

### 海外自動櫃員機交易設定

為進一步加強自動櫃員機服務的保安措施，按香港金融管理局的最新指引，由2013年3月1日起，本港所有提款卡及信用卡<sup>2</sup> 海外自動櫃員機交易<sup>1</sup> 功能(包括提款及現金透支功能) 會被預先設定為「未啟動」<sup>3</sup>。客戶可於2013年1月15日起，透過下列渠道啟動並預設您的海外自動櫃員機交易服務指示及設定每日最高提款限額，以確保您的提款卡或信用卡能在2013年3月1日或之後，繼續於海外的自動櫃員機提款。

本行啟動/ 預設海外自動櫃員機交易服務渠道及步驟：

#### A. 自動櫃員機

客戶可於貼有標誌的自動櫃員機進行有關設定。

步驟：入卡後選擇賬戶 → 「更改卡設定」 → 「海外交易設定」

#### B. 網上銀行

客戶可透過本行網頁[www.cmbwinglungbank.com](http://www.cmbwinglungbank.com)，登入網上銀行/ 網上信用卡後進行有關設定。

步驟：登入後選擇「個人設定」 → 「海外ATM交易設定」

#### C. 電話銀行

客戶可致電230 95555，進入電話銀行服務進行有關設定。

步驟：

提款卡 - 選擇語言 → 按 1 選擇「銀行賬戶操作」

→ 登入 → 按 7 選擇「海外自動櫃員機交易設定」

信用卡 - 選擇語言 → 按 4 選擇「信用卡服務」

→ 選擇卡類 按 9 選擇「海外自動櫃員機交易設定」

→ 登入

除上述電子渠道外，客戶亦可於辦公時間內致電本行客戶服務熱線或親臨總行或各分行辦理有關手續；經此渠道辦理的設定將於確認收妥申請後2個工作天內完成。

為保障客戶利益，當有關設定完成後，本行會發出確認短訊至閣下留存於本行有效的手提電話號碼<sup>4</sup>。

### 注意事項：

#### 1. 海外自動櫃員機交易功能狀態

本行系統會根據客戶的設定，顯示該卡海外自動櫃員機交易功能的狀態：

「未啟動」 未有任何設定，不可使用該卡於海外自動櫃員機提款

「已啟動」 該卡可於已設定的服務有效期內(包括開始及終止當日) 於海外自動櫃員機提款，惟系統會於客戶已設定的服務終止日期後自動關閉海外自動櫃員機提款功能「將啟動」 系統將根據客戶已設定的服務開始日期，啟動海外自動櫃員機提款功能

#### 2. 海外自動櫃員機每日提款限額

客戶可根據個人需要，設定海外自動櫃員機最高提款限額<sup>5</sup>：

- 海外自動櫃員機每日最高提款限額必須少於或等同本地每日每卡最高提款限額，即等值港幣20,000元
- 海外自動櫃員機每日最高提款限額受限制於提款的每日每賬戶最高提款限額、信用卡各賬戶的每日現金透支限額或可用信用限額，以較低者為準，惟個別限額詳情如下：

##### 招商永隆提款卡：

- ▶ 經「中國銀聯」網絡在海外提取現金，客戶只可操作其卡內的第一使用賬戶；而在海外自動櫃員機每日每卡最高提款限額以該第一使用賬戶計算，即等值港幣20,000元；
- ▶ 港幣或人民幣賬戶每日每賬戶最高提款限額為等值港幣20,000元；

##### 招商永隆信用卡：

- ▶ 海外自動櫃員機每日最高提款限額受限於該信用卡賬戶之每日現金透支限額(最高為港幣10,000元)或可用現金限額，以較低者為準。

#### 3. 海外自動櫃員機提款服務有效期設定

客戶可自行設定其招商永隆提款卡/ 信用卡於海外自動

櫃員機提款服務的「開始日期」至「終止日期」(包括首尾日)，並以香港時間為準。服務有效期最短為一天(即開始日期及終止日期為同一天)，最長可設定至該提款卡/ 信用卡有效日期(即終止日期為該卡有效日期)。

- 務開始日期
  - ▶ 必須為設定當天或6個月內
  - ▶ 必須為服務終止日期或之前
  - ▶ 必須為該卡有效日期或之前
  - ▶ 必須為新措施生效日期(即2013年3月1日)或之後
- 務終止日期
  - ▶ 必須為設定當天或之後
  - ▶ 必須為服務開始日期或之後
  - ▶ 必須為該卡有效日期或之前
  - ▶ 必須為新措施生效日期(即2013年3月1日)或之後

註：

1. 海外自動櫃員機交易指香港境外自動櫃員機所作出的交易，但不包括「銀通」持卡人於澳門及中國內地的「銀通」自動櫃員機透過「銀通」網絡所作出的交易。由於中國內地的非「銀通」自動櫃員機較「銀通」自動櫃員機多，建議「銀通」持卡人在中國內地使用自動櫃員機前，請預先啟動海外自動櫃員機交易功能。海外自動櫃員機交易設定適用於所有招商永隆提款卡及招商永隆信用卡(包括晶片卡及磁帶卡)。
2. 聯名賬戶的提款卡持卡人或信用卡及其附屬卡持卡人必須分別啟動海外自動櫃員機提款功能。
3. 在2013年2月28日或之前，客戶現有的海外自動櫃員機交易功能將維持不變。在2013年3月1日或之後，所有招商永隆提款卡及招商永隆信用卡(包括新申請及補發卡)之海外自動櫃員機提款功能將預先設定為「未啟動」，客戶須於指定渠道啟動該功能。
4. 如欲更新手提電話號碼資料，請親臨招商永隆銀行總行或各分行辦理手續。
5. 海外自動櫃員機交易設定更改次數沒有上限。海外每日最高提款限額必須設定為整數及最少等值港幣500元。如欲查詢更多有關海外自動櫃員機交易設定的詳情，請瀏覽[www.cmbwinglungbank.com/ATM](http://www.cmbwinglungbank.com/ATM)。

查詢熱線：香港 230 95555

內地 4008 822388

## Overseas Automatic Teller Machine (“ATM”) Transaction Settings

To strengthen the security of ATM services, as mandated by the Hong Kong Monetary Authority (“HKMA”), the overseas ATM transaction function (including cash withdrawal and cash advances) for all ATM cards and credit cards will be pre-set as “deactivated” with effect from 1 March 2013. If you would like to continue the overseas ATM services on or after 1 March 2013, you must activate these functions in advance. Starting from 15 January 2013, cardholders of Wing Lung ATM cards and credit cards can perform the activation in advance by setting the validity period and daily withdrawal limit at the following channels:

### A. ATM

You can perform the settings at ATMs displaying logo.

Steps: Select the account to operate after inserting the card → Select “Change Card Setting” → Select “Overseas Transaction Setting”

### B. Internet Banking

Logon to NET Banking / NET Credit Card at [www.cmbwinglungbank.com](http://www.cmbwinglungbank.com) to perform the settings.

Steps: Select “My Settings” → Select “Overseas ATM Transaction Settings”

### C. Phone Banking

Logon to perform the settings after calling our Phone Banking Service Hotline 230 95555

Steps:

ATM Card – Select Language → Press 1 for Bank Account Operations → Logon → Press 7 for Overseas ATM Transaction Setting

Credit Card - Select Language → Press 4 for Credit Card Service → Select Credit Card Type → Press 9 for Overseas ATM Transaction Setting → Logon

Apart from the above electronic channels, you can also contact our Customer Service Hotline, visit our Head Office or any of our branches in person for application during office hours. The settings will be completed within 2

working days upon receipt of the application. To provide additional protection, our Bank will send an SMS alert as confirmation to your valid mobile phone number registered at our Bank after settings are performed.

### **Additional Information:**

#### **1. The Status of Overseas ATM Transaction Function**

System displays the status of overseas ATM transaction function according to the settings done by Cardholder:

Deactivated	No current settings. The card cannot be used for performing cash withdrawal at overseas ATMs
Activated	The card can be used for performing cash withdrawal at overseas ATMs from the pre-set Start Date until the End Date (both dates inclusive). The function will also be deactivated after the pre-set End Date

Will be activated System will activate the overseas ATM transaction function on the pre-set Start Date

#### **2. Setting the Overseas ATM Daily Withdrawal Limit**

Customers can set the overseas ATM withdrawal limit at their preference:

- The overseas ATM daily withdrawal limit must be equal to or less than the local daily withdrawal limit per card, HK\$20,000 equivalent;
- The overseas ATM daily withdrawal limit is subject to the daily withdrawal limit per account of ATM cards, the daily cash advance limit or the available limit of your credit card account, whichever is lower. Individual withdrawal limits for different accounts are listed as below:

#### **CMB Wing Lung ATM Card :**

- ▶ Customers can only operate the primary account to Perform cash withdrawal through “China Unionpay” network overseas. The overseas ATM daily withdrawal limit is HKD20,000 equivalent
- ▶ HKD or RMB account: Daily maximum withdrawal limit is HKD20,000 equivalent

#### **CMB Wing Lung Credit Card :**

- ▶ Overseas ATM daily withdrawal limit is subject to daily Cash advance limit (maximum HKD10,000) or the available cash limit of your credit card account, whichever is lower

#### **3. Setting the Validity Period of Overseas ATM Service**

The validity period of overseas ATM transaction function is the pre-set “Start Date” until “End Date” (both dates inclusive), **subject to HK time**. It is allowed to set the duration of validity period according to the needs, from one day (which means “Start Date” is set as same as “End Date”) to the expiry date of the ATM card or credit card (which means the Card Expiry Date is set as the “End Date”).

#### **Service Start Date**

Must be equal to Current Date / a maximum of 6 months from the Current Date

Must be equal to / earlier than Service End Date

Must be equal to / earlier than Card Expiry Date

Must be equal to / later than effective date of the new measures (i.e. 1 March 2013)

#### **Service End Date**

Must be equal to / later than Current Date

Must be equal to / later than Service Start Date

Must be equal to / earlier than Card Expiry Date

Must be equal to / later than effective date of the new measures (i.e. 1 March 2013)

#### **Remarks:**

1. The ATM transactions performed outside Hong Kong is classified as overseas ATM transactions, excluding the JETCO cardholders performing transactions at the JETCO ATMs in Macau and Mainland China. In view of the number of non-JETCO ATMs in the Mainland is higher than JETCO ATMs, JETCO cardholders are recommended to activate the overseas ATM transaction function before performing transactions in the Mainland. Overseas ATM transaction setting is applicable to all CMB Wing Lung ATM Cards and CMB Wing Lung Credit Cards (including chip cards & magnetic stripe cards).
2. Joint account ATM Card cardholders or Credit Card cardholders and the supplementary cardholders must perform activation of the overseas ATM withdrawal function separately.
3. Customers can continue to enjoy the same overseas ATM services as now until 28 February 2013. The overseas ATM withdrawal function of CMB Wing Lung ATM Cards and CMB wing Lung Credit Cards issued (including new applications and replacement cards) on or after 1 March 2013 will be pre-set as “deactivated”. Customers are required to activate the function at designated channels.
4. To update the mobile phone number registered at our Bank, please visit our Head Office or any of our branches in person.
5. There is no limit of amendment on the overseas ATM transaction settings. The overseas ATM daily withdrawal limit must be an integer and the minimum overseas ATM daily withdrawal limit must be equivalent to HK\$500.

For details about overseas ATM transactions settings, please visit our website [www.cmbwinglungbank.com/ATM](http://www.cmbwinglungbank.com/ATM).

Customer Service Hotlines : Hong Kong 230 95555

Mainland China 4008 822388