

中國建設銀行(亞洲) 使用信用卡一般說明資料

本使用說明旨在提供有關使用中國建設銀行(亞洲)信用卡或商務卡的一般說明資料以供信用卡會員參考。有關詳情請參閱建行(亞洲)信用卡會員合約或建行(亞洲)商務卡合約(「信用卡會員合約」)或瀏覽本行網頁。

a) 信用卡 / 認證因素(例如個人密碼及驗證因素)的保存

當信用卡會員收到信用卡時應當立即在卡上簽名並確認新卡，並保存信用卡在安全之地方。如因為未能或延遲履行上述之行為而引致損失，信用卡會員須負上全責。以下為保障信用卡之措施：

- PIN¹或私人密碼²
 - (i) 銷毀印有任何PIN或私人密碼的通知正本；
 - (ii) 不容許任何人士使用信用卡會員的信用卡、任何PIN或私人密碼；
 - (iii) 不得將任何PIN或私人密碼寫於信用卡上或任何通常與信用卡一起存放或存放於信用卡附近的物品上；
 - (iv) 若寫下或記錄任何PIN或私人密碼時，必須加以掩飾使人難以辨認；
 - (v) 在信用卡會員選取PIN或私人密碼時，信用卡會員不得選取可讓第三者輕易猜中的數字，如避免使用信用卡會員或附屬卡會員或親友之出生日期或信用卡會員任何電話號碼之任何部份；及
 - (vi) 不得將任何PIN或私人密碼接駁其他服務(如接連互聯網或其他網址)。
- 生物辨識資料
 - (i) 裝置只儲存信用卡會員的生物辨識資料；及
 - (ii) 信用卡會員如有雙胞胎或長相相似的兄弟姊妹，避免使用面孔辨識功能。
- 一次性專用密碼
 - (i) 不將一次性專用密碼告知任何人(包括親友)或在社交媒體上公開。
 - (ii) 不存儲一次性專用密碼。

b) 報告遺失或被盜用信用卡的程序

當信用卡會員發現已綁定信用卡於電子錢包的流動裝置遺失或被竊，或有任何其他人士知道(或懷疑外洩)信用卡之PIN及 / 或生物辨識資料或一次性專用密碼被透露予任何未被授權者等情況，或信用卡被懷疑已被偽造而載有相同之信用卡號碼，信用卡會員須在合理可行的情況下儘快致電24小時失卡熱線：(852)317 95505或其他建行(亞洲)不時指定之電話號碼通知建行(亞洲)或立即透過建行(亞洲)的電子銀行報失信用卡。任何上述情況，信用卡會員亦須立即通知警方，及在建行(亞洲)要求下將警方報告提供予建行(亞洲)。

c) 信用卡會員對信用卡的未經授權使用的責任

如遇信用卡或流動裝置遺失或被竊、PIN及 / 或生物辨識資料或一次性專用密碼被未經授權使用或信用卡被偽造，信用卡會員須按照上述之指示通知建行(亞洲)前已進行之所有交易負責。如建行(亞洲)(基於其全權意見)認為信用卡會員行為誠實及已盡力保護信用卡、PIN及流動裝置，並於信用卡或流動裝置遺失或被竊後或PIN及 / 或生物辨識資料或一次性專用密碼被透露予任何未被授權者後，已按上述指示通知建行(亞洲)及警方，信用卡會員/公司對於建行(亞洲)接獲每宗通知之前所產生的未經授權之信用卡交易(不包括現金交易)的最高負責金額為500港元。該有限責任不適用於涉及詐騙或顯著疏忽的情況，或當信用卡會員在發現信用卡或已綁定信用卡於電子錢包的流動裝置(視乎情況而定)遺失或失竊時，或者在未經授權的情況下洩露了PIN及 / 或生物辨識資料或一次性專用密碼時，未能在合理可行情況下儘快通知建行(亞洲)之情況，信用卡會員/公司將對所有損失負責。

d) 信用限額

- 個人信用卡
每張信用卡均獲授予一信用限額，本行信用限額為共用額度，以作購物簽賬或提取現金貸款之用。信用卡會員的信用限額會詳列於信用卡月結單上。本行可毋須事先通知信用卡會員，而自行決定在信用卡款額超出信用限額的情況下，批出以此卡進行的交易；或根據信用卡會員或信用卡會員的卡戶口的信貸風險評估結果而遞減信用限額。信用卡會員可為本人的卡戶口選擇拒絕接受超出信用限額信貸安排。在有關安排生效後，導致該信用卡戶口結欠超出可用信用限額之信用卡交易將不會獲批核，惟該信用卡戶口在若干情況下(誌賬不需授權而批出的交易及已獲批核但延遲誌賬的交易，如包括但不限於八達通自動增值)仍可能超出信用限額而本行可毋須事先通知信用卡會員。另外，虛擬信用卡及信用卡會員的相關實體信用卡將共用同一信用限額。
- 商務卡
詳情請瀏覽建行(亞洲)商務卡合約。

e) 信用卡額外功能

- 為進一步加強自動櫃員機服務的保安措施，本港所有提款卡及信用卡海外自動櫃員機交易功能(包括提款及現金透支功能)會被預先設定為「未啟動」。如您欲於海外自動櫃員機提取現金，您須提前啟動此功能。

f) 使用信用卡的限制

如信用卡會員透過個人信用卡進行現金透支，透支限額為該信用卡可用的信用限額或根據該自動櫃員機的每日上限設置。如商務卡會員希望透過商務卡進行現金透支，請進行前向本行查詢詳情。

g) 投訴商戶

在下述情況下，建行(亞洲)毋須負上或承擔任何責任：

- (i) 任何商戶因為任何原因拒絕接受信用卡；及/或
- (ii) 建行(亞洲)拒絕就任何交易授予信用授權，儘管信用卡會員之信用卡賬戶仍有可供使用之信用限額。

此外，建行(亞洲)亦毋須就信用卡會員或其他人士透過信用卡獲取之優惠或購買之任何產品或服務負上或承擔任何責任。如信用卡會員欲取消以信用卡進行的任何直接付款交易或授權，信用卡會員須與有關商戶安排取消交易。商戶與信用卡會員之間出現之任何索償或糾紛並不會免除信用卡會員繳付信用卡欠款予建行(亞洲)之責任。

投訴商戶：建議信用卡會員與商戶直接溝通解決問題。如果信用卡會員與商戶無法解決信用卡使用之相關問題，建議信用卡會員應記錄相關商戶及事件的詳情，並連同卡號以電話或書面方式通知建行(亞洲)。

客戶意見或投訴：信用卡會員如對建行(亞洲)的信用卡服務有任何意見或投訴，可以通過電話或書面形式聯絡建行(亞洲)，聯絡途徑的詳情，請瀏覽建行(亞洲)網站>聯繫我們>客戶意見。

h) 解決爭議交易

當信用卡會員對某些交易存在爭議時，信用卡會員可參考爭議交易聲明書及指引處理相關交易，詳情請瀏覽：建行(亞洲)網頁 > 個人銀行 > 信用卡 > 表格下載 > 「爭議交易聲明書及指引」。

i) 取消常行付款

如信用卡會員希望更改或取消自動轉賬指示，請立即聯絡有關商戶更改或取消付款指示，以避免出現欠繳付款及被拒絕交易的風險。如未能及時更新付款指示，信用卡會員仍需為有關所有交易負責。

j) 以外幣進行的交易或跨境交易的匯率及 / 或徵費

當信用卡會員使用信用卡進行外幣交易或跨境交易時相關的匯率 / 或徵費的計算方法：

- 個人信用卡
 - 適用於VISA或Mastercard信用卡(不包括建行(亞洲)虛擬信用卡)
 - (i) 每項以非港幣所進行交易款額之1.95%。當中包括：
 - 海外交易手續費 — 所有以非港幣所進行交易款額之0.95%；及
 - 外幣折算費 — VISA或Mastercard向發卡機構收取百分率為1%的外幣折算費。
 - 銀聯雙幣信用卡
 - (i) 於中國內地以外的地方，以信用卡所作之港幣及人民幣以外貨幣的所有交易(包括現金透支)，將按銀聯於折算日所採取的匯率折算為港幣，並誌賬於信用卡會員港幣卡賬戶。信用卡會員同意接受匯率及不提出爭議。
 - (ii) 就人民幣卡賬戶而產生的所有收費及費用，將按照服務收費一覽表誌賬於信用卡會員港幣卡賬戶或人民幣卡賬戶。
- 商務卡
 - (i) 客人在外地消費時，有時候可選擇以港幣支付外幣簽賬。此選項屬海外商戶的直接安排，而非由信用卡發卡機構提供。客戶應於簽賬前向該商戶查詢有關匯率及手續費的詳情，因為以港幣支付外幣，所涉及的費用可能會較以外幣簽賬的手續費為高。

k) 費用和收費

有關所有適用的費用和收費，包括年費、與現金貸款有關的任何費用(包括任何手續費和任何額外現金貸款收費)、任何過期還款費用等和釐訂有關費用及收費的程序。詳情請參閱：

- (i) 個人信用卡：請透過本行網頁瀏覽最新版本之產品資料概要 — 建行(亞洲)網頁 > 個人銀行 > 信用卡 > 會員指引 > 信用卡會員指引 > 產品資料概要。
- (ii) 商務信用卡：請透過本行網頁瀏覽最新版本之服務收費一覽表 — 建行(亞洲)網頁 > 商業銀行 > 商務卡 > 商務卡服務收費一覽表。

l) 利息或財務費用

釐訂利息或財務費用所用的基準，以及有關支付期限，包括(如適用)實際年利率、免息期、因使用信用卡進行交易(包括現金貸款)而產生的結欠開始累計利息或財務費用的時間，以及會徵收該等利息或財務費用的期限。詳情請參閱：

- (i) 個人信用卡：請透過本行網頁瀏覽最新版本之產品資料概要 — 建行(亞洲)網頁 > 個人銀行 > 信用卡 > 會員指引 > 信用卡會員指引 > 產品資料概要。
- (ii) 商務信用卡：請透過本行網頁瀏覽最新版本之服務收費一覽表 — 建行(亞洲)網頁 > 商業銀行 > 商務卡 > 商務卡服務收費一覽表。

m) 抵銷債務的權利

無論信用卡會員是基本卡或附屬卡持卡人，如信用卡會員的卡戶口存有結欠，銀行可毋須另行通知而將該卡戶口與任何戶口合併(以任何類別、任何地方、不論戶口是否以公司個人或與其他聯名名義管有)，以將有關戶口的結存調動或互相抵銷，用以清付信用卡會員的卡戶口的一切結欠。詳情請瀏覽相關之信用卡會員合約。

註：¹「PIN」指由信用卡會員選用用作在信用卡進行交易時可確證信用卡會員之身份的所有個人身份證明密碼。

²「私人密碼」指在信用卡會員使用以接達電子服務時，連同用戶姓名，提供予信用卡會員或信用卡會員所選擇的電子鑑定號碼/字母。

China Construction Bank (Asia) **General Descriptive Information on Usage of Credit Card**

This User Circular provides general descriptive information on the use of CCB (Asia) Credit Card or Business Card (the "Card") for your reference. For details, please refer to the CCB (Asia) Credit Card Cardmember Agreement or CCB (Asia) Business Card Agreement ("Credit Card Cardmember Agreement") or visit the Bank website.

a) Security of the cards/authentication factors (such as personal identification numbers (PINs) and authentication factors)

When Cardmember received the card shall sign and activate the Card upon its receipt and keep the Card in a safe place. Cardmember shall be liable for all losses as a result of any failure or delay in so doing.

- PIN¹ or Password²
 - (i) to destroy the original printed copy of any PIN or Password;
 - (ii) not to allow anyone else to use the Card, any PIN or Password;
 - (iii) not to write down any PIN or Password on the Card or on anything usually kept with or near the Card;
 - (iv) not to write down or record any PIN or Password without disguising it;
 - (v) that, whenever Cardmember choose a PIN or Password, Cardmember will not choose a number that is likely to be guessed by a third party (for example, Cardmember's date of birth or the date of birth of a Supplementary Cardmember or relative or any part of any of Cardmember's telephone numbers); and
 - (vi) not to use the PIN or Password for accessing other services (for example, connection to the Internet or accessing other websites).
- Biometric data
 - (i) The device only stores Cardmember's biometric data; and
 - (ii) If Cardmember has twins or similar-looking siblings, avoid using facial recognition function.
- One-time password
 - (i) Do not share one-time password with anyone (including friends or family) or make it public on social media; and
 - (ii) Do not store one-time password.

b) The procedures for reporting the loss or theft of the card

If the Card or a mobile device(s) with credit card(s) bound to the mobile wallet is lost or stolen or the PIN is known (or suspected to be known) by any other person and/or the biometric data or one-time password is disclosed to any unauthorized person, or if there is suspicion of any counterfeit card bearing the same account number as the Card, Cardmember will as soon as reasonably practicable report it to CCB (Asia) by calling the 24-Hour Lost Card Hotline at (852) 317 95505, or such other telephone number CCB (Asia) may specify from time to time or report lost card via CCB (Asia) e-Banking. Any such event should also be promptly reported to the police and the police report must be produced to CCB (Asia) if requested.

c) The cardmember's liability for the unauthorized use of a card

Cardmember / company shall be fully liable for all transactions effected through a lost or stolen Card or mobile device(s) or through unauthorized use of the PIN and/or the biometric data or one-time password or counterfeit card occurring prior to the time the loss or theft was reported to CCB (Asia) in the manner described above. Provided that if CCB (Asia) considers (in its sole opinion) cardmember have acted in good faith and with due care and diligence to protect the Card, PIN and mobile device(s), and have reported the loss or theft of the Card or mobile device(s), or the disclosure of the PIN and/or the biometric data or one-time password to any unauthorized person to CCB (Asia) and the police in the manner described above, cardmember's or company's maximum liability for unauthorized transactions made through the Card (not including cash transactions) before reporting to CCB (Asia) shall not exceed HKD500 on each occasion. The limited liability does not apply in case involving fraud or significant negligence, or if under reasonable circumstances, cardmember fails to promptly notify CCB (Asia) of the loss or theft of the credit card(s) or a mobile device(s) with credit card(s) bound to the mobile wallet (depending on the situation), or the disclosure of the PIN and/or the biometric data or one-time password without authorization. In such cases, cardmember or company will be responsible for all losses.

d) Credit Limit

- Personal Credit Card

Each credit card is assigned a credit limit (the credit limit will be in share limit basis) that applies to both purchase and cash advance transactions.

For Cardmember own credit limit, please refer to cardmember's card statement. The Bank may at its discretion allow any card transactions exceeding the credit limit, and reduce the credit limit according to the result of its credit risk assessment of me or the card account, without prior notice to me. Cardmembers may choose to opt out of the over-the-limit facility for card account. After the opt-out has taken effect, card transaction which results in the current balance exceeding the assigned credit limit of the Card Account will not be effected, whilst the card account may still be subject to an over-the-limit scenario (including but not limited to Octopus Automatic Add-Value Service, the posting of transactions which do not require authorization for effecting payments and the transactions approved yet late posted) without prior notice to the cardholder.

- Business Card

For details, please refer to CCB (Asia) Business Card Agreement.

e) Additional credit card function

To strengthen the security of ATM services, the overseas ATM transaction function (including cash withdrawal and cash advances) for all ATM cards and credit cards will be pre-set as "deactivated". If cardmember would like to withdraw cash from ATM overseas, cardmember should activate this function in advance.

f) Restrictions on the use of the card

If Cardmember uses a personal credit card to make a cash advance, the withdrawal limit is set according to the available limit of the credit card or according to the daily limit of the Automated Teller Machine (ATM). If a Business Cardmember wishes to use a business card for cash advance, please inquire with the Bank for details before proceeding.

g) Complaints against merchants

Acceptance of Cards by Merchants - CCB (Asia) is not liable or responsible if

- (i) The cardmember's card is not accepted or honored by any merchant for any reason whatsoever, and/or;
- (ii) CCB (Asia) refuses to grant credit authorization for any purchase notwithstanding the availability of credit in the Cardmember's Card Account.

Further, cardmember will not hold CCB (Asia) liable or responsible in respect of any product or service purchased through the card or any benefits given to cardmember or other persons. In case cardmember wishes to cancel any direct debit transaction(s) or authorization(s) effected in respect of the use of the card with any merchant, cardmember shall arrange cancellation with the relevant merchant. The existence of any claim or dispute between any merchant and the cardmember shall not relieve the cardmember obligation to settle any sum outstanding with CCB (Asia).

For complaint against merchants: cardmember is recommended to contact the merchant to resolve the matter directly. In the event that cardmember cannot resolve the matter relating to the use of the card, cardmember should record the details of the relevant merchant and the incident and inform CCB (Asia) by telephone or in writing together with the card number.

For complaint against CCB (Asia): cardholder may express any opinion or file a complaint with CCB (Asia) relating to card services by telephone or in writing. For the channels for contacting CCB (Asia), please visit: CCBA Website > Contact Us> Voice of Customer.

h) Resolution for Dispute transaction

When a Cardmember has a dispute about certain transactions, credit card customers can refer to the Transaction Dispute Form & Guidelines to handle the relevant transactions. For details, please visit: CCBA website > Personal > Credit Cards > Download Forms > "Transaction Dispute Form & Guidelines".

i) Cancellation of recurring payments

If Cardmember wishes to change or cancel the recurring instruction, please contact the merchant(s) to change or cancel the recurring payments immediately to avoid the risk of missed payments and rejected transactions. Cardmember will remain liable for all transactions if the updates are not made in a timely manner.

j) Exchange rates and/or levies to transactions in foreign currencies

The method of applying exchange rates and/or levies to transactions when Cardmember conduct transactions in foreign currencies or cross-boundary transactions is as follows:

- For Personal Credit Card
 - Applicable to VISA or Mastercard Credit Card, exclude CCB (Asia) Virtual Card
 - (i) 1.95% of every transaction effected in a currency other than Hong Kong dollar. Including the following:
 - Overseas Transaction Fee – 0.95% of every transaction effected in a currency other than Hong Kong Dollars; and
 - Foreign Currency Conversion Fee – 1% reimbursement charge imposed by VISA and Mastercard on the issuer of the Card.
 - For UnionPay Dual Currency Credit Card
 - (i) all transactions (including cash advances) which are effected by use of the Card in currency other than HKD and RMB made outside Mainland China shall be converted to HKD using the applicable UnionPay exchange rate on the date of conversion and posted to my HKD Card Account. Cardmember agrees to accept the exchange rates without dispute.
 - (ii) all Fees and Charges in respect of my RMB Card Account shall be posted to either HKD or RMB Card Account as set out in the Fee Schedule.
- For Business Card
 - (i) Customer may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas. Such option is a direct arrangement offered by the overseas merchants and not the card issuer. In such case, customers 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 settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.

k) Fees & Charges

All fees and charges which will apply, including the annual fee, any charges relating to cash advances (including any handling charge and any additional cash advance fee), any late payment charge, etc. and the basis of determining the relevant fees and charges. For details, please visit:

- (i) Personal Credit Card: please browse the latest version through our website: CCB (Asia) website > Personal > Credit Cards > Services Guides > Cardmember's Guide > Key Facts Statement.
- (ii) Business Card: please browse the latest version through our website: CCB (Asia) website > Commercial > Business Card > Business Card Fee Schedule.

l) Interest or finance charges

The basis on which interest or finance charges will be determined and when they will be payable, including where relevant the APR, the length of the interest free period, the timing when interest or finance charges will start to accrue on the outstanding balance arising from the use of credit cards, and the period over which such interest or finance charges will be levied. For details, please visit:

- (i) Personal Credit Card: please browse the latest version through our website: CCB (Asia) website > Personal > Credit Cards > Services Guides > Cardmember's Guide > Key Facts Statement.
- (ii) Business Card: please browse the latest version through our website: CCB (Asia) website > Commercial > Business Card > Business Card Fee Schedule.

m) Rights of set-off

Whether Cardmembers are a primary cardholder or an additional cardholder, if Cardmembers maintain an outstanding balance on card account, the Bank may without notice to combine with any account(s) (of whatever nature, wherever situate, whether in the sole name of Company solely or jointly with other(s)) to transfer or offset the balances in the relevant accounts to settle all outstanding balances on the card account of Cardmembers. For details, please refer to the relevant Credit Card Cardmember Agreement.