

常見問題

Frequently Asked Questions

問題 1

我是否必須提供身份證明文件，
才可以使用電子錢包或預付卡？

Do I have to provide my personal identity document to use e-wallet or prepaid card?

不同營運商的安排各有不同。某些營運商允許客戶毋須提供身份證明文件下使用其服務，惟功能和限額上會有較多限制。詳細資料請與有關營運商查詢。

Different operators have different arrangements. Some operators allow users to use their services without providing an identification document, but there may be more restrictions in terms of the functions and limits. Please check with specific operators for details.

問題 2

電子錢包或預付卡的儲值及
交易金額是否設有上限？

Do e-wallets or prepaid cards have any storage or transaction limits?

電子錢包或預付卡營運商或會就相關服務的儲值及交易金額設上限，而上限亦各有不同。如想增加此等限額，用戶需向營運商提供額外資料，以作認證用途。你可向營運商查詢有關細節。

E-wallet or prepaid card operators may set different storage and transaction limits. A user looking to raise those limits will need to provide additional information to the operator for authentication purpose. Please check with specific operators for details.

問題 3

若我收到朋友要求，將營運商發出的SMS-OTP(單次密碼)信息轉發至他的手提電話，我應否這樣做？

If a friend of mine asks me to forward an SMS one-time password (SMS-OTP) message sent out by an operator to his/her mobile phone, should I do so?

SMS-OTP信息是發送予帳戶持有人註冊的手提電話，以作交易或身份認證等核實用途。你不應將該等信息轉發。若你對SMS-OTP信息的轉發要求有懷疑，請與有關營運商查詢，需要時亦可向警方求助。

Operators send out SMS-OTP messages to the registered mobile number of an account holder for transaction or identity authentication purposes. You should not forward SMS-OTP to anyone. Contact the relevant operator if in doubt, and seek help from the Police if needed.

問題 4

若我懷疑我的電子錢包或預付卡有未經授權交易，或個人資料被盜用開設這類帳戶，我應如何處理？

What should I do if I suspect there are unauthorised transactions in my e-wallet or prepaid card, or my personal information is misappropriated to open such accounts?

你應立即向有關營運商查詢，並向警方求助。

You should contact the relevant operator immediately, and seek assistance from the Police.

問題 5

我在網上參加遊戲活動而得獎，當領取獎品時，對方要求我提供姓名、身份證號碼、電話號碼等以作聯絡用途，並須在指定網站上載身份證副本、住址證明、銀行帳單及電子錢包帳戶資料作身份核實。這是否正常程序和合理要求？

I have won a prize in an online game. When I tried to claim it, the organiser asked me to provide my name, ID card number and phone number, for contact purpose. I was also asked to upload a copy of my ID card, residential address proof, bank statement and e-wallet account details to a designated website for identity authentication. Are these reasonable requirements and procedures?

若你認為對方要求過多的個人資料，擔心個人資料被人盜用，你應慎重考慮拒絕要求。

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問題 6

我在哪裡可以索取有關儲值支付工具持牌人和金管局的儲值支付工具監管制度的資料？

Where can I obtain information about the stored value facility licensees and the HKMA's stored value facility regulatory regime?

你可透過以下的網址或二維碼，查閱有關資料。

You can visit the following webpages or QR Code to obtain the relevant information.

儲值支付工具的監管制度
Regulatory regime for stored value facilities

<https://www.hkma.gov.hk/svfreulatory/>



儲值支付工具持牌人紀錄冊
Register of stored value facility licensees

<https://www.hkma.gov.hk/svregister/>



安全使用 儲值支付工具

Safe Use of Stored Value Facilities



HONG KONG MONETARY AUTHORITY
香港金融管理局

儲值支付工具

大致分為
Broadly categorised as

電子錢包
e-wallets

預付卡
prepaid cards

詳情請瀏覽：
For details, please visit:



<https://www.hkma.gov.hk/e-walletprepaidcard/>



《支付系統及儲值支付工具條例》就金融管理專員監管儲值支付工具的權力提供法律基礎。

The Payment Systems and Stored Value Facilities Ordinance provides the legal basis for the powers of the Monetary Authority in relation to the regulation of stored value facilities.

有關《支付系統及儲值支付工具條例》，請瀏覽：

For the full text of the Payment Systems and Stored Value Facilities Ordinance, please visit:



<https://www.hkma.gov.hk/svfpssvfo/>



使用電子錢包或預付卡時需留意的事項

Points to note in using any e-wallets or prepaid cards

小心保管電子錢包、預付卡、密碼、及個人敏感資料
Keep your e-wallets, prepaid cards and passwords safe, and pay great care in protecting your sensitive information



每間儲值支付工具持牌人都有獨特牌照號碼，可以此查閱某公司是否儲值支付工具持牌人
Each stored value facility licensee has a unique licence number that one may use to check whether a firm is a stored value facility licensee



不時查閱交易紀錄，留意是否有未經授權交易
Check your transaction records regularly to see whether there are any unauthorised transactions



了解電子錢包或預付卡服務的條款及條件，留意收費、私隱政策及用戶權利與責任
Read and understand the terms and conditions of the e-wallet or prepaid card services, and pay attention to fee schedule, privacy policy and user rights and obligations



儲值支付工具的精明使用提示
Smart Tips on Using Stored Value Facilities
<https://www.hkma.gov.hk/svsmarttips/>

