**Frequently Asked Questions** 



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.



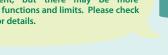
電子錢包或預付卡的儲值及 交易金額是否設有上限?

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

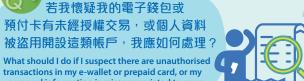
雷子錢包或預付卡營運商或會就相 關服務的儲值及交易金額設上限,而上限 亦各有不同。如想增加此等限額,用戶需向 營運商提供額外資料,以作認證用途。你可 向營運商查詢有關細節。

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.









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?

需要時亦可向警方求助。

help from the Police if needed.

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

should I do so?

out by an operator to his/her mobile phone,

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

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

的轉發要求有懷疑,請與有關營運商查詢



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



\*\*\*\*\*





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。** 

information may





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?





你可诱過以下的網址或 一維碼,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/svfregulatory/



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

https://www.hkma.gov.hk/svfregister/





Safe Use of Stored Value Facilities





HONG KONG MONETARY AUTHORITY 香港金融管理局

## 儲值支付工具





詳情請瀏覽:

For details, please visit:



預付卡

prepaid cards

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/





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

ппп



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

