬆方便

憑本行 VISA 扣賬卡，您可隨時隨地於全球任何一間 VISA 商戶簽賬消費，賬項將自動由您指定之本行戶口直接扣除，省卻每月定時找數的麻煩。

用卡須知

- 閣下於自動櫃員機使用本行 VISA 扣賬卡時，螢幕上顯示的第一個戶口乃 閣下之扣賬卡號碼（即首 4 位數字為 4052 之 16 位賬號），僅供 閣下更改密碼之用；閣下可透過第二或第三個戶口進行提款、查詢結餘或繳費等銀行服務。
- 本行 VISA 扣賬卡每日簽賬金額上限為澳門幣 5,000 或 10,000（按申請時選擇而定）。
- 每次 閣下使用本行 VISA 扣賬卡進行交易時，本行將由 閣下之扣賬戶口額外預留等值於簽賬額 5% 之款項。額外預留之款項將於記賬日取消，而賬項均會按原澳門幣之交易金額或經折算後等值之澳門幣由賬戶內支取。
- 閣下可從存摺上查閱有關簽賬記錄，以作核對。我們建議客戶至少每月打簿一次。若 閣下申請成為本行網上理財客戶，更可隨時透過互聯網，查詢賬戶記錄。

VISA 扣賬卡專有權益

• 無須定時找數

每次憑卡簽賬，賬項都會由您指定之本行澳門幣結單/儲蓄/往來戶口直接扣除，省卻您每月定時找數的麻煩。

• 紅利積分換領計劃

您每次以本行 VISA 扣賬卡簽賬澳門幣 1 元，即可得 1 分，積分累積以最近 18 個月計算，不設屆滿期限，讓您可更輕鬆地換領心愛禮品。詳情請瀏覽本行網頁。

• 消費折扣優惠

貴為本行 VISA 扣賬卡會員，當可盡享各項消費折扣優惠，詳情請參閱定期寄奉之折扣指南或瀏覽本行網頁，以盡享各項最新商號消費優惠。

• 流動電話簽賬提示服務

透過此項服務，每次當您使用本行 VISA 扣賬卡，成功扣賬付款時，您的手機將即時獲短訊通知，減低扣賬卡被人盜用或偽冒的風險，讓您於用卡簽賬時更感安心。申請辦法簡便，費用全免，您可透過本行網頁下載表格，或到任何分行填妥即可。

• 24 小時自動櫃員機服務

您可憑本行 VISA 扣賬卡於澳門、香港貼有 Jetco 標誌或全球貼有 Plus 標誌之自動櫃員機，24 小時享有提取現金、查詢戶口結餘及享用 繳費易等服務。另外，您更可附加澳門幣或港幣結單/儲蓄/往來賬戶，以便處理其他賬戶事宜。

• 完善失卡保障

閣下之扣賬卡一旦遺失或被竊，只需即時致電報失卡熱線（澳門）2838 8144 或（香港）3199 9000 向卡務部報失，減低扣賬卡被盜用或偽冒之風險，令您更加放心。

若 閣下出外旅行公幹，需要報失扣賬卡，或希望得到旅遊支援服務，均可隨時致電該地區之 VISA 服務中心，以獲取您所需的協助。各主要地區之熱線電話已詳列於底頁，以供參考。

簽賬須知

為閣下安全起見，簽賬時請留意：

- 簽賬單上列明之收費是否正確
- 填上總額銀碼
- 貨幣符號是否正確

並確保：

- 不可在空白之簽賬單上簽署
- 保留單據副本，作為記錄及憑證。
- 查看所收回之扣賬卡是否屬閣下所有

扣賬卡密碼保密須知

- 客戶於首次收到/補發密碼時，請立即自行更改，並應定期更改密碼。
- 切勿將密碼與扣賬卡一起存放，或寫於卡上。
- 切勿用出生日期、電話或證件號碼作為密碼。
- 切勿將密碼告知任何人

VISA 扣賬卡服務一覽表

服務項目	VISA	EPS 銀聯	Jeto		PLUS
			澳門	香港	
刷卡消費	✓	✓			
提取現金			✓	✓ 每次收費 HKD20	✓ 每次收費 HKD30
查詢結餘			✓	✓	✓ 以當地貨幣顯示
戶口轉賬			✓	✓	
繳費易服務			✓	✓ (只限繳付信用卡賬項)	
更改密碼			✓	✓	
索取結單/ 支票簿			✓	✓	

備注：

1. 在澳門以外地區之交易，或交易貨幣並非澳門幣，將連同外幣兌換費用（如適用），於記賬日按 VISA 國際組織或任何其他國際認可機構所公佈之匯率，折算為澳門幣或其他等值誌入該賬戶內。
2. 各項收費如有更改，本行毋須另行通知。

現在，您可憑銀聯卡/提款卡/VISA 扣賬卡，附加您的澳門幣或港幣儲蓄/結單儲蓄/往來賬戶，即可於港、澳及中國內地任何一間接受 EPS 易辦事付款之商戶刷卡消費，賬項將自動由您的戶口直接扣除，省卻每月定時找數的麻煩，讓您享受真正無憂消費的樂趣。

易辦事 刷卡須知

- 每次交易，由商戶刷卡後輸入消費金額。
- 客戶確認金額，若卡內附加多於一個賬戶，需選擇扣數戶口。

- 輸入密碼（與自動櫃員機使用之密碼相同）以確認交易

- 交易成功，商戶將 EPS 交易收據及本行之銀行卡交還客戶，有關賬項亦即時於選取之賬戶內直接扣除。

- 閣下亦可從月結單/存摺上查閱有關交易記錄，以作核對。
若 閣下申請成為網上理財客戶，更可隨時透過互聯網，查閱交易紀錄。



注：EPS 易辦事每日交易限額為 MOP/HKD50,000。

您只需攜同本行之銀聯卡/提款卡/VISA 扣賬卡到任何繳費靈終端機，開立繳費靈戶口，即可透過電話或互聯網，隨時隨地繳付超過 900 種香港商戶之賬單。

開立繳費靈戶口

- 閣下可攜同銀聯卡/提款卡到任何繳費靈終端機之地點開立繳費靈戶口。
- 開戶時請選擇以澳門幣或港幣賬戶為過數戶口
- 於輸入銀聯卡/提款卡私人密碼後，請選擇 5 位數字的繳費靈電話密碼及/或 8 位數字之繳費靈網上密碼。
- 完成有關程序後，終端機會將繳費靈戶口號碼列印於收據上，請取回及保留此收據作日後使用。

如要找最近閣下之繳費靈終端機位置，詳情可於繳費靈網站 www.ppskh.com 查詢。

登記賬單

- 致電下列香港電話或登入 www.ppskh.com，按 1 字後進行登記，以後便可直接繳費。

中文	香港 (852) 18013
英文	香港 (852) 18011

- 選擇商戶編號及輸入需繳付之賬單號碼


繳付賬單

- 致電下列香港電話或登入 www.ppskh.com，當完成登記賬單後，便可直接繳費。

中文	香港 (852) 18033
英文	香港 (852) 18031

- 輸入商戶編號、賬單號碼及所需繳付金額。
- 繳費完成後，閣下將收到付款編號作查核。

註：EPS 易辦事每日最高交易限額為 MOP/HKD50,000，而 PPS 繳費靈將與銀通繳費易共用同一交易限額，每日最高為 MOP/HKD20,000。

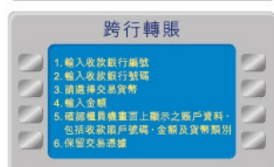
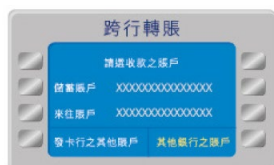
銀通跨行轉賬服務為您提供一個靈活方便的轉賬方法，您可憑本行銀聯卡/提款卡/VISA 扣賬卡，只需幾個步驟就可於澳門任何貼有  服務標誌的銀通自動櫃員機轉賬至本澳其他銀行，省卻您排隊轉賬的麻煩，簡單方便又輕鬆!

跨行轉賬使用程序

選擇轉賬



選擇其他銀行之賬戶



收款銀行編號

代碼	銀行名稱
9001	中國銀行(澳門)
9002	大豐銀行
9003	華僑銀行(澳門)股份有限公司
9004	澳門國際銀行
9015	東亞銀行有限公司—澳門分行
9011	立橋銀行股份有限公司

代碼	銀行名稱
9005	澳門大西洋銀行
9006	中國工商銀行(澳門)股份有限公司
9007	中國建設銀行(澳門)股份有限公司
9010	澳門商業銀行
9012	中國銀行澳門分行

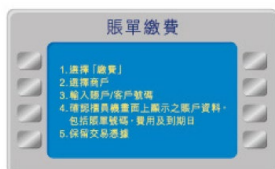
備注：

1. 於澳門地區經銀通自動櫃員機進行跨行轉賬服務，每次收費為等值港幣 5 元。
2. 客戶由其他銀行經跨行轉賬服務誌入本行賬戶之轉賬交易，若於星期一至五晚上 7 時 30 分前進行，有關之款項將於下一個工作日下午 1 時 30 分後方可使用。若於星期一至五晚上 7 時 30 分後進行，有關之款項將於第二個工作日下午 1 時 30 分後方可使用。若於星期六、日及公眾假期一切經銀通自動櫃員機進行跨行轉賬交易，將於下一個工作日處理。

ATM 找數繳費 幾時都話咁易

銀通繳費易為您提供一個靈活方便的繳費方法，您只需憑本行銀聯卡/提款卡，即可隨時隨地透過任何貼有 **銀通繳費易** 標誌的銀通自動櫃員機繳付港澳數十間信用卡機構的信用卡賬款、電訊費用、保費、政府稅項、本行快易錢卡賬款（香港只適用於繳付信用卡賬款），手續簡單方便。

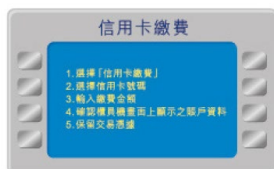
使用賬單繳費之程序



賬單繳費之商戶名單

電訊	澳門電訊 / 和記電話（澳門）有限公司 / 和記電話（澳門）有限公司-3G / 中國電信（澳門）有限公司 / 澳門電力股份有限公司
保險公司	友邦保險（國際）有限公司 / 宏利保險 / 萬通保險國際有限公司-澳門分行 / 聯豐亨人壽保險股份有限公司 / 富衛人壽保險（澳門）股份有限公司 / 安盛保險（百慕達）有限公司 / 中國人壽（海外）股份有限公司
政府	財政局（包括：營業稅、所得補充稅、房屋稅、地租、職業稅第一組及第二組） / 社會保障基金
其他	黑沙公園餐廳有限公司 / 澳門日報有限公司

使用「信用卡繳費」之程序



銀聯卡持卡人協議

(由二零二三年七月三日起生效)

銀行銀聯扣賬卡，包括日後不時更換、續期、補發的扣賬卡，(下稱“扣賬卡”)乃由華僑銀行(澳門)股份有限公司(下稱“本行”)發予扣賬卡申請人(下稱“持卡人”)。持卡人同意一經收取扣賬卡，或根據本行指示的其他方式使扣賬卡生效，即表示願意接受本協議下列條款之約束。

持卡人須要：

- 在收到扣賬卡後即時在其背面上簽署；
 - 切勿容許其他人士使用其扣賬卡；
 - 在任何時候均須妥為保管其扣賬卡、扣賬卡賬戶號碼及個人密碼；
 - 遵守不得以其扣賬卡於非法交易作付款用，包括但不限於以所有形式進行非法網上賭博活動；及
 - 在扣賬卡被銀行或持卡人取消後不得繼續使用。
- 持卡人必須負責所有使用扣賬卡所作之交易，並遵守本協議所列之全部條款。不論持卡人是否依章使用扣賬卡，或扣賬卡是否經由持卡人使用，亦不論該等款項是在扣賬卡被註銷或在有效期屆滿前或後引發，本條款仍然有效。
- 扣賬卡乃本行所有，不得轉讓及決不可作為抵押品之用。本行有權隨時對扣賬卡在金額或其他方面的使用加以限制，並有權隨時收回、註銷、終止扣賬卡及隨扣賬卡所提供的服務，而本行事前不必給予通知及提出理由，本行亦毋須對此舉所造成的後果負責。
- 本行可不經事先通知或申述理由，而逕行註銷扣賬卡。一經本行要求，持卡人必須立即無條件將扣賬卡或促使扣賬卡交回本行。但對於扣賬卡所引起之一切交易及費用，持卡人仍須繼續負責。
 - 持卡人亦可隨時終止使用各扣賬卡，但須以書面通知本行，並將扣賬卡剪成兩半交回本行，但對於扣賬卡所引起之一切交易及費用，持卡人仍須繼續負責。
- 持卡人可利用扣賬卡連同本行為持卡人所提供之私人密碼操作本行指定或提供的自動櫃員機和其他電子數據傳遞終端機，以享用本行提供之服務。在任何時間、任何情況下，持卡人均不得向他人透露其私人密碼，並須將之妥為保管，避免他人使用。倘持卡人之私人密碼不論因任何原因洩露給其他人士，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償本行一切因此而引起之損失。
 - 不論自動櫃員機、終端機或有關網絡因未能操作、操作失誤或其他事由，而導致使用扣賬卡進行之交易不被接納或未能執行，本行及其他有關機構均毋須負上任何責任。
 - 無論何時使用扣賬卡操作自動櫃員機或終端機，均須受當時通用之提款卡服務條款及章則所規限。即使持卡人實際上並不知悉提款卡服務條款章則，但提款卡服務條款及章則內各條款仍對持卡人具有絕對的約束力。
 - 使用扣賬卡在上述自動櫃員機、終端機所作之任何交易，均以本行之紀錄為準。該項記錄視為具決定性，並對持卡人具有約束力。
- 一切以扣賬卡購買之各類物品或取得服務的交易金額(即使持卡人沒有簽署任何單據而實行之交易，包括但不限於以電話、傳真、郵寄、國際互聯網、直接授權從戶口轉賬付款，或透過商戶之銷售點終端機，或以扣賬卡使用電話服務，或任何其他發卡公司隨時認可的設備)，或透過指定的自動櫃員機提取現金，或使用扣賬卡進行之任何交易(下稱“扣賬卡交易”)的金額，以至一切有關費用，包括財務費用、收費、未清付款項及/或應付款項(統稱“費用”)，不論持卡人是否知悉或是否經持卡人授權，本行有權不經事先通知，逕行將該等款項在扣賬卡所操作之賬戶(下稱“賬戶”)內支付。該項權力由持卡人授予本行，並不得撤銷。
- 使用扣賬卡所作之任何交易，持卡人之賬戶須有足夠之存款。如因存款不足，持卡人須在本行通知時，立即償還該宗交易金額之款項，並有權照本行當時所訂之透支利率加付利息。

8. 持卡人須核對扣賬卡交易是否正確。如有錯誤，須立即以書面通知本行。如本行由扣賬卡交易日起計 30 天內並無收到持卡人以書面對扣賬卡交易提出異議，則有關扣賬卡交易及費用的一切記錄均被視為已核對無誤，並具約束力。
9.
 - a) 持卡人在澳門以外地區使用銀通櫃員機網絡提取現金或進行任何財務交易，須繳付等值港幣 20 元之手續費。
 - b) 持卡人使用 VISA PLUS 網絡提取現金或進行任何財務交易，須繳付等值港幣 30 元之手續費。
 - c) 持卡人使用港澳以外地區之「中國銀聯」自動櫃員機提取現金或進行任何財務交易，須繳付澳門幣／港幣／人民幣 50 元之手續費。
 - d) 持卡人經澳門銀通櫃員機進行跨行轉賬交易，須繳付等值港幣 5 元之手續費。
 - e) 扣賬卡之年費為等值澳門幣 80 元，將每年由持卡人賬戶中扣除。扣賬卡即使提早註銷或失效，年費亦不獲退還。
 - f) 如本行因執行本協議內之任何條款或追討持卡人未繳付之款項，而付出的一切開支(包括但不限於一切有關本行法律訴訟的費用和律師費，不論該等費用是否在訴訟或法庭裁決之前或之後產生)，持卡人均須悉數償還本行。
 - g) 本行有權隨時更改各類扣賬卡收費而毋須事先通知持卡人。
10. 若扣賬卡交易涉及兌換，兌換率將由提供服務之網絡機構決定，並需附加交易當日適用之兌換費用(如有)，方進行結算及從持卡人之戶口支取。透過在銀行不時宣佈之地區內的自動櫃員機或其他終端機所進行的每項現金提款，本行將收取手續費。
11. 本行可隨時運用法律上賦予本行的任何權利，將持卡人存於本行所有賬戶，無論該等賬戶是持卡人獨自或與其他人士共同擁有，調動所存之任何形式之款項，藉以抵銷持卡人因存款不足而未清付予本行之一切款項，而毋須事前通知持卡人。如該款項涉及兌換，均按照本行當時釐定之匯率計算。
12. 如持卡人要求本行提供扣賬卡交易之單據，每張單據持卡人須繳付手續費等值澳門幣 50 元予本行，收費率由本行釐定並得隨時更改。
13. 如持卡人之職業、辦事處或住宅地址、居住國家或聯絡電話有任何更改，持卡人應立即以書面通知本行。
14.
 - a) 持卡人如遺失扣賬卡或發覺扣賬卡被竊，或懷疑其扣賬卡賬戶號碼或個人密碼被盜用，必須立即通知本行，並以書面確認。
 - b) 持卡人仍須負責任何於本行收到扣賬卡報失通知前之一切交易賬項。
 - c) 本行有權決定是否接受任何自稱持卡人或其代表之口頭報失扣賬卡。惟本行根據該口頭報失而採取之行動，毋須對持卡人負上任何責任，而持卡人亦不能因此而得以免除本協議內各項應負的責任。
 - d) 扣賬卡若遭遺失或被竊，本行並無義務補發新卡予持卡人。如本行同意補發新卡，即有權收取手續費等值澳門幣 80 元。
15.
 - a) 持卡人明確授權就本行信用卡服務須向(i)本行的任何分行、附屬公司、母公司、相聯公司或聯號公司；(ii)其他金融機構、消費卡或信用卡發行機構、資料交換服務機構、資訊服務提供者、代理人或組織、收賬公司、承包商；及(iii)任何第三方(在澳門特別行政區境內或境外)披露及轉交有關持卡人之個人資料及其他資料，持卡人之賬戶及與其賬戶有關之交易資料。而上述人士或機構均可按其業務所需使用有關資料。
 - b) 持卡人同意本行或經本行委託、授權而從本行獲取其個人及賬戶資料或記錄的任何人士或機構均可使用其個人及賬戶資料記錄，作為(i)簽發及維持此卡；(ii)為提供服務給持卡人之日常運作；(iii)進行信貸檢查；(iv)向持卡人追收欠款；及(v)與上述有關的用途。
 - c) 持卡人承認銀行收集其個人資料，乃由客戶自願提供，並同意銀行可能運用此等資料向客戶發送銀行認為切合其需要的產品、服務及其他市場推廣資料。客戶亦可要求銀行停止使用其個人資料作任何營銷用途。
16. 本行有權聘請外界代收欠款的機構，向持卡人追索其賬戶因存款不足而未繳付的款項。與此同時，如本行因聘請該等代收欠款機構或該等機構所指定的代理人而蒙受各種損失、付出各種開支，持卡人必須給予本行完全的賠償。此外，對於該等機構的失職、疏忽、行為、過失，本行絕不須肩負合約上和民事上的責任。

17. 本行對任何商號拒絕接受扣賬卡，及對商號所提供之貨品及服務均不負任何責任。持卡人對商號之任何投訴均應由其本人與該商號自行解決，持卡人不得藉著向商號索償而抵銷所欠本行的債務或轉向本行索償，亦不可因而免除對本行的責任。商戶的退款在本行收到其正確無誤的退款單據後，才轉還到持卡人賬戶中。
18. 本行保留隨時修改、增刪本協議條款之權利，並以本行認為適當的方式，將有關更改事項和生效日期通知持卡人。若持卡人在有關更改生效之後繼續保留或使用扣賬卡，即表示持卡人毫無保留地接受有關更改。持卡人若不接受有關更改，必須在本行發出有關通知七天內以書面通知本行註銷扣賬卡，並同時將扣賬卡剪成兩半，交回本行。
19. 本行向持卡人發出的各種通告、結單或書信，可用普通郵遞方式寄往持卡人之常用或最近報稱之地址。該等文件於投寄兩日之後，即視作已為持卡人收妥。
20. 持卡人同意，扣賬卡服務終止後，雙方依據本協議的權利義務終止，但一方在扣賬卡服務終止前本應履行的義務仍須履行。
21. 如本行延遲或未有根據本協議行使任何權利或進行索償，均不能視為已放棄論；即使本行只行使或放棄其中一項或其部份，本行仍可依照本協議行使其他權利及索償。
22. 即使本協議內任何條款被裁定為不合法或不能強制執行，亦絕不影響本協議內其他條款的效力、合法性及強制執行性。
23. 本協議內所用之性別詞彙，皆適用於其他性別；單數字詞亦適用於眾數，反之亦然。
24. 若本協議的英文版本與中文版本之間有任何抵觸或不一致，應以中文版本為準。
25. 本行受澳門金融管理局監管。
26. 本協議受澳門特別行政區法律管轄，並按澳門特別行政區法律詮釋。
27. 任何規定並不限制本行於任何其他具有司法管轄權之法院對持卡人提出訴訟之權利，而於一個或多個司法管轄區提出訴訟之行動並不妨礙銀行於同一時間或不同時間在任何其他司法管轄區提出訴訟。

CHINA UNIONPAY DEBIT CARD CARDHOLDER AGREEMENT

[Effective 3rd July 2023]

The China UnionPay Debit Card, including the subsequently renewed and replacement Card ["Card"] is/are issued by OCBC Bank (Macau) Limited, ["Bank"] to the Card applicant ["Cardholder"]. Upon collection of the Card, or otherwise activate the Card in accordance with the instruction of the Bank, the Cardholder agrees to be bound by the following terms and conditions of this Agreement.

The Cardholder shall

1.
 - a) sign the Card immediately upon receipt;
 - b) not permit any other person to use the Card;
 - c) keep the Card, Card number and PIN secure at all times;
 - d) not use the Card for payment of any illegal transactions, including but not limited to all forms of illegal internet gambling activities; and
 - e) not use the Card after termination by the Bank or the Cardholder.
2. The Cardholder shall undertake all liabilities howsoever incurred by the use of any or all of the Card whether or not such use is authorized hereby or in breach hereof and whether or not such use is by the Cardholder or any third party or parties and whether or not any such liability be incurred and/or discovered prior or subsequent to the cancellation or termination of the Card.
3. The Card remains the property of the Bank and cannot be transferred to any third party or parties, or pledged as security for any purpose. The Bank entitles at any time to impose any limit whether in amount or otherwise on the use of Card, to withdraw, cancel or terminate any Card and/or any service thereby offered without giving prior notice and reasons therefor. The Bank shall not be liable for any or all consequence relating to or arising out of such withdrawal, cancellation or termination.
4.
 - a) The Bank may at any time terminate the Card without prior notice or cause. Upon demand, the Cardholder shall unconditionally and without reservation immediately surrender or procure to surrender the Cards to the Bank provided that the Cardholder shall remain liable for all transactions and fees so incurred.
 - b) The Cardholder may at any time terminate the use of the Card by prior written notice to the Bank, together with the return of the Card to the Bank cut in halves as the case may be, provided that the Cardholder shall remain liable for all transactions and fees so incurred.
5.
 - a) The Cardholder may use the Card for services provided by the Bank from time to time through operating of the Automatic Teller Machine ["ATM"] or any other electronic data transmission terminals designated or provided by the Bank. The Bank will also provide the Cardholder each a Personal Identity Number ["PIN"] for the use of the Card at such terminals. At no time and under no circumstances shall the Cardholder disclose his PIN to any person nor shall he keep any written record of the PIN in a manner to enable someone else to use the Card. The Cardholder will accept full and sole responsibility for and fully indemnify the Bank against all consequences, loss and/or other liability incurred as a result of the PIN being known to another person for whatsoever reason.
 - b) The Bank and/or any member bank and/or other institution shall not be responsible for any and all consequence, if the transactions involving the use of the Card are not honoured or inoperative for any reason whatsoever or if there is a malfunction and/or failure of the ATM or terminal or network.

- c) The operation of such terminals by use of Card shall at all times be subject to all the terms and conditions of the “OCBC ATM Card” governing and being in force all the time irrespective of the Cardholder’s lack of actual notice or knowledge thereof and the Cardholder shall be absolutely bound thereby.
- d) The Bank’s record in relation to any transaction effected involving the use of the Card on the ATMs or terminals shall in all respect be conclusive and binding on the Cardholder.
6. The values of all purchases of goods and/or services (even if no sales draft is signed by the Cardholder. Transactions effected without the Cardholder’s signature may include, without limitation, orders placed by telephone, fax, mail, internet, direct debit authorization, at merchant’s point of sale terminal, in a credit card payphone or any other device approved by the Bank from time to time.) and of all cash withdrawal or other transactions in connection with or effected by the use of the Card (“Card Transaction”) and all charges, fees, interests, outstanding balance and other sums payable (collectively referred as “Charges”) will be debited from the account concerned (“Account”) without prior notice.
7. Cardholder is responsible for maintaining sufficient funds with the Account before any Card Transaction is made. Cardholder undertakes to pay promptly any Card Transaction debited exceeding the available balance of the Debit Account upon notice by the Bank, its equivalent and overdraft interest calculated at the prevailing rate of the Bank.
8. The Cardholder shall verify the correctness of each and every entry made with the Card, immediately inform the Bank in writing of any inaccurate entry. The Bank’s records and statement of all Card Transactions and Charges shall be deemed to be conclusive and binding on the Cardholder for all purpose unless objection in writing thereto is received by the Bank within 30 days from the Card Transaction date.
9. a) For cash withdrawal or any financial transaction made outside Macau through JETCO Network, a charge of HKD20 or its equivalent will be levied.
- b) For cash withdrawal or any financial transaction made through VISA PLUS network, a charge of HKD30 or its equivalent will be levied.
- c) For cash withdrawal or any financial transaction made through China UnionPay network, a charge of MOP/HKD/CNY50 or its equivalent will be levied.
- d) For any Interbank Transfer made through JETCO Network, a charge of HKD5 or its equivalent will be levied.
- e) For each Card issued, an annual fee of MOP80 or its equivalent will be charged to the Account. The annual fee is not refundable notwithstanding an early cancellation or termination of the Card concerned.
- f) Cardholder is liable for all charges, costs and expenses (including, without limitation, all legal costs incurred on a full indemnity lawyer-client basis whether before or after judgment and before or after legal proceedings) incurred for the enforcement of any provisions of this Agreement and/or for the recovery of any sum due and payable but in default.
- g) All fees and charges are subject to changes by the Bank without prior notice to the Cardholder.
10. If Card Transactions involved foreign exchange, it will be settled by the Bank in, and the Cardholder’s account will be debited with, the applicable currency at such rate exchange as determined by the network provider of the respective service, plus a foreign exchange administration cost (if any) on the day of transaction. The Bank will charge a handling fee for each cash withdrawal transacted through the ATMs or Other Terminals in such geographical areas announced by the Bank from time to time.

11. The Bank may, at any time and without prior notice, set off against or transfer any moneys standing to the credit of the bank accounts of the Cardholder of whatever description and in whatever currency and whether held singly or jointly with others, by any lawful means and at prevailing rate of exchange towards discharge of all sums due from the Cardholder to the Bank under this Agreement.
12. The Cardholder agrees to pay a handling charge of MOP50 or its equivalent for the supply of each copy of sales drafts specially requested by the Cardholder, at such rate as the Bank shall determine from time to time.
13. The Cardholder shall promptly inform the Bank in writing of all changes in employment, business or residential address, country of residence and contact telephone number.
14.
 - a) If the Card is lost or stolen, or the Card Number and/or the PIN is suspected to be used by other person, the Cardholder must notify immediately upon discovery of loss or theft, and confirm such loss or theft in writing.
 - b) The Cardholder shall be fully liable to the Bank for every Card Transaction effected through the use of the Card by any person until the Card loss or theft has been reported to the Bank.
 - c) Notwithstanding the foregoing, the Bank may in its sole and absolute discretion act on any oral notice or report of loss or theft of a Card purportedly given by or on behalf of the Cardholder or any one or more of them, and any action so taken by the Bank shall not render the Bank howsoever liable to the Cardholder or otherwise discharge the liability of the Cardholder as provided in this Agreement.
 - d) The Bank will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Bank agrees to issue a replacement Card, it shall be entitled to charge the Cardholder with a handling fee of MOP80 or its equivalent.
15.
 - a) The Cardholder expressly authorizes the Bank to disclose and transfer to (i) any of the branches, subsidiaries, holding company, associated company or affiliates; (ii) any financial institutions, charge or credit card issuing organizations, credit information or reference bureaus, information service providers, agents, collection agencies or contractors, and (iii) any third party (within or outside the Macau Special Administrative Region) concerned such personal data and other information relating to the Cardholder, his account and transactions and dealings in connection with his account which the Bank may consider appropriate for the purpose of providing the Credit Card Services.
 - b) The Cardholder agrees that the Bank and any person or institutions who has obtained his personal and account information or records from the Bank may use his personal and account information or records collected at any time and from whatever source for the purpose of (i) issuing and maintaining the Card; (ii) maintaining the daily operation of the services provided to the Cardholder; (iii) conducting credit checks; (iv) collecting all sums due to the Bank in connection with the Card and (v) any other purpose relating to the aforesaid.
 - c) The Cardholder agrees and acknowledges that the information is only collected from individuals who voluntarily provide us with their personal information. We may use this information to advise them of products, services and other marketing materials, which we think, may be of interest to them. The Cardholder may disallow the Bank to share any information for cross-marketing purposes.
16. The Bank shall be entitled to employ outside debt collecting agency and/or institution to collect any or all sums unpaid for Account with insufficient funds by the Cardholder, and for so doing, the Cardholder shall be obliged to indemnify the Bank for all losses, damages, expenses incurred by the Bank in employing such outside debt collecting agency or

institution or its nominated agent. Furthermore, the Bank shall not be howsoever liable or responsible (whether in contract or tort) for any default, negligence, act, misconduct and/or deeds of such agency and/or institution.

17. The Bank shall not be liable for the refusal of any merchant to accept or honour the Card nor shall it be responsible in any way for the goods or services supplied to the Cardholder. Any complaint by a Cardholder must be resolved by him with the merchant and no claim by the Cardholder against the merchant may be the subject of set off or counter-claim against the Bank or relieve the Cardholder from obligations to the Bank. Credits to the Account for refunds made by merchants will be made only when the Bank receives a properly issued credit voucher.
18. The Bank reserves the right to alter, add and/or delete these terms and conditions from time to time and may notify the Cardholder of any such changes and the effective date in any manner it thinks fit. Retention or use of the Card after the effective date will constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed changes, the Cardholder must terminate the use of the Card by written notice to the Bank and return the Card cut in halves to the Bank within 7 working days after the effective date.
19. All notice, statements or correspondence sent by the Bank may be sent by regular mail to the usual or last known address of the Cardholder and shall be deemed to have been received by him 2 days after the posting.
20. The Cardholder agrees that upon termination of the use of the Card in accordance with this Agreement, provisions herein which by their nature extend beyond the termination or expiration of this Agreement will remain in effect until fulfilled.
21. No failure or delay by the Bank in exercising any right or remedy shall operate as a waiver thereof nor shall any single or any partial exercise or waiver of any right or remedy preclude its further exercise or the exercise of any other right or remedy.
22. If any provision of this Agreement shall be held to be illegal or unenforceable in any respect the validity, legality and enforceability of the remaining provisions hereof shall in no way be affected or impaired thereby.
23. The context of this Agreement permits or requires words importing one gender shall include the other gender and words in singular number shall include plural number and vice versa.
24. If there is any conflict or inconsistency between the Chinese and English version, the Chinese version shall prevail and the English version shall not affect the construction of this Terms and Conditions.
25. The Bank is supervised by Monetary Authority of Macau (AMCM).
26. This Agreement shall be governed by and construed in accordance with the laws of Macau Special Administrative Region.
27. Nothing shall limit the right of the Bank to take proceedings against the Customer in any other court of competent jurisdiction, nor shall the taking of proceedings in one or more jurisdiction preclude the taking of proceedings in any other jurisdiction, whether concurrently or not.

提款卡服務條款及章則

(由二零二三年七月三日起生效)

華僑銀行(澳門)股份有限公司(下稱本銀行)依照下列條款將提款卡(下稱該卡)發給持卡人：

1. 該卡可使用之服務範圍包括由本銀行安裝及管理之自動櫃員機，以及由本銀行隨時決定及宣佈其他裝設於澳門或海外之銀行、商號、公司及機構所安裝及管理之自動櫃員機(下稱自動櫃員機)、及銀行宣佈可應用之其他一切以電子方式支付或轉賬之機器設施(下稱終端機)上使用，銀行保留權利隨時增加、減少或取消該卡之操作範圍，而事前無須給予持卡人通知或理由。
2. 該卡之物權屬於本銀行，本銀行可不事先通知或申述理由而逕行要求收回該卡，持卡人應立即將該卡歸還與本銀行。
3. 該卡不得轉借與他人使用。
4. 該卡之私人密碼(下稱密碼)，不論是由本銀行發給或由持卡人自行重選，均須絕對保密。持卡人在任何情況下不得將密碼告知他人。此外，使用該卡所作出之交易，無論是否已獲授權，持卡人仍須對一切交易負責。
5. 使用該卡提款或轉賬，所操作之賬戶須有足夠之存款。如因存款不足，各存戶須在本銀行通知時，立刻償還該宗交易金額之款項，並照本銀行當時所訂之透支利率加付利息。
6. 持卡人如為聯名戶，必須共同及個別負責所有使用該卡所作之交易，並須遵守本章則所列之全部條款。
7. 使用該卡所作之提款、轉賬或其他交易均以本銀行之紀錄為準，該項紀錄視為具決定性，並對持卡人有約束力。
8. 使用該卡在自動櫃員機及/或終端機提款、轉賬及/或其他交易，不論持卡人是否知悉或是否經持卡人授權，本銀行有權不經事先通知，逕行將該等款項在持卡人賬戶內支付。該項權力由持卡人授與本銀行，並不得撤銷。
9. 該卡如有損失或被竊，持卡人必須立即以書面通知本銀行。惟在本銀行接獲通知前，持卡人仍須對該卡使用之後果負責。持卡人並同意本銀行對補發新卡收取費用。
10. 本銀行將該卡及有關之密碼遞交持卡人時，一切風險由持卡人承擔。
11. 持卡人同意經自動櫃員機申請支票簿與填寫一般支票簿申請書有同樣效力。
12. 如該卡因任何緣故不能使用、或自動櫃員機及/或終端機操作失靈，本銀行及/或任何其他會員銀行及/或其他機構毋須負責。
13. 本銀行有權隨時對該卡在金額或其他方面的使用加以限制。
14. 本銀行對持卡人保留收取費用之一切權力，而收費率、期限及支付方式將以本銀行隨時公佈為準。
15. 如本銀行認為有需要或適當時，有權將持卡人銀行資料提供予其他會員銀行及/或其他機構，包括但不限於終端機的營運作機構，而毋須通知或取得持卡人同意。
16. 本銀行對任何商號、店舖之行動或過失(包括但不限於拒絕接受使用該卡，該等商號、店舖之任何聲明或書信函或所出售的貨品、提供的服務有任何殘缺不全或損毀或紛爭)均不負責任。持卡人須與該等商號、店舖直接解決索賠或紛爭，絕不能藉該等索賠或紛爭而取消或更改已達成之支付或轉賬，或提出異議。
17. 本銀行保留權利隨時終止該卡之服務或拒換新卡。
18. 本銀行可無需事前通知或獲得持卡人同意，隨時將持卡人銀行賬戶(包括但不限於往來存款、儲蓄存款、定期存款或通知存款賬戶)結存抵銷或償付因使用該卡或根據本章則各條款所引致積欠本銀行之一切債務。
19. 本銀行有權隨時修訂上述各項條款而無須事先通知持卡人。經修訂之條款將立即生效，並對持卡人具有約束力。
20. (a) 持卡人明確授權就本銀行卡服務所須向(i)本銀行的任何分行、附屬公司、母公司、相聯公司或聯號公司；(ii)其他金融機構、消費卡、資料交換服務機構、資訊服務提供者、代理人或組織、收賬公司、承包商；及(iii)任何第三方(在澳門特別行政區境內或境外)披露及轉交有關持卡人個人資料及其他資料，持卡人賬戶及與其賬戶有關之交易資料。而上述人士或機構均可按其業務所需使用有關資料。
(b) 持卡人同意本行或經本行委託、授權而從本行獲取其個人及賬戶資料或記錄的任何人士或機構均可使用其個人及賬戶資料記錄，作為(i)簽發及維持此卡；(ii)為提供服務給持卡人日常運作；(iii)進行信貸檢查；(iv)向持卡人追收欠款；及(v)與上述有關的用途。
(c) 持卡人承認銀行收集其個人資料，乃由客戶自願提供，並同意銀行可能運用此等資料向客戶發送銀行認為切合其需要的產品、服務及其他市場推廣資料。客戶亦可要求銀行停止使用其個人資料作任何營銷用途。

21. 如本行延遲或未有根據本協議行使任何權利或進行索償，均不能視為已放棄論；即使本行只行使或放棄其中一項或其部份，本行仍可依照本協議行使其他權利及索償。
22. 即使本協議內任何條款被裁定為不合法或不能強制執行，亦絕不影響本協議內其他條款的效力、合法性及強制執行性。
23. 本協議內所用之性別詞彙，皆適用於其他性別。
24. 本行受澳門金融管理局監管。
25. 本協議受澳門特別行政區法律管轄，並按澳門特別行政區法律詮釋。
26. 若本協議的英文版本與中文版本之間有任何抵觸或不一致，應以中文版本為準。

ATM Card Terms & Conditions

[Effective 3rd July 2023]

The ATM Card ["the Card"] is issued to the cardholder by OCBC Bank (Macau) Limited ["the Bank"] subject to the following conditions.

1. The Card can be used on any of the Automatic Teller Machines (ATM) installed and operated by the Bank, such other ATMs installed and operated by such other banks or firms or companies or organizations inside and/or outside Macau, or any other devices or terminals for effecting payment or transfer of funds by electronic means (POS) from time to time announced by the Bank. The Bank reserves the right at its sole and absolute discretion at any time hereafter to add, reduce or delete any of the facilities available to the Card without prior notice and giving reason therefor.
2. The Card is and shall at all times be the property of the Bank and the Cardholder shall surrender the Card to the Bank immediately upon the Bank's demand irrespective of whether the Bank has given any prior notice or any reason therefor.
3. The Card shall only and exclusively be used by the Cardholder and is not transferable.
4. The Personal Identification Number (PIN) issued to the Cardholder for use with the Card and any numbers substituted by the Cardholder for that purpose are strictly confidential. PIN should not be disclosed to any third party under any circumstances or by any means whether voluntarily or otherwise. Notwithstanding the foregoing, the Cardholder shall be fully responsible for all transactions involving the use of the Card by any person whomsoever whether or not authorized by the Cardholder.
5. The Card shall only be used for withdrawal or transfer if there are sufficient funds in the account concerned. If the withdrawal or transfer is made without sufficient fund, the Account Holder shall repay to the Bank on demand the sum representing the amount of such withdrawal or transfer together with interest thereon at the rate and in the manner chargeable by the Bank for overdraft account with monthly rests.
6. If the Cardholder shall consist of more than one person, each and every one of the Cardholder shall be jointly and severally responsible for all transactions involving the use of the Card so issued and the terms and conditions therein shall be jointly and severally binding on each and every one of the Cardholder.
7. The Bank's records in relation to any withdrawal, transfer and/or transaction involving the use of the Card shall in all respects be conclusive against and binding on the Cardholder.
8. The Cardholder hereby irrevocably authorized the Bank to debit (without any prior notice to the Cardholder) the account(s) of the Cardholder with the Bank the amount of any withdrawal, transfer and/or transaction involving the use of the Card at the ATM of the Bank or at the ATM of any other Member Bank and/or POS whether or not made with his knowledge or by his authority.
9. In the event of the lost or theft of the Card, the Cardholder shall immediately notify such loss or theft to the Bank in writing and shall be fully responsible for all transactions involving the use of the Card by any person whomsoever whether or not authorized by the Cardholder prior to the Bank's actual receipt of such written notice. Further, if any replacement card is issued, the Bank is entitled to charge a fee therefore.
10. The Card and the related PIN are issued and delivered to the Cardholder at his own risk.
11. The Cardholder may apply for cheque book of his/their current account by use of the Card in any of the Bank's ATMs and such application shall have the same effect as the submission by the Cardholder to the Bank of the duly completed and signed Bank's Cheque Application Form.
12. The Bank and/or any other institutions shall not be responsible for any and all consequences, if the transactions involving the use of the Card are not honoured or operative for any reason whatsoever or if there is any malfunction and/or failure of the ATM and/or POS.
13. The Bank shall be entitled from time to time to impose any limit whether in amount or otherwise on the use of the Card.

14. The Bank reserves all the rights to charge a fee for the use of the Card and such fee shall be at such rate and for such period and payable in such manner as the Bank may announce from time to time.
15. The Bank shall be entitled, without the consent of or notice to the Cardholder, to disclose to any other institutions, including but not limited to operators of the POS, such information concerning the account of the Cardholder as the Bank may deem necessary or appropriate arising out of or in connection with the use of the Card, the ATM and the POS.
16. The Bank shall not be liable for any act or omission of any merchant shop or establishment including, without limitation, any refusal to honour or accept the use of the Card or any statement or other communication made or any dispute, defect or deficiency in any goods or services supplied in connection with the use of the Card. The Cardholder shall handle or resolve all claims or disputes directly with such merchant shop or establishment and no such claim or dispute shall affect or entitle the Cardholder to revoke challenge or vary any transfer or payment effected.
17. The Bank reserves the right at all times at its absolute discretion to terminate this agreement with the Cardholder by withdrawal of the Card or the service thereby provided, or by refusing to renew the Card without giving any reason therefor and without any prior notice to the Cardholder.
18. The Bank may at any time and without notice to or consent from the Cardholder or any one or more of them set-off or transfer any monies standing to the credit of the bank accounts of the Cardholder or any one or more of them of whatsoever description [including but not limited to current, savings, fixed or call deposit accounts] toward discharge of all sums due to the Bank under these terms and conditions or arising out of the use of the Card.
19. The Bank shall be entitled to alter, amend, and/or add to these terms and conditions as the Bank may in the Bank's absolute discretion think fit without any prior notice to the Cardholder and the terms and conditions altered, amended and/or added to shall be effective and binding on the Cardholder. The Cardholder's use of the Card shall be subject to all the terms and conditions currently in force for the time being irrespective of the Cardholder's actual notices or knowledge thereof.
20. a) The Cardholder expressly authorizes the Bank to disclose and transfer to [i] any of the branches, subsidiaries, holding company, associated company or affiliates; [ii] any financial institutions, charge or credit card issuing organizations, credit information or reference bureaus, information service providers, agents, collection agencies or contractors, and [iii] any third party [within or outside the Macau Special Administrative Region] concerned such personal data and other information relating to the Cardholder, his account and transactions and dealings in connection with his account which the Bank may consider appropriate for the purpose of providing the Credit Card Services.

[b] The Cardholder agrees that the Bank and any person or institutions who has obtained his personal and account information or records from the Bank may use his personal and account information or records collected at any time and from whatever source for the purpose of [i] issuing and maintaining the Card; [ii] maintaining the daily operation of the services provided to the Cardholder; [iii] conducting credit checks; [iv] collecting all sums due to the Bank in connection with the Card and; [v] any other purpose relating to the aforesaid.

[c] The Cardholder agrees and acknowledges that the information is only collected from individuals who voluntarily provide us with their personal information. We may use this information to advise them of products, services and other marketing materials, which we think, may be of interest to them. The Cardholder may disallow the Bank to share any information for cross-marketing purposes.
21. No failure or delay by the Bank in exercising any right or remedy shall operate as a waiver thereof nor shall any single or any partial exercise or waiver of any right or remedy preclude its further exercise or the exercise of any other right or remedy.
22. If any provision of this Agreement shall be held to be illegal or unenforceable in any respect the validity, legality and enforceability of the remaining provisions hereof shall in no way be affected or impaired thereby.
23. The context of this Agreement permits or requires words importing one gender shall include the other gender and words

in singular number shall include plural number and vice versa.

24. The Bank is supervised by Monetary Authority of Macau (AMCM).
25. This Agreement shall be governed by and construed in accordance with the laws of Macau Special Administrative Region.
26. If there is any conflict or inconsistency between the Chinese and English version, the Chinese version shall prevail and the English version shall not affect the construction of this Terms and Conditions.

扣賬卡持卡人協議

(由二零二三年七月三日起生效)

VISA 扣賬卡，包括日後不時更換、續期、補發的扣賬卡，(下稱“扣賬卡”)乃由華僑銀行(澳門)股份有限公司(下稱“本行”)發予扣賬卡申請人(下稱“持卡人”)。持卡人同意一經收取扣賬卡，或根據本行指示的其他方式使扣賬卡生效，即表示願意接受本協議下列條款之約束。

持卡人須要：

1. a) 在收到扣賬卡後即時在其背面上簽署；
b) 切勿容許其他人士使用其扣賬卡；
c) 在任何時候均須妥為保管其扣賬卡、扣賬卡賬戶號碼及個人密碼；
d) 遵守不得以其扣賬卡於非法交易作付款用，包括但不限於以所有形式進行非法網上賭博活動；及
e) 在扣賬卡被銀行或持卡人取消後不得繼續使用。
2. 持卡人必須負責所有使用扣賬卡所作之交易，並遵守本協議所列之全部條款。不論持卡人是否依章使用扣賬卡，或扣賬卡是否經由持卡人使用，亦不論該等款項是在扣賬卡被註銷或在有效期屆滿前或後引發，本條款仍然有效。
3. 扣賬卡乃本行所有，不得轉讓及決不可作為抵押品之用。本行有權隨時對扣賬卡在金額或其他方面的使用加以限制，並有權隨時收回、註銷、終止扣賬卡及隨扣賬卡所提供的服務，而本行事前不必給予通知及提出理由，本行亦無須對此舉所造成的後果負責。
4. a) 本行可不經事先通知或申述理由，而逕行註銷扣賬卡。一經本行要求，持卡人必須立即無條件將扣賬卡或促使扣賬卡交回本行。但對於扣賬卡所引起之一切交易及費用，持卡人仍須繼續負責。
b) 持卡人亦可隨時終止使用各扣賬卡，但須以書面通知本行，並將扣賬卡剪成兩半交回本行，但對於扣賬卡所引起之一切交易及費用，持卡人仍須繼續負責。
5. a) 持卡人可利用扣賬卡連同本行為持卡人所提供之私人密碼操作本行指定或提供的自動櫃員機和其他電子數據傳遞終端機，以享用本行提供之服務。在任何時間、任何情況下，持卡人均不得向他人透露其私人密碼，並須將之妥為保管，避免他人使用。倘持卡人之私人密碼不論因任何原因洩露給其他人士，持卡人將須完全承擔一切由此而招致的後果、損失及/或其他責任，並須全數賠償本行一切因此而引起之損失。
b) 不論自動櫃員機、終端機或有關網絡因未能操作、操作失誤或其他事由，而導致使用扣賬卡進行之交易不被接納或未能執行，本行及其他有關機構均毋須負上任何責任。
c) 無論何時使用扣賬卡操作自動櫃員機或終端機，均須受當時通用之提款卡服務條款及章則所規限。即使持卡人實際上並不知悉提款卡服務條款及章則，但章則內各條款仍對持卡人具有絕對約束力。
d) 使用扣賬卡在上述自動櫃員機、終端機所作之任何交易，均以本行之紀錄為準。該項記錄視為具決定性，並對持卡人具有約束力。
6. 一切以扣賬卡購買之各類物品或取得服務的交易金額(即使持卡人沒有簽署任何單據而實行之交易，包括但不限於以電話、傳真、郵寄、國際互聯網、直接授權從戶口轉賬付款，或透過商戶之銷售點終端機，或以扣賬卡使用電話服務，或任何其他發卡公司隨時認可的設備)，或透過指定的自動櫃員機提取現金，或使用扣賬卡進行之任何交易(下稱“扣賬卡交易”)的金額，以至一切有關費用，包括財務費用、收費、未清付款項及/或應付款項(統稱“費用”)，不論持卡人是否知悉或是否經持

卡人授權，本行有權不經事先通知，逕行將該等款項在扣賬卡所操作之賬戶(下稱“賬戶”)內支付。該項權力由持卡人授予本行，並不得撤銷。

7. 若持卡人透過 VISA 網絡進行扣賬卡交易時，本行將由交易日起於賬戶內預留等值於扣賬卡交易金額 105%之款項以作扣賬之用。於記賬日賬項將按實際之原澳門幣交易金額或經折算後之等值澳門幣由賬戶內支取。
8. 使用扣賬卡所作之任何交易，持卡人之賬戶須有足夠之存款。如因存款不足，持卡人須在本行通知時，立即償還該宗交易金額之款項，本行將按次收取手續費等值澳門幣 50 元，並有權照本行當時所訂之透支利率加付利息。
9. 持卡人須核對扣賬卡交易是否正確。如有錯誤，須立即以書面通知本行。如本行由扣賬卡交易日起計 30 天內並無收到持卡人以書面對扣賬卡交易提出異議，則有關扣賬卡交易及費用的一切記錄均被視為已核對無誤，並具約束力。
10. a) 持卡人在澳門以外地區使用銀通櫃員機網絡提取現金或進行任何財務交易，須繳付等值港幣 20 元之手續費。
b) 持卡人使用 VISA PLUS 網絡提取現金或進行任何財務交易，須繳付等值港幣 30 元之手續費。
c) 持卡人經澳門銀通櫃員機進行跨行轉賬交易，須繳付等值港幣 5 元之手續費。
d) 扣賬卡之年費為等值澳門幣 80 元，將每年由持卡人之賬戶中扣除。扣賬卡即使提早註銷或失效，年費亦不獲退還。
e) 如本行因執行本協議內之任何條款或追討持卡人未繳付之款項，而付出的一切開支(包括但不限於一切有關本行法律訴訟的費用和律師費，不論該等費用是否在訴訟或法庭裁決之前或之後產生)，持卡人均須悉數償還本行。
f) 本行有權隨時更改各類扣賬卡收費而毋須事先通知持卡人。
11. 若扣賬卡經自動櫃員機或其他終端機所進行的現金交易涉及兌換，兌換率將由提供服務之網絡機構決定，並需附加交易當日適用之兌換費用(如有)。
12. 持卡人以澳門幣於海外或經海外網站支付外幣(即除澳門幣之外的任何貨幣)簽賬的有關費用: 每筆以澳門幣支付外幣簽賬的交易於折算後的交易金額收取 1%費用，另加本行收取的 0.75%，以計算客戶應付金額(合共 1.75%)。

註：閣下在外地或經外國網站消費時，有時候可選擇以澳門幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由本行提供。閣下應於簽賬前向該商戶/網站查詢有關匯率及手續費的詳情，因為以澳門幣支付外幣簽賬，所涉及的費用可能會較以外幣簽賬的手續費為高。

以外幣(即除澳門幣之外的任何貨幣)於澳門、海外/海外網站簽賬的有關費用: 所有以外幣交易的賬項，將按 Visa 國際組織從國際市場兌換率中選擇的或有關政府強制適用的兌換率，於 Visa 國際組織處理有關簽賬之日期折算為相應數額的原卡貨幣(澳門幣/港幣)，方誌進持卡人之信用卡賬戶內；並向 Visa 卡戶收取 1%交易徵費，另加本行收取的 0.75%，以計算客戶應付金額(合共 1.75%)。此外，由於市場匯率經常波動，實際採用的匯率可能與簽賬當日的匯率有所不同。
13. 本行可隨時運用法律上賦予本行的任何權利，將持卡人存於本行所有賬戶，無論該等賬戶是持卡人獨自或與其他人士共同擁有，調動所存之任何形式之款項，藉以抵銷持卡人因存款不足而未清付予本行之一切款項，而毋須事前通知持卡人。如該款項涉及兌換，均按照本行當時釐定之匯率計算。
14. 如持卡人要求本行提供扣賬卡交易之單據，每張單據持卡人須繳付手續費等值澳門幣 50 元予本行，收費率由本行釐定並得隨時更改。
15. 如持卡人之職業、辦事處或住宅地址、居住國家或聯絡電話有任何更改，持卡人應立即以書面通知本行。

16. a) 持卡人如遺失扣賬卡或發覺扣賬卡被竊，或懷疑其扣賬卡賬戶號碼或個人密碼被盜用，必須立即通知本行，並以書面確認。
- b) 持卡人仍須負責任何於本行收到扣賬卡報失通知前之一切交易賬項。
- c) 本行有權決定是否接受任何自稱持卡人或其代表之口頭報失扣賬卡。惟本行根據該口頭報失而採取之行動，毋須對持卡人負上任何責任，而持卡人亦不能因此而得以免除本協議內各項應負的責任。
- d) 扣賬卡若遭遺失或被竊，本行並無義務補發新卡予持卡人。如本行同意補發新卡，即有權收取手續費等值澳門幣 80 元。
17. a) 持卡人明確授權就本行扣賬卡服務所須向(i)華僑銀行(澳門)股份有限公司的任何分行、附屬公司、母公司、相聯公司或聯號公司；(ii)其他金融機構、消費卡或扣賬卡發行機構、資料交換服務機構、資訊服務提供者、代理人或組織、收賬公司、承包商；及(iii)任何第三方(在澳門特別行政區境內或境外)披露及轉交有關持卡人個人資料及其他資料，持卡人之賬戶及與其賬戶有關之交易資料。而上述人士或機構均可按其業務所需使用有關資料。
- b) 持卡人同意本行或經本行委託、授權而從本行獲取其個人及賬戶資料或記錄的任何人士或機構均可使用其個人及賬戶資料記錄，作為(i)簽發及維持此卡；(ii)為提供服務給持卡人之日常運作；(iii)進行信貸檢查；(iv)向持卡人追收欠款；及(v)與上述有關的用途。
- c) 持卡人承認銀行收集其個人資料，乃由客戶自願提供，並同意銀行可能運用此等資料向客戶發送銀行認為切合其需要的產品、服務及其他市場推廣資料。客戶亦可要求銀行停止使用其個人資料作任何營銷用途。
18. 本行有權聘請外界代收欠款的機構，向持卡人追索其賬戶因存款不足而未繳付的款項。與此同時，如本行因聘請該等代收欠款機構或該等機構所指定的代理人而蒙受各種損失、付出各種開支，持卡人必須給予本行完全的賠償。此外，對於該等機構的失職、疏忽、行為、過失，本行絕不須肩負合約上和民事上的責任。
19. 本行對任何商號拒絕接受扣賬卡，及對商號所提供之貨品及服務均不負任何責任。持卡人對商號之任何投訴均應由其本人與該商號自行解決，持卡人不得藉著向商號索償而抵銷所欠本行的債務或轉向本行索償，亦不可因而免除對本行的責任。商戶的退款在本行收到其正確無誤的退款單據後，才轉還到持卡人賬戶中。
20. 本行保留隨時修改、增刪本協議條款之權利，並以本行認為適當的方式，將有關更改事項和生效日期通知持卡人。若持卡人在有關更改生效之後繼續保留或使用扣賬卡，即表示持卡人毫無保留地接受有關更改。持卡人若不接受有關更改，必須在本行發出有關通知七天內以書面通知本行註銷扣賬卡，並同時將扣賬卡剪成兩半，交回本行。
21. 本行向持卡人發出的各種通告、結單或書信，可用普通郵遞方式寄往持卡人常用或最近報稱之地址。該等文件於投寄兩日之後，即視作已為持卡人收妥。
22. 持卡人同意，扣賬卡服務終止後，雙方依據本協議的權利義務終止，但一方在扣賬卡服務終止前本應履行的義務仍須履行。
23. 如本行延遲或未有根據本協議行使任何權利或進行索償，均不能視為已放棄論；即使本行只行使或放棄其中一項或其部份，本行仍可依照本協議行使其他權利及索償。
24. 即使本協議內任何條款被裁定為不合法或不能強制執行，亦絕不影響本協議內其他條款的效力、合法性及強制執行性。
25. 本協議內所用之性別詞彙，皆適用於其他性別；單數字詞亦適用於眾數，反之亦然。
26. 本協議以中文及英文寫出。如文義有任何抵觸或差歧，概以中文本為準。
27. 本行受澳門金融管理局監管。

28. 本協議受澳門特別行政區法律管轄，並按澳門特別行政區法律詮釋。
29. 任何規定並不限制本行於任何其他具有司法管轄權之法院對持卡人提出訴訟之權利，而於一個或多個司法管轄區提出訴訟之行動並不妨礙銀行於同一時間或不同時間在任何其他司法管轄區提出訴訟。

VISA DEBIT CARD CARDHOLDER AGREEMENT

[Effective 3rd July 2023]

The VISA Debit Card, including the subsequently renewed and replacement Card ["Card"] is/are issued by OCBC Bank [Macau] Limited ["Bank"] to the Card applicant ["Cardholder"]. Upon collection of the Card, or otherwise activate the Card in accordance with the instruction of the Bank, the Cardholder agrees to be bound by the following terms and conditions of this Agreement.

The Cardholder shall

1.
 - a) sign the Card immediately upon receipt ;
 - b) not permit any other person to use the Card;
 - c) keep the Card, Card number and PIN secure at all times;
 - d) not use the Card for payment of any illegal transactions, including but not limited to all forms of illegal internet gambling activities; and
 - e) not use the Card after termination by the Bank or the Cardholder.
2. The Cardholder shall undertake all liabilities howsoever incurred by the use of any or all of the Card whether or not such use is authorized hereby or in breach hereof and whether or not such use is by the Cardholder or any third party or parties and whether or not any such liability be incurred and/or discovered prior or subsequent to the cancellation or termination of the Card.
3. The Card remains the property of the Bank and cannot be transferred to any third party or parties, or pledged as security for any purpose. The Bank entitles at any time to impose any limit whether in amount or otherwise on the use of Card, to withdraw, cancel or terminate any Card and/or any service thereby offered without giving prior notice and reasons therefor. The Bank shall not be liable for any or all consequence relating to or arising out of such withdrawal, cancellation or termination.
4.
 - a) The Bank may at any time terminate the Card without prior notice or cause. Upon demand, the Cardholder shall unconditionally and without reservation immediately surrender or procure to surrender the Cards to the Bank provided that the Cardholder shall remain liable for all transactions and fees so incurred.
 - b) The Cardholder may at any time terminate the use of the Card by prior written notice to the Bank, together with the return of the Card to the Bank cut in halves as the case may be, provided that the Cardholder shall remain liable for all transactions and fees so incurred.
5.
 - a) The Cardholder may use the Card for services provided by the Bank from time to time through operating of the Automatic Teller Machine ["ATM"] or any other electronic data transmission terminals designated or provided by the Bank. The Bank will also provide the Cardholder each a Personal Identity Number ["PIN"] for the use of the Card at such terminals. At no time and under no circumstances shall the Cardholder disclose his PIN to any person nor shall be keep any written record of the PIN in a manner to enable someone else to use the Card. The Cardholder will accept full and sole responsibility for and fully indemnify the Bank against all consequences, loss and/or other liability incurred as a result of the PIN being known to another person for whatsoever reason.
 - b) The Bank and/or any member bank and/or other institution shall not be responsible for any and all consequence, if the transactions involving the use of the Card are not honoured or inoperative for any reason whatsoever or if there is a malfunction and/or failure of the ATM or terminal or network.
 - c) The operation of such terminals by use of Card shall at all times be subject to all the terms and conditions of the "OCBC ATM Card" governing and being in force all the time irrespective of the Cardholder's lack of actual notice or

knowledge thereof and the Cardholder shall be absolutely bound thereby.

- d) The Bank's record in relation to any transaction effected involving the use of the Card on the ATMs or terminals shall in all respect be conclusive and binding on the Cardholder.
6. The values of all purchases of goods and/or services (even if no sales draft is signed by the Cardholder. Transactions effected without the Cardholder's signature may include, without limitation, orders placed by telephone, fax, mail, internet, direct debit authorization, at merchant's point of sale terminal, in a credit card payphone or any other device approved by the Bank from time to time.) and of all cash withdrawal or other transactions in connection with or effected by the use of the Card ("Card Transaction") and all charges, fees, interests, outstanding balance and other sums payable (collectively referred as "Charges") will be debited from the account concerned ("Account") without prior notice.
7. For Card Transactions through Visa network and effected by the Cardholder, the Bank will retain a balance equivalent to 105% of the Card Transaction amount from the Account starting from the transaction date. Only the actual transaction amount in Macau Patacas or any equivalent amount in Macau Patacas after conversion will be posted to the Account on the posting date, and the balance being retained will be released by the Bank thereafter.
8. Cardholder is responsible for maintaining sufficient funds with the Account before any Card Transaction is made. Cardholder undertakes to repay promptly any Card Transaction debited exceeding the available balance of the Debit Account upon notice by the Bank, and the Cardholder is liable to an administration fee of MOP50 or its equivalent, and overdraft interest calculated at the prevailing rate of the Bank.
9. The Cardholder shall verify the correctness of each and every entry made with the Card, immediately inform the Bank in writing of any inaccurate entry. The Bank's records and statement of all Card Transactions and Charges shall be deemed to be conclusive and binding on the Cardholder for all purpose unless objection in writing thereto is received by the Bank within 30 days from the Card Transaction date.
10.
 - a) For cash withdrawal or any financial transaction made outside Macau through JETCO Network, a charge of HKD20 or its equivalent will be levied.
 - b) For cash withdrawal or any financial transaction made through Visa PLUS network, a charge of HKD30 or its equivalent will be levied.
 - c) For any Interbank Transfer made through JETCO Network, a charge of HKD5 or its equivalent will be levied.
 - d) For each Card issued, an annual fee of MOP80 or its equivalent will be charged to the Account. The annual fee is not refundable notwithstanding an early cancellation or termination of the Card concerned.
 - e) Cardholder is liable for all charges, costs and expenses (including, without limitation, all legal costs incurred on a full indemnity lawyer-client basis whether before or after judgment and before or after legal proceedings) incurred for the enforcement of any provisions of this Agreement and/or for the recovery of any sum due and payable but in default.
 - f) All fees and charges are subject to changes by the Bank without prior notice to the Cardholder.
11. If the Card Transactions made through ATM or other terminals which involve foreign exchange, the applicable currency at such rate exchange as determined by the network provider of the respective service, plus a foreign exchange administration cost (if any) on the day of transaction.
12. Fee relating to Settling Foreign Currency Transaction in Macau Patacas or Foreign Website (Currencies other than Macau Patacas): 1% on the converted transaction amount for every foreign currency transactions settled in Macau Patacas plus 0.75% imposed by the Bank (1.75% in total).

Remarks: You may sometimes be offered the option to settle foreign currency transactions in Macau Patacas at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not the Bank. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the

percentage of handling fees to be applied before the transactions are entered into since setting foreign currency transactions in Macau Patacas may involve a cost higher than the foreign currency transaction handling fee.

Foreign Currency [Currencies other than Macau Patacas] Transactions incurred in Macau, Overseas/ Foreign Website: All transaction effected in foreign currency will be converted from the transaction currency into Macau Patacas at a wholesale market rate selected by Visa international from within a range of wholesale market rates or the government-mandated rate in effect on the date when Visa International process the transaction, and a 1% reimbursement charge[^] will be imposed by Visa / Mastercard International plus 0.75% imposed by the Bank (1.75% in total). Such exchange rate may differ from the rate on the transaction date due to market fluctuation.

13. The Bank may, at any time and without prior notice, set off against or transfer any moneys standing to the credit of the bank accounts of the Cardholder of whatever description and in whatever currency and whether held singly or jointly with others, by any lawful means and at prevailing rate of exchange towards discharge of all sums due from the Cardholder to the Bank under this Agreement.
14. The Cardholder agrees to pay a handling charge of MOP50 or its equivalent for the supply of each copy of sales drafts specially requested by the Cardholder, at such rate as the Bank shall determine from time to time.
15. The Cardholder shall promptly inform the Bank in writing of all changes in employment, business or residential address, country of residence and contact telephone number.
16.
 - a) If the Card is lost or stolen, or the Card Number and/or the PIN is suspected to be used by other person, the Cardholder must notify immediately upon discovery of loss or theft, and confirm such loss or theft in writing.
 - b) The Cardholder shall be fully liable to the Bank for every Card Transaction effected through the use of the Card by any person until the Card loss or theft has been reported to the Bank.
 - c) Notwithstanding the foregoing, the Bank may in its sole and absolute discretion act on any oral notice or report of loss or theft of a Card purportedly given by or on behalf of the Cardholder or any one or more of them, and any action so taken by the Bank shall not render the Bank howsoever liable to the Cardholder or otherwise discharge the liability of the Cardholder as provided in this Agreement.
 - d) The Bank will not be obliged to issue a replacement Card to the Cardholder if his Card is lost or stolen. If the Bank agrees to issue a replacement Card, it shall be entitled to charge the Cardholder with a handling fee of MOP80 or its equivalent.
17.
 - a) The Cardholder expressly authorizes the Bank to disclose and transfer to (i) any of the branches, subsidiaries, holding company, associated company or affiliates; (ii) any financial institutions, charge or credit card issuing organizations, credit information or reference bureaus, information service providers, agents, collection agencies or contractors, and (iii) any third party (within or outside the Macau Special Administrative Region) concerned such personal data and other information relating to the Cardholder, his account and transactions and dealings in connection with his account which the Bank may consider appropriate for the purpose of providing the Credit Card Services.
 - b) The Cardholder agrees that the Bank and any person or institutions who has obtained his personal and account information or records from the Bank may use his personal and account information or records collected at any time and from whatever source for the purpose of (i) issuing and maintaining the Card; (ii) maintaining the daily operation of the services provided to the Cardholder; (iii) conducting credit checks; (iv) collecting all sums due to the Bank in connection with the Card and (v) any other purpose relating to the aforesaid.
 - c) The Cardholder agrees and acknowledges that the information is only collected from individuals who voluntarily provide us with their personal information. We may use this information to advise them of products, services and other marketing materials, which we think, may be of interest to them. The Cardholder may disallow the Bank to

share any information for cross-marketing purposes.

18. The Bank shall be entitled to employ outside debt collecting agency and/or institution to collect any or all sums unpaid for Account with insufficient funds by the Cardholder, and for so doing, the Cardholder shall be obliged to indemnify the Bank for all losses, damages, expenses incurred by the Bank in employing such outside debt collecting agency or institution or its nominated agent. Furthermore, the Bank shall not be howsoever liable or responsible (whether in contract or tort) for any default, negligence, act, misconduct and/or deeds of such agency and/or institution.
19. The Bank shall not be liable for the refusal of any merchant to accept or honour the Card nor shall it be responsible in any way for the goods or services supplied to the Cardholder. Any complaint by a Cardholder must be resolved by him with the merchant and no claim by the Cardholder against the merchant may be the subject of set off or counter-claim against the Bank or relieve the Cardholder from obligations to the Bank. Credits to the Account for refunds made by merchants will be made only when the Bank receives a properly issued credit voucher.
20. The Bank reserves the right to alter, add and/or delete these terms and conditions from time to time and may notify the Cardholder of any such changes and the effective date in any manner it thinks fit. Retention or use of the Card after the effective date will constitute acceptance of such changes without reservation by the Cardholder. If the Cardholder does not accept the proposed changes, the Cardholder must terminate the use of the Card by written notice to the Bank and return the Card cut in halves to the Bank within 7 working days after the effective date.
21. All notice, statements or correspondence sent by the Bank may be sent by regular mail to the usual or last known address of the Cardholder and shall be deemed to have been received by him 2 days after the posting.
22. The Cardholder agrees that upon termination of the use of the Card in accordance with this Agreement, provisions herein which by their nature extend beyond the termination or expiration of this Agreement will remain in effect until fulfilled.
23. No failure or delay by the Bank in exercising any right or remedy shall operate as a waiver thereof nor shall any single or any partial exercise or waiver of any right or remedy preclude its further exercise or the exercise of any other right or remedy.
24. If any provision of this Agreement shall be held to be illegal or unenforceable in any respect the validity, legality and enforceability of the remaining provisions hereof shall in no way be affected or impaired thereby.
25. The context of this Agreement permits or requires words importing one gender shall include the other gender and words in singular number shall include plural number and vice versa.
26. The terms and conditions are written in both English and Chinese and the Chinese version shall apply and prevail in the event of any inconsistency or discrepancy.
27. The Bank is supervised by Monetary Authority of Macau (AMCM).
28. This Agreement shall be governed by and construed in accordance with the laws of Macau Special Administrative Region.
29. Nothing shall limit the right of the Bank to take proceedings against the Customer in any other court of competent jurisdiction, nor shall the taking of proceedings in one or more jurisdiction preclude the taking of proceedings in any other jurisdiction, whether concurrently or not.

流動電話提示服務條款及章則

客戶同意遵守下列各項流動電話提示服務條款及章則，並受其約束。

1. 釋義

在此條款及章則內，流動電話提示服務指本行經由流動電話提供予用戶之流動電話提示服務。華僑銀行卡指已申請流動電話提示服務之本行信用卡/網上信用卡/快易錢卡/扣賬卡及任何其他指定之卡類服務。用戶指已選擇使用流動電話提示服務之本行信用卡/網上信用卡/快易錢卡/扣賬卡及任何其他指定卡類之持有人。持卡人協議指適用於本行信用卡/網上信用卡/快易錢卡/扣賬卡及任何其他指定卡類的持卡人協議及其附加條款。

本條款及章則指本條款及章則內之所有條款。

2. 流動電話提示服務

每當用戶使用華僑銀行卡簽賬、預支現金、取得服務或進行任何交易，如用戶簽賬之金額達至或超過由本行訂定之限額時，在取得該項交易之授權編號後，用戶便可經由已登記流動電話提示服務的流動電話獲得有關該項交易之短訊提示通報。

3. 收費

本行有權要求用戶繳付本服務有關之費用及收費。所有向用戶提供流動電話通訊服務(包括但不限於流動電話短訊服務)之任何費用、收費及支出，概由用戶負責，並以銀行及/或流動電話服務供應商當時之收費為準。

4. 申請批核

本行保留批核用戶使用流動電話提示服務之絕對權力，並有權隨時拒絕、終止或限制用戶使用此服務，而毋須事先通知或闡述理由。如用戶就使用流動電話提示服務有任何爭議，本行保留最終決議權。

5. 更改資料

- a) 倘若用戶之卡號碼因失卡及補發新卡而更改，本行將自動更改已享有流動電話提示服務的本行卡號碼，並以新的卡號碼重新登記。
- b) 除因上列 5a 條款所述原因而更改本行卡號碼外，倘若用戶因其他理由而更新本行卡號碼，用戶應以書面通知本行取消原有之卡號碼，並以新的卡號碼重新登記，用戶必須完全承擔於本行收到該書面通知前之任何損失及/或其他責任。
- c) 用戶如更改流動電話號碼或取消流動電話服務，必須以書面通知本行辦理更改資料手續。用戶必須完全承擔於本行收到該書面通知前之任何損失及/或其他責任。

6. 免除責任

用戶使用流動電話提示服務在任何情況下均不能豁免用戶根據持卡人協議所須履行之所有責任,包括但不限於合理地小心地保管及使用華僑銀行卡。

- a) 對流動電話提示服務之故障、失效或暫停運作，無論是否由本行及/或流動電話網絡供應商因任何原因引致(包括但不限於機械故障或延誤)，而直接或間接對用戶構成任何費用、損失、支出或其他責任等，本行及/或流動電話網絡供應商均毋須承擔任何責任。
- b) 與用戶有關之訊息或資料在透過流動電話網絡供應商、設備、裝置、中介人之傳送或其他任何原因如被洩漏，本行均毋須負責。
- c) 本行對提供流動電話提示服務並無作出或被視為作出任何代表或保證，用戶應當明白流動電話提示服務只是一項通報服務，透過流動電話提示服務取得之任何資料(包括但不限於交易金額因電腦折算關係而引致之誤差)，只可作為參考之用及不能視為有關事項之確證。用戶因使用流動電話提示服務而引致之任何責任或損失，本行均毋須負責。

7. 終止服務

用戶可隨時終止使用流動電話提示服務，但須以書面通知本行。終止此服務並不影響用戶按持卡人協議所須履行的責任。

8. 資料披露

用戶授權本行可向流動電話網絡供應商透露或索取有關用戶的個人及賬戶資料或記錄，以提供及管理流動電話提示服務，但本行概不負責上述機構及其僱員對有關資料之披露，及毋須負任何民事上的責任。

9. 用戶授權本行可不定時透過流動電話傳遞有關市場推廣之訊息及資料。

10. 修訂與通知

本行保留隨時修改及/或增刪本條款及章則條款及/或更改流動電話提示服務之權利，並以本行認為適當的方式，將有關更改事項通知用戶。若用戶在收到有關通知後繼續保留使用此服務，即表示用戶毫無保留地接受有關更改。本行同時保留隨時終止提供此服務的權利，亦毋須向用戶作出任何賠償。

11. 通則

- a) 倘若本條款及章則之任何條文被裁決為不合法、無效或不能強制執行，絕不影響其他條款的效力。而有關受影響之條款除須作必須之修改令本條款及章則變回合法、有效及有約束力外，並須儘可能全部執行。
- b) 本條款及章則每項條文開端之標題，僅為便於參考而加插，詮釋本條款及章則時應予以忽略。

**VISA 扣賬卡
24 小時報失/緊急支援熱線**

AUSTRALIA	澳洲	1800-450-346
BELGIUM	比利時	0800-78-465
BRAZIL	巴西	0800-891-3680
CANADA	加拿大	1866-639-1911
CHINA NORTHERN	中國北部	10800-7440027
CHINA SOUTHERN	中國南部	10800-4400027
DENMARK	丹麥	808-83399
FINLAND	芬蘭	0800-11-0057
FRANCE	法國	0800-904-349
GERMANY	德國	0800-182-2891
GUAM	關島	888-425-0227
HONG KONG	香港	800-900-782
HUNGARY	匈牙利	06800-14352
INDONESIA	印尼	001-803-44-1600
IRELAND	愛爾蘭	1800-509-042
ITALY	意大利	800-781-769
JAPAN	日本	00531-44-0022
KOREA	韓國	00-308-44-0050
LUXEMBOURG	盧森堡	0800-2012
MALAYSIA	馬來西亞	1800-802997
MEXICO	墨西哥	001-800-847-2911
NETHERLANDS	荷蘭	0800-023-2964
NEW ZEALAND	紐西蘭	0508-600-300
NORWAY	挪威	800-11-570
PHILIPPINES	菲律賓	1800-1441-0015
PORTUGAL	葡萄牙	800-844-034
SINGAPORE	新加坡	800-4481-250
SPAIN	西班牙	900-94-8966
SWEDEN	瑞典	020-790-939
SWITZERLAND	瑞士	0800-835274
TAIWAN	台灣	0080-1-444-123
THAILAND	泰國	001-800-441-3485
UNITED KINGDOM	英國	0800-169-5189
UNITED STATES	美國	1866-765-9644

如閣下身處其他地區，需要緊急協助或查詢有關資料，可致電客戶服務熱線(853)2832 3641，(852)3199 9000 或 24 小時報失卡熱線(853)2838 8144。

總/分行地址及電話

中區

總行

澳門新馬路 241 號

星期一至五: 09:00 - 17:30

電話: (853) 2833 5678

河邊新街分行

澳門河邊新街 75-79 號

星期一至五: 09:00 - 17:30

電話: (853) 2893 9455

新口岸區

新口岸分行

澳門新口岸宋玉生廣場 286 號

星期一至五: 09:00 - 17:30

電話: (853) 2875 2733

高士德區

紅街市分行

澳門高士德馬路 85 號

星期一至五: 09:00 - 17:30

電話: (853) 2830 9751

新橋分行

澳門羅利老馬路 19-21 號

星期一至五: 09:00 - 17:30

電話: (853) 2836 7731

高地烏街分行

澳門高地烏街 29 號 A

星期一至五: 09:00 - 17:30

電話: (853) 2858 1513

北區

黑沙環分行

澳門馬場海邊馬路 32 號 C-F

星期一至五: 09:00 - 17:30

電話: (853) 2837 1658

台山分行

澳門巴坡沙大馬路 338 號

星期一至五: 09:00 - 17:30

電話: (853) 2843 5211

祐漢分行

澳門祐漢第八街 195 號

星期一至五: 09:00 - 17:30

電話: (853) 2842 2808

筷子基分行

澳門青洲大馬路 309-315 號嘉應花園第五座地下 D

星期一至五: 09:00 - 17:30

電話: (853) 2823 2612

離島區

氹仔花城分行

氹仔埃武拉街 356-366 號花城利豐大廈

星期一至五: 09:30 - 18:00

電話: (853) 2883 9135