




SMART TIPS ON USING AUTOMATED TELLER MACHINES



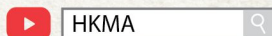
HONG KONG MONETARY AUTHORITY
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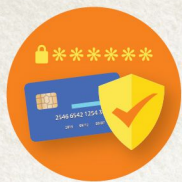
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鳴謝：香港銀行公會

Acknowledgement: The Hong Kong Association of Banks



MAJOR SAFETY TIPS ON USING ATMs



ATM CARDS AND PASSWORDS ●●●●

Keep your card safe. Set a password that is difficult to guess and different from the ones for other services. Change your password regularly. Do not keep your ATM card and password together. Banks will not ask for any sensitive personal information (including passwords) through phone calls or emails.



ATMs ●●●●

Beware of anything unusual about the card insertion slot, keypad and keypad cover (e.g. whether any suspicious device is installed). Cover the keypad with your hand when entering your password and check whether anyone is trying to peek at your password.



HANDLING YOUR CASH WITHDRAWALS ●●●●

Count the banknotes immediately after cash withdrawal. Do not take away any unattended banknotes or ATM card left by someone. Let the banknotes or ATM card return to the ATM automatically.



OVERSEAS CASH WITHDRAWALS ●●●●

You should activate the overseas ATM cash withdrawal function in advance and set a prudent overseas ATM cash withdrawal limit and an activation period.



MESSAGES FROM BANKS ●●●●

Check the transaction records provided by your bank in a timely manner. Inform your bank immediately if you lose your ATM card, or in case of any suspicious transactions or situations, regardless of the amount.



Fund Transfers ●●●●

Verify carefully the transferee's account number and transfer amount before confirming a fund transfer instruction. In case of any transfer to a wrong account by mistake, contact the bank for assistance as soon as possible. However, the bank can only transfer back the fund upon getting the transferee's consent. If the transferee is not cooperative or refuses to return the fund, the transferor should consider reporting to the police.