

# 客戶重要通知

## Important Notice to Customers



### 更改「网上银行服务的条款及条件」通知

本行将于 **2022 年 8 月 19 日 (星期五)** (「生效日」) 修订「网上银行服务的条款及条件」(简称「条款和条件」)的条文。

#### A. 条款和条件主要更新的摘要

1. 修订条文以列明与使用流动保安编码有关的保安措施；及
2. 修订条文以使某些条文涵义更清晰。

新增条文及完整修订请参阅 B 部分。

#### B. 条款和条件内已修订的条文(新加内容已划上底线，移除内容已被划掉)

:

「网上银行服务的条款及条件」

原有项目 号码	修订或新增项目 号码	修订内容
1.1	不变	「银行」指中国建设银行(亚洲)股份有限公司， <u>包括其承继人、承让人、受让人及从前述任何人取得所有权的任何其他人士。</u>
N/A	1.2	新增「生物识别凭据」的定义，并更新其后条文的项目号码： <u>「生物识别凭据」指在客户流动装置上注册的指纹、面部辨识或任何其他生物识别数据。</u>
N/A	1.3	新增「生物凭据认证服务」的定义，并更新其后条文的项目号码：

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		<u>「生物凭据认证服务」指银行不时根据中国建设银行（亚洲）生物凭据认证服务条款及条件就使用客户生物识别凭据进入银行的网上银行服务所提供的认证方式。</u>
1.9	1.25	「客户名称」指用来进行任何网上银行交易的登记身份号码。
N/A	1.14	<b>新增「流动保安编码」的定义，并更新其后条文的项目号码：</b> <u>「流动保安编码」指银行流动应用程序内建并连接银行流动应用程序的功能，用于计算保安编码或以其他方式认证客户及允许客户进入及/或使用任何网上银行服务。</u>
N/A	1.15	<b>新增「流动保安编码密码」的定义，并更新其后条文的项目号码：</b> <u>指客户为使用客户的流动保安编码而自选及指定的个人识别号码。</u>
1.17	1.20	「保安编码」指于有关时间由 <u>流动保安编码自动计算，或由保安编码器自动计算和显示的或向指定流动电话号码发出之一次性密码，以用作使用银行不时指定的某类网上银行服务。</u>
1.18	1.21	「保安编码器」指银行根据客户要求所提供给客户用来计算及显示保安编码的 <u>实体电子仪器。</u>
2(e)	不变	银行可在不通知客户情况下不时厘定或更改银行提供的服务范围及类别、使用服务限制、最高或最低交易限额、某一类别服务的适用截止时间及 / 或日期、适用服务收费及网上银行服务的其他特色（ <u>更改服务收费或影响客户责任及义务的改动除外</u> ）。 <u>但须受本条款及条件第 18 条所述修订本条款及条件的通知要求限制。</u> ...
3(c)	不变	为了使用转账服务，客户必须使用有效保安编码 <u>或透过使用流动保安编码另行认证客户身份</u> 。银行可能要求客户使用有效保安编码或流动保安编码，以进入任何其他网上银行服务。
N/A	3A	<b>新增以下 3A(a)至 3A(f)条：</b> <u>进入网上银行服务/使用流动保安编码</u>

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N/A	3A(a)	<p>取决于客户希望进入及/或使用网上银行服务的类型，客户将需采取由银行独自酌情要求之下列一项或多项步骤：</p> <p>(i) 输入客户名称和私人密码的正确组合；</p> <p>(ii) 透过银行提供的银行生物凭据认证服务使用客户的生物识别凭据来进行认证；</p> <p>(iii) 输入由保安编码器计算或发送至客户指定流动电话号码的保安编码；或</p> <p>(iv) 输入由流动保安编码透过(1)输入正确的流动保安编码密码；或(2)透过银行生物凭据认证服务使用客户的生物识别凭据计算的保安编码。</p>
N/A	3A(b)	<p>流动保安编码是由银行向已经下载及注册银行流动应用程序的客户提供的数码保安编码，作为客户认证其身份以进入及/或使用网上银行服务的其中一个方式。客户可透过以下方式在银行接受的任何兼容流动装置上设置其流动保安编码：</p> <p>(i) 登入客户的银行流动应用程序及接受为设置和使用流动保安编码的所有适用条款及条件；</p> <p>(ii) 将客户的生物识别凭据用于认证；</p> <p>(iii) 输入发送至客户指定及已在银行登记之流动电话号码的保安编码；及</p> <p>(iv) 指定流动保安编码密码，及/或在客户的流动装置具备生物认证功能且客户已同意中国建设银行（亚洲）生物凭据认证服务条款及条件的情况下，允许透过生物凭据认证服务进入并使用流动保安编码，</p> <p>或遵循银行不时规定的任何其他步骤或指示。</p>

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N/A	3A(c)	<p>客户可在 <a href="https://www.asia.ccb.com/hongkong/doc/personal/banking_channels/compatible-android-devices.pdf">https://www.asia.ccb.com/hongkong/doc/personal/banking_channels/compatible-android-devices.pdf</a> 查询与银行流动应用程序的流动保安编码功能兼容的流动装置列表。但是，银行不保证任何特定型号或品牌的流动装置与流动保安编码兼容或就流动保安编码而言具适用性，客户应独自负责确保其为设置和使用流动保安编码所指定的流动装置能兼容流动保安编码的任何及所有软件或硬件要求，且在任何时候就流动保安编码而言具适用性。</p>
N/A	3A(d)	<p>客户确认银行可不时规定必须安装的银行流动应用程序或银行网站更新，以使银行流动应用程序正常运行。客户确认，客户须独自负责更新其银行流动应用程序及/或进入银行网站的最新更新版本以使用流动保安编码进入网上银行服务。如果客户 (A) 未有安装银行流动应用程序的任何要求安装的更新，或(B)未进入银行网站的最新版本，对于客户因不能进入任何网上银行服务而招致之任何损失或损害，银行概不对客户承担任何责任。</p>
N/A	3A(e)	<p>设置和启动流动保安编码会创建并保存一个数码保安编码，该编码将与客户用于该等设置和启动的流动装置绑定。客户确认流动保安编码每次仅可在一个流动装置绑定并启动。一旦绑定该流动保安编码，客户被绑定的流动装置将被银行为在进入和使用任何网上银行服务持续用于认证客户身份的目的而认定。如果客户希望停止使用流动保安编码或将流动装置与相关流动保安编码解除绑定，客户可在相关流动装置上注销流动保安编码或致电银行于银行网站或银行流动应用程序发布之客户热线与银行联系以获取进一步协助。</p>
N/A	3A(f)	<p>客户确认当流动保安编码被启动，客户的保安编码器将自动被停用，不能再用于进入或使用任何网上银行服务。</p>
4	不变	<p><b>更改标题：</b> 客户名称、私人密码、<u>流动保安编码密码</u>、保安编码及保安编码器</p>
4(a)	不变	<p>客户应采取合理措施以将客户名称、私人密码、<u>其流动保安编码密码</u>及任何保安编码保密。客户应该：</p>

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4(a)(ii)	不变	设定难以猜测（例如：设定新密码时，切勿选用如出生日期、电话号码或客户姓名中可认知的部份等数据）及有别于其他服务所使用的 <u>私人密码和流动保安编码密码（如适用）</u> ；
4(a)(iii)	不变	熟记客户名称及 <u>私人密码和流动保安编码密码（如适用）</u> 并销毁发给客户的客户名称及私人密码通知；
4(a)(iv)	不变	不向任何人透露、分享及容许获得或使用信用卡、客户名称、私人密码、 <u>流动保安编码密码（如适用）</u> 或保安编码；
N/A	4(a)(vi)	<b>新增以下 4(a)(vi)条，并更新其后条文的项目号码：</b> <u>不要将流动保安编码密码（如适用）写在流动保安编码上或将流动保安编码密码与流动保安编码放置在一起；</u>
4(a)(vi)	4(a)(vii)	不要不加掩饰地写下或记录客户名称、私人密码、 <u>流动保安编码密码（如适用）</u> 或保安编码；
4(a)(vii)	4(a)(viii)	定时更改私人密码和流动保安编码密码（如适用），且不要将私人密码和流动保安编码密码（如适用）储存于计算机、流动电话或当眼处；
4(a)(x)	4(a)(xi)	如银行向客户的流动装置发送一次性的密码保安编码，不要将该 <u>一次性密码保安编码</u> 传送至另一流动装置；
4(a)(xiii)	4(a)(xiv)	采取防范社交工程技术的措施，避免遭受虚假或可疑电邮、网站或网上理财流动应用程序或伪装银行职员或警务人员索取 <u>任何客户资料（如：客户名称、私人密码、流动保安编码密码（如适用）或保安编码）</u> ；
4(a)(xv)	4(a)(xvi)	只连结至由银行指定或认可的银行网站或应用程序商店下载的银行流动应用程序；及
N/A	4(a)(xvii)	<b>新增以下 4(a)(xvii)条，并更新其后条文的项目号码：</b> <u>如果客户怀疑自己受到任何欺诈性网站、流动电话应用程序、电子邮件或短讯/无线应用协议（WAP）推送讯息的欺骗（例如，客户在使用正确的生物识别凭据后无法登入银行流动应用程序，无论是否有任何警告提示），立即更改私人密码和流动保安编码密码（如适用）；</u>

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4(a)(xvi)	4(a)(xviii)	<p>实时查阅银行向客户发出的相关通知及<u>任何账单或通知书及客户最后登入网上银行服务的日期及时间的资料</u>，并在发现不寻常交易或状况时，在可行情况下尽快致电银行于银行网站或银行流动应用程序发布之客户热线通知银行。<u>若客户未能遵守上述措施，客户可能需要负上由此引起的损失的责任。</u>；及</p>
N/A	4(a)(xix)	<p><b>新增以下 4(a)(xix)条：</b>  <u>参阅并遵守银行不时提供之任何额外安全建议。</u></p> <p><u>若客户未能遵守上述措施，客户可能需要负上由此引起的损失的责任。</u></p>
4(b)	不变	<p>客户明白及<u>承认确认</u>客户的信用卡、客户名称、私人密码、<u>流动保安编码密码和流动保安编码（如适用）及/或保安编码有被未获授权人士滥用不当使用或被用于未获批准的用途的风险</u>。如果有下列任何情形，客户应在合理可行情况下尽快通知银行：<u>(i)客户得知或怀疑信用卡、客户名称、私人密码、流动保安编码密码（如适用）、保安编码器（如适用）及/或保安编码已被已遗失、被窃、受损害、被泄露给任何未获授权人士或被任何未获授权人士取得；(ii)或有人用信用卡、客户名称、私人密码、流动保安编码密码（如适用）及/或保安编码作出任何未获授权的指示或交易；或(iii)流动保安编码受到任何损害或未获授权的使用</u>。客户应在合理可行情况下尽快可透过下列任何方式或银行不时通知的任何其他方式向银行<u>发送该等通知：</u></p> <p><u>(I) 致电银行于银行网站或银行流动应用程序发布之客户热线。</u></p> <p><u>(II) 联络银行任何分行。</u></p> <p>若客户未能在合理可行情况下尽快通知银行该等事情，或存在欺诈或严重疏忽行为，一切由他人使用<u>任何信用卡、客户名称、私人密码、流动保安编码密码（如适用）、流动保安编码（如适用）及/或保安编码</u>进行的交易及所引致的直接损失，可能需由客户负责。</p>

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4(c)	不变	如银行根据本条款及条件的第 4(b)条所述收到通知并且有合理机会就该通知采取行动之前，任何人使用客户任何信用卡、客户名称、私人密码及/或 <u>流动保安编码密码及/或保安编码发出的，或透过任何未获授权使用客户的流动保安编码发出的所有指示</u> 将被银行所依赖或执行，而有关指示不可被撤销。假如所使用的信用卡、客户名称、私人密码及/或保安编码正确， <u>或者透过使用正确的流动保安编码密码或生物识别登入凭据来使用流动保安编码</u> ，银行并无责任核证向银行作出指示的人士的身份或授权。
4(d)	不变	客户的信用卡、客户名称、私人密码、 <u>流动保安编码密码（如适用）、流动保安编码（如适用）</u> 或保安编码器于未被客户更改或取消(以银行已收到客户的更改或取消通知且银行有合理机会就通知采取行动为条件)或未被银行或其他发出机构取消之前将一直有效。
4(f)(i)	不变	安全保管任何客户名称、保安编码器、保安编码、私人密码、 <u>流动保安编码密码（如适用）、流动保安编码（如适用）</u> 及网上银行服务；
4(f)(iii)	不变	确保没有其他人在未授权的情况下进入网上银行服务或指定户口(不论以计算机系统或其他方式)，包括但不限于 <u>客户名称、私人密码、保安编码器、保安编码、流动保安编码密码（如适用）、流动保安编码（如适用）</u> 或其他进入网上银行服务之认证方式；
4(f)(iv)	不变	使用任何保安编码器、 <u>流动保安编码（如适用）、软件、计算机系统、用户指引或银行向客户提供之任何其他设备</u> ，以便客户可执行任何交易，及按银行要求立即向银行交还该等设备；
N/A	4(f)(viii)	<b>新增以下 4(f)(viii)条：</b> <u>遵守所有适用法律法规，不得将网上银行服务用于或有关任何不合法、未经授权或欺诈性目的或活动。</u>
5(a)	不变	若银行有合理理由，银行可酌情在任何指定户口结束时或任何时间暂停或终止所有或部分网上银行服务（ <u>包括银行网站、银行流动应用程序，使用及取用流动保安编码</u> ），而无须给予客户事先通知或理由。

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5(c)	不变	除本条款及条件的第 5(a) 及 5(d)条所述之情况外，银行将尽合理努力给予客户任何有关网上银行服务、银行网站及/或、银行流动应用程序及/或流动保安编码的任何更改、修改、暂停、限制或终止的预先通知，...
5(e)	不变	在适用法律法规允许的最大范围内，客户若因任何原因自愿或非自愿暂停或终止任何网上银行服务而蒙受或引致任何损失或损害，银行概不承担责任。
6(a)	不变	对于只需一名户口持有人签字就可运用的联名户口，经任何一名或多名户口持有人要求，银行将就使用网上银行服务分别发给每一户口持有人：
N/A	6(a)(ii)	<b>新增以下 6(a)(ii)条，并更新其后条文的项目号码：</b> <u>独立的流动保安编码；及</u>
9(a)	不变	如客户需要作出任何网上银行指示，客户必须（在银行要求下）引用正确的客户名称、私人密码、保安编码及/或透过流动保安编码进行的认证及银行就进行网上银行交易所要求的其他数据。...
9(f)	不变	虽然银行会合理地努力确保网上银行指示被适时执行，但数据在网上的传递可能有时间的差距。网上银行服务（包括但不限于转账服务、银行网站、银行流动应用程序，使用保安编码器和流动保安编码）亦可能会受到干扰、硬件或软件失灵、误差、传递阻塞、因互联网线路繁忙导致传递延迟或因互联网的公开性质导致数据传递错误、市场交易量或波动、系统故障、提升或维修或其他原因而所影响（并可能因导致指示、通讯或数据的处理及/或传递上产生故障或延误）。...
9(g)	不变	虽然银行已尽力避免网上银行服务（包括但不限于透过银行网站、银行流动应用程序、保安编码器及/或流动保安编码进入）被中断，但银行的网上银行服务仍可能发生故障或延误或间歇性的机件失常或运作中断。...但在任何情况下，在适用法律法规允许的最大范围内，银行不会就取消网上银行指示、或没有就取消网上银行指示作出通知或客户无法收到取消转账指示的通知（无



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		论是否因为客户没有提供有效的电邮地址及/ 或可接收短讯的流动电话号码 ) 而负上任何责任。...
10(a)	不变	客户承诺在使用网上银行服务 ( 包括但不限于银行网站、银行流动应用程序、保安编码器及流动保安编码 ) 时遵守本条款及条件，以及银行不时规定的有关网上银行服务的使用政策及程序。
10(b)	不变	<p>客户承诺不干扰、修改、解读、反向解构或以其他方式改动或擅自进入网上银行服务、银行网站、银行流动应用程序的任何部分或其中之任何软件。如果客户违反此项承诺，银行有权终止客户使用网上银行服务而毋须通知客户，并可对客户采取法律行动。</p> <p>客户承诺：</p> <p>(i) 不会对网上银行服务、银行网站、银行流动应用程序、流动保安编码或前述所包含的任何软件的任何部分进行干扰、修改、解读、反向工程或以其他方式变动或未经授权进入网上银行服务、银行网站、银行流动应用程序、流动保安编码或前述所包含的任何软件的任何部分；</p> <p>(ii) 不会以在流动装置或操作系统供货商支持或确保的配置外进行过修改的任何装置或操作系统 ( 例如，已经被「越狱」或「刷机」的装置 ) 进入或使用银行网站、银行流动应用程序或流动保安编码。被越狱或刷机的装置指在未经流动服务提供商及/ 或电话制造商批准的情况下不再受限于其所设置之限制的装置。在被越狱或刷机的装置上使用银行网站、银行流动应用程序或流动保安编码可能会损害安全并导致欺诈性交易；及</p> <p>(iii) 仅从官方流动电话应用程序网上商店 ( 例如 Google Play 或 Apple App Store ) 下载银行流动应用程序及其更新。</p> <p>如果客户违反上述承诺，银行有权终止客户的网上银行服务 ( 包括但不限于银行网站、银行流动应用程序、保安编码器和流动保安编码 ) 而不通知客户，并就此对客户采取法律行动。如果客户未采取本行或客户电子装置制造商不时告知或公布的任何安全措施，客户须对因使用网上银行服务而引致或与其相关的所有后果全权负责并承担所有责任。</p>

# 客戶重要通知

## Important Notice to Customers



N/A	11(a)	在符合一般條款及條件及不影响本條款及條件第 4 條的情況下，如发生未經授權的網上銀行交易，而客戶方面并无嚴重疏忽、欺詐或錯誤（例如客戶未能妥善保管接駁網上銀行服務（ <u>包括但不限於銀行網站、銀行流動应用程序、保安編碼器及流動保安編碼</u> ）的設備），則客戶將無須負責其所蒙受的任何直接損失。
N/A	11(b)	客戶須賠償銀行、其管理人員、僱員及銀行委派的任何其他人士就有關銀行提供網上銀行服務及/（ <u>包括但不限於銀行網站、銀行流動应用程序、保安編碼器及流動保安編碼</u> ）及/或銀行根據本條款及條件行使其權力及權利而可能引致的一切訴訟、債務、索償、要求、損失、損害賠償及稅務費用及任何銀行因此而合理引起的合理費用及支出（包括法律費用），除非該等債務、索償、費用、損害賠償、支出、訴訟或司法程序直接且完全因銀行的管理人員、僱員或代理人員的疏忽或故意犯錯造成，而客戶方面并无嚴重疏忽、欺詐或錯誤。
12	不變	<b>更改標題：</b> 保安編碼器和流動保安編碼（如適用）的擁有權
12	不變	保安編碼器和流動保安編碼（如適用）是及在任何時候均屬銀行財產并由銀行決定發出，客戶應在銀行要求時立即將之退還銀行（ <u>適用於保安編碼器</u> ），或立即將之注銷或停用（ <u>適用於流動保安編碼</u> ）。客戶須自行保管其保安編碼器和流動保安編碼（如適用）並確保其安全保密，不可准許除客戶之外的任何其他人士使用該保安編碼器和流動保安編碼（如適用）。
13	不變	<b>更改標題：</b> 保安編碼器及/或与流動保安編碼綁定之流動裝置遺失或被竊
13	不變	如果客戶的保安編碼器 <u>或与流動保安編碼綁定之流動裝置</u> 遺失或被竊，客戶應在合理可行情況下盡快撥打銀行不時規定的電話號碼通知銀行，並在銀行要求時作出書面確認。如客戶未能在合理可行情況下盡快向銀行知會該等事項，或在其他情況下有欺詐或嚴重疏忽的行為，所有未經授權交易（ <u>包括因涉及任何人士使用其</u>

# 客戶重要通知

## Important Notice to Customers



		所失之保安编码器或与流动保安编码绑定的流动装置 (视乎情况而定) 所进行的未经授权交易) 而引致的直接损失, 一律可能需由客户负责。银行补发新保安编码器或流动保安编码 (如适用) 时可收取费用。
14(b)	不变	客户明白及接受, 任何接触到、拥有、知道或获准许查找私人密码及/或流动保安编码密码或可使用保安编码器 (如有) 或流动保安编码 (如适用) 之人士可能能够启用客户的指定户口, 而银行概不会就任何有关损失负责。
14(c)(iii)	不变	因未能提供网上银行服务、或网上银行服务 (包括但不限于银行网站、银行流动应用程序、保安编码器及流动保安编码)、或网上银行服务 (包括但不限于银行网站、银行流动应用程序、保安编码器及流动保安编码) 受到限制、修改、修定、暂时中断或终止或变成不可运作;
14(c)(v)	不变	因使用或不能使用网上银行服务, 或机器、网上银行服务、银行网站、银行流动应用程序、保安编码器、流动保安编码、互联网、计算机系统、数据处理系统或传送网络的任何错误、不足或失灵, 或任何工业纠纷或其他在银行、其代理人或分包商控制范围以外之任何原因 (不论是因疏忽或其他原因造成) 所引致的任何利润或机会之损失或任何其他相应或间接之损失或责任。
14(d)	不变	如发现银行对其任何行为或遗漏、疏忽或过失需要负责, 其责任 (在适用法律允许的最大范围内) 只限于直接损失或实际损害的数额或有关交易数额两者之较少者。银行毋须对由于该等行为、遗漏、疏忽或过失引致的任何利润损失或任何特殊、相应或非直接的损失或损害负责。
15(a)	不变	互联网是一种迅速改变、开放及公开的科技, 而网上交通挤塞亦是不可预计的。客户明白银行会尽合理努力确保网上银行服务 (包括但不限于银行网站、银行流动应用程序、保安编码器及流动保安编码) 会持续运作, 但客户亦接受:

# 客戶重要通知

## Important Notice to Customers



15(a)(ii)	不变	网上银行服务、银行网站及、银行流动应用程序、保安编码器及/或流动保安编码（如适用）未必能达到客户的所有要求或期望；及
15(a)(iii)	不变	网上银行服务、银行网站及、银行流动应用程序、保安编码器及/或流动保安编码（如适用）的运作、操作及可靠性：
17(a)	不变	客户确认所有在银行网站、银行流动应用程序、流动保安编码及/或有关软件之内容均属银行及/或第三者供货商之所有，并受制于知识产权。除非特别列明或银行或该第三者供货商（视情况而定）以书面认可外，银行网站、银行流动应用程序或第三者网站将不会被当作给予客户任何权利或许可证使用任何有关或显示在银行网站、银行流动应用程序、保安编码器、流动保安编码或第三者网站之任何知识产权。
17(b)(iii)	不变	为未经银行或任何第三者供货商授权的目的，闯入、进入或使用或企图闯入、进入或使用任何网上银行服务、银行网站、银行流动应用程序、保安编码器、流动保安编码、第三者网站、内容及/或银行或任何第三者供货商的服务器的任何数据区域；
17(b)(iv)	不变	在使用银行网站、银行流动应用程序、保安编码器、流动保安编码或任何内容时侵犯任何人士或任何一方之知识产权；
17(b)(v)	不变	在使用网上银行服务、银行网站及/或、银行流动应用程序、保安编码器及/或流动保安编码时，违反任何适用司法管辖区之任何适用法律；及/或
18	不变	银行可于任何时间及不时修订本根据适用法律或适用于银行的监管规定修订或替换本条款及条件及/或加入附加增补额外条款及条件。银行以实物或电子方式给予客户合理通知后，本条款及条件的任何修改及增补随即生效，该等通知可、在银行网站上张贴或以银行认为适当的该等其他方式发出、发布及/或采取适用法律或适用于银行的监管规定要求的任何其他行动后，本条款及条件的任何修订、替换或增补随即生效。若客户在修订、替换或增补条款及条件的生效日或之后继续持有维持或使用网上银行服

# 客戶重要通知

## Important Notice to Customers



		务，该通知任何经修订或增补的条款及条件即对客户构成约束力。
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客户可联络分行职员索取上述条款和条件之完整修订本。客户除可经分行查询详情，亦可致电客户服务热线+852 277 95533 或浏览 [www.asia.ccb.com](http://www.asia.ccb.com) 了解。若客户于生效日或之后继续使用电子理财服务及/或网上银行服务，上述更改将对客户具有约束力。倘客户不接受上述修订，客户有权于生效日前根据条款和条件中列明的有关条款终止电子理财服务及/或网上银行服务，请致电客户服务热线通知本行以作安排。

本通知之中英文文本如有歧异，概以英文本为准。

中国建设银行(亚洲)股份有限公司  
2022年7月

# 客戶重要通知

## Important Notice to Customers



### Notice of Amendments to Terms and Conditions for Online Banking Services

Please be informed that Terms & Conditions for Online Banking Services (collectively, the “Terms and Conditions”) will be amended with effect from **August 19, 2022 (Friday)** (“effective date”) as set out below:

#### A. Summary of the key changes to the Terms and Conditions

1. Provisions are amended to update security measures in relation to the use of Mobile Token; and
2. Provisions are amended to enhance clarity of the meaning of certain provisions.

#### B. Amendments to the Terms and Conditions (additions are underlined and deletions are crossed out):

##### Terms & Conditions for Online Banking Services

1.1	No Change	"Bank" means China Construction Bank (Asia) Corporation Limited, <u>which shall include its successors, assigns, transferees and any other person deriving title under any of them.</u>
N/A	1.2	<b>Add the definition of “Biometric Credentials” and update subsequent numbering accordingly:</b> <u>"Biometric Credentials" means fingerprint, facial map or any other biometric data that is registered in the Customer's mobile device.</u>
N/A	1.3	<b>Add the definition of “Biometric Credential Authentication Service” and update subsequent numbering accordingly:</b> <u>"Biometric Credential Authentication Service" means the authentication method for accessing the Bank's Online Banking Services using Customer's Biometric Credentials, as may be offered by the Bank from time to time in accordance with the Terms and Conditions for CCB (Asia) Biometric Credential Authentication Service.</u>
1.9	1.25	"Username" means the login ID number for the purpose of any Online Banking Transaction.
1.12	1.13	"Mobile App" means such mobile application software(s) as may be designated by the Bank from time to time.
N/A	1.14	<b>Add the definition of “Mobile Token” and update subsequent numbering accordingly:</b> <u>"Mobile Token" means a feature in-built within and linked to the Mobile App which is used to generate a Security Code or otherwise to authenticate and grant the Customer access to and/or use of any Online Banking Services.</u>

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## Important Notice to Customers



N/A	1.15	<b>Add the definition of “Mobile Token Password” and update subsequent numbering accordingly:</b> <u>"Mobile Token Password " means the personal identification number self-selected and designated by the Customer for the purpose of utilizing the Customer's Mobile Token.</u>
1.17	1.20	"Security Code" means a one-time password that is automatically generated <u>by a Mobile Token, or generated</u> and displayed on the Security Token, or sent to the designated mobile number at the relevant time to be used for the purpose of utilizing certain Online Banking Services specified by the Bank from time to time.
1.18	1.21	"Security Token" means a <u>physical</u> digital device provided by the Bank to the Customer at the Customer's request for the purpose of generating and displaying a Security Code.
2(e)	No Change	The scope and types of service made available by the Bank, the restrictions on the use of the service, the maximum or minimum transaction limits, the cut-off time and/or date applicable to a particular type of service, the applicable service fees and other features in respect of the Online Banking Services may be determined or varied by the Bank from time to time without prior notice to the Customer ( <del>other than in the case of change of service fees or changes which may affect the liabilities or obligations of the Customer</del> ), <u>subject to the notice requirements for variations to these Terms and Conditions as set out in Clause 18 of these Terms and Conditions.</u> Updated information relating to the Online Banking Services is available from the Bank upon request.
3(c)	No Change	In order to use the Funds Transfer Services, the Customer must use a Security Code <u>or otherwise authenticate the Customer's identity through the usage of the Mobile Token.</u> The Bank may require the Customer to use Security Code <u>or the Mobile Token</u> in order to access any other Online Banking Services.
N/A	3A	<b>Add the following new clause 3A(a) to 3A(f):</b> <u>Accessing the Online Banking Services / Using the Mobile Token</u>
N/A	3A(a)	<u>Depending on the type of Online Banking Services which the Customer wishes to access and/or use, the Customer will be required to perform one or more of the following steps which the Bank may in its sole discretion require:</u> <u>(i) entering the correct combination of the Customer's Username and Password;</u> <u>(ii) applying the Customer's Biometric Credentials using the Bank's Biometric Credential Authentication Service offered by the Bank for authentication purposes; or</u> <u>(iii) entering a Security Code generated by a Security Token or which is sent to the Customer's designated mobile number.</u> <u>(iv) entering a Security Code generated by a Mobile Token where such Security Code is generated by either (1) entering the correct Mobile</u>

# 客戶重要通知

## Important Notice to Customers



		<u>Token Password; or (2) applying the Customer's Biometric Credentials using the Bank's Biometric Credential Authentication Service.</u>
N/A	3A(b)	<u>The Mobile Token is a digital security token which is offered by the Bank to Customers who have downloaded and signed up for the Mobile App as one of the means for the Customer to authenticate his or her identity for accessing and/or using the Online Banking Services. The Customer may set up his or her Mobile Token on any compatible mobile device acceptable to the Bank by:</u> <u>(i) logging on to the Customer's Mobile App and accepting all applicable terms and conditions for the set-up and use of the Mobile Token;</u> <u>(ii) applying the Customer's Biometric Credentials for authentication purposes;</u> <u>(iii) entering a Security Code which will be sent to the Customer at his or her designated mobile number registered with the Bank; and</u> <u>(iv) designating a Mobile Token Password, and/or where the Customer's mobile device carries a biometric authentication function and the Customer has agreed to the Terms and Conditions for CCB (Asia) Biometric Credential Authentication Service, enabling access to and use of the Mobile Token via Biometric Credential Authentication Service, or otherwise in accordance with any other steps or instructions as may be prescribed by the Bank from time to time.</u>
N/A	3A(c)	<u>The Customer may check <a href="https://www.asia.ccb.com/hongkong/doc/personal/banking_channels/compatible-android-devices.pdf">https://www.asia.ccb.com/hongkong/doc/personal/banking_channels/compatible-android-devices.pdf</a> for a list of mobile devices which are compatible with the Mobile Token function of the Mobile App. However, the Bank does not guarantee the compatibility or fitness-for-use of any particular model or brand of mobile device for the purposes of the Mobile Token and the Customer shall be solely responsible for ensuring that the mobile device designated by him or her for set up and use of the Mobile Token is compatible with any and all software or hardware requirements of the Mobile Token and is at all times fit-for-use for the purposes of the Mobile Token.</u>
N/A	3A(d)	<u>The Customer acknowledges that the Bank may from time to time prescribe updates to the Mobile App or the Website which must be installed in order to enable the proper functioning of the Mobile App. The Customer acknowledges that it is the Customer's sole responsibility to update his or her Mobile App and/or access the latest updated version of the Website to access the Online Banking Services using the Mobile Token and the Bank shall not be liable to the Customer for any loss or damage caused to the Customer due to his or her inability to access any Online Banking Services if the Customer fails to (A) install any required updates to the Mobile App or (B) access the latest version of the Website.</u>
N/A	3A(e)	<u>Set up and activation of the Mobile Token creates and stores a digital security token which is bound to the Customer's mobile device that is used for such set up and activation. The Customer acknowledges that the Mobile Token may only be bound to and activated only on one mobile</u>



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## Important Notice to Customers



		<u>device at a time. Once bound to such Mobile Token, the Customer's bound mobile device will be recognized by the Bank for the purposes of authenticating the Customer's identity on a continuous basis in relation to the access and use of any Online Banking Services. Should the Customer wish to stop using the Mobile Token or otherwise unbind a mobile device from the relevant Mobile Token, the Customer may do so by deregistering the Mobile Token from the relevant mobile device or otherwise contacting the Bank by calling the Bank's customer hotline posted by the Bank in the Website or Mobile App for further assistance.</u>
N/A	3A(f)	<u>The Customer acknowledges that once the Mobile Token is activated, the Customer's Security Token will be automatically disabled and may no longer be used to access or use any Online Banking Services.</u>
4	No Change	<b>Change the heading to:</b> Username, <u>Password, Mobile Token Password</u> , Security Code and Security Token
4(a)	No Change	The Customer shall take reasonable steps to keep the Username, the Password, <u>his or her Mobile Token Password</u> and <del>the any</del> Security Code confidential. The Customer is advised:
4(a)(ii)	No Change	to set a <u>Password and Mobile Token Password (where applicable)</u> that is difficult to guess (e.g. not to select such information as birthday, telephone number or recognizable part of the Customer's name in selecting new password) and different from the ones for other services;
4(a)(iii)	No Change	to memorize the Username, Password and <u>Mobile Token Password (where applicable)</u> and <u>destroy the notice to the Customer of the Username and Password;</u>
4(a)(iv)	No Change	not to disclose to, share with, allow access <del>to or</del> use by anyone <u>to or of any of the Card, Username, Password, Mobile Token Password (where applicable)</u> or Security Code;
N/A	4(a)(vi)	<b>Add the following new clause 4(a)(vi) and update subsequent numbering accordingly:</b> <u>not to write down the Mobile Token Password (where applicable) on the Mobile Token or keep the Mobile Token Password and Mobile Token together;</u>
4(a)(vi)	4(a)(vii)	not to write down or record <u>any of the Username, Password, Mobile Token Password (where applicable)</u> or Security Code without disguising it;
4(a)(vii)	4(a)(viii)	to change the <u>Password and Mobile Token Password (where applicable)</u> on a regular basis and not to store the <u>Password and Mobile Token Password (where applicable)</u> on computers, mobile phones or <del>place</del> <u>anywhere</u> in plain sight;

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## Important Notice to Customers



4(a)(viii)	4(a)(ix)	to act in such manner so as to avoid shoulder surfing over the Username, Password, <u>Mobile Token Password (where applicable)</u> or Security Code;
4(a)(x)	4(a)(xi)	if the Bank sends a <del>one-time password</del> <u>Security Code</u> to the Customer's mobile device, not to send such <del>one-time password</del> <u>Security Code</u> from one mobile device to another mobile device;
4(a)(xiii)	4(a)(xiv)	to safeguard against social engineering techniques for obtaining <u>any of the Customer's information such as the Username, the Password, the Mobile Token Password (where applicable)</u> or a Security Code through fake or suspicious emails, websites or internet banking mobile applications or impersonating the Bank's staff or the police;
4(a)(xv)	4(a)(xvi)	to only connect to the Mobile App downloaded from the Website or app stores designated or approved by the Bank; <del>and</del>
N/A	4(a)(xvii)	<b>Add the following new clause 4(a)(xvii) and update subsequent numbering accordingly:</b> <u>to change the Password and Mobile Token Password (if applicable) immediately if the Customer suspects that he or she has been deceived by any fraudulent website, mobile application, email or SMS/WAP push message (for example, if the Customer fails to log on to the Mobile App after using the correct Biometric Credentials, with or without any alert messages);</u>
4(a)(xvii)	4(a)(xviii)	to promptly check the relevant notification and <u>any</u> account statement(s) or advice(s) the Bank sends to the Customer and information about the date and time of the last <del>login to</del> <u>logon by the Customer into the</u> Online Banking Services, and to notify the Bank as soon as practicable by calling the Bank's customer hotline posted by the Bank in the Website or Mobile App whenever unusual transactions or observations are detected. <del>The Customer may be held liable for the losses if he has failed to comply with any of the above safeguards.; and</del>
N/A	4(a)(xix)	<b>Add the following new clause 4(a)(xix):</b> <u>refer to and comply with any additional security advice(s) provided by the Bank from time to time.</u>  <u>The Customer may be held liable for the losses if he or she has failed to comply with any of the above safeguards.</u>
4(b)	No Change	The Customer understands and acknowledges that there are risks of the Card, Username, Password, <u>Mobile Token Password and Mobile Token (where applicable)</u> and/or Security Code of the Customer being <del>abused</del> <u>misused</u> by unauthorised persons or used for unauthorised purposes. The Customer shall notify the Bank as soon as reasonably practicable upon <u>(i) any</u> notice or suspicion of the Card, Username, Password, <u>Mobile Token Password (where applicable), Security Token (where applicable), and/or Security Code being lost, stolen, compromised or disclosed to or obtained by any unauthorised person; (ii) any</u> unauthorised instruction given or transaction effected with the Card,

# 客戶重要通知

## Important Notice to Customers



		<p>Username, Password, <u>Mobile Token Password (where applicable)</u> and/or Security Code; or (iii) <u>any compromise or unauthorised use of the Mobile Token</u>. Such notice may be given by the Customer to the Bank via any of <u>the following methods</u>:</p> <p><u>(I) calling the Bank's customer hotline posted by the Bank in the Website or Mobile App</u></p> <p><u>(II) contact any of the Bank's branches</u></p> <p><u>or any other method notified by the Bank from time to time.</u></p> <p>If the Customer fails to report such incidents to the Bank as soon as reasonably practicable, or has otherwise acted fraudulently or with gross negligence, the Customer may be held responsible for all such transactions involving the use of <u>any of the Card, Username, Password, Mobile Token Password (where applicable), Mobile Token (where applicable) and/or Security Code</u> and all direct losses as a result.</p>
4(c)	No Change	<p>All instructions given to the Bank by anyone using <u>any of the Card, Username, Password, Mobile Token Password</u> and/or Security Code of the Customer, <u>or otherwise through any unauthorised use of the Customer's Mobile Token</u>, prior to the Bank receiving notice as mentioned in Clause 4(b) of these Terms and Conditions and the Bank having a reasonable opportunity to take action in respect of such notice will be relied on or acted upon by the Bank and shall be irrevocable. The Bank shall have no duty to verify the identity or authority of the person giving an instruction to the Bank if the correct Card, Username, Password and/or Security Code of the Customer is used <u>or if the Mobile Token is utilized using the correct Mobile Token Password or biometric logon credentials</u>.</p>
4(d)	No Change	<p>A Card, Username, Password, <u>Mobile Token Password (where applicable), Mobile Token (where applicable)</u> or Security Token shall remain effective until changed or cancelled by the Customer (provided that the Bank has received notice of the change or cancellation from the Customer and the Bank has a reasonable opportunity to act upon the notice) or cancelled by the Bank or any other issuing authority.</p>
4(f)(i)	No Change	<p>safeguarding the security of <u>any of the Username, Security Token, Security Code, Password, Mobile Token Password (where applicable), Mobile Token (where applicable)</u> and the Online Banking Services;</p>
4(f)(iii)	No Change	<p>ensuring that no other person has unauthorised access to the Online Banking Services or the Designated Account (whether by use of the Computer System or otherwise), including but not limited to <u>Username, Password, Security Token, Security Code, Mobile Token Password (where applicable), Mobile Token (where applicable)</u> or other authentication <u>methods</u> required to obtain such access;</p>
4(f)(iv)	No Change	<p>the use of any Security Token, <u>Mobile Token (where applicable)</u>, software, computer system, user guide or any other facilities provided by the Bank to the Customer to facilitate him in effecting any transaction(s) and in returning the same to the Bank immediately upon its request;</p>

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4(f)(vi)	No Change	ensuring that the Customer signs off from the Website and exits the browser and/or Mobile App (as the case may be) immediately after each time he <u>or she</u> uses the Website and/or Mobile App; <del>and</del>
N/A	4(f)(viii)	<b>Add the following new clause 4(f)(viii):</b> <u>complying with all applicable laws and regulations and not using the Online Banking Services for or in connection with any illegal, unauthorised or fraudulent purpose or activity.</u>
5(a)	No Change	The Bank may at its discretion restrict, suspend or terminate all or any part of the Online Banking Service ( <u>including the Website, Mobile App and the use and access of the Mobile Token</u> ) upon closure of the Customer's Designated Accounts or at any time without notice or reason to the Customer if the Bank has reasonable grounds for doing so.
5(c)	No Change	Save and except for the circumstances set out in Clauses 5(a) and 5(d) of these Terms and Conditions, the Bank will use its reasonable endeavours to provide prior notice to the Customer of any changes, amendments to, suspensions, restrictions or terminations of the Online Banking Services, the Website, the Mobile App <u>and/or the Mobile Token...</u>
5(e)	No Change	<del>The</del> <u>To the maximum extent permitted by applicable laws and regulations,</u> the Bank shall not be liable for any loss or damage suffered by the Customer as a result of or arising out of any voluntary or involuntary suspension or termination of any Online Banking Service for any reason whatsoever.
6(a)	No Change	For joint accounts that may be operated on the signature of only one of the account holders, the following material, if required by any one or more of the joint account holders, will be issued to each joint account holder <u>for use with the Online Banking Services:</u>
N/A	6(a)(ii)	<b>Add the following new clause 6(a)(ii) and update the subsequent numbering accordingly:</b> <u>separate Mobile Token; and</u>
6(a)(ii)	6(a)(iii)	when applicable, separate Security Token <del>for the Online Banking Services</del>
9(a)	No Change	Any Online Banking Instruction must be given by the Customer to the Bank by quoting the <del>User Name</del> <u>correct Username</u> , Password, Security Code <u>and/or authentication via the Mobile Token</u> (if requested by the Bank) and other information required by the Bank to effect Online Banking Transactions....
9(f)	No Change	Although the Bank will use reasonable endeavours to ensure that the Online Banking Instruction is executed in a timely fashion, there may be a time lag in transmission of data online. The Online Banking Services ( <u>including but without limitation to the Funds Transfer Services the Website, the Mobile App and the use of the Security Token and the Mobile Token</u> ) <u>are also subject to (and may suffer failure or delay in processing and/or transmitting orders, communications or information as a</u>

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		result of) interruption, failure of hardware or software, errors, transmission blackout, delayed transmission due to online traffic or incorrect data transmission due to the public nature of the internet, market volume or volatility, system failure or upgrades or maintenance or for other reasons....
9(g)	No Change	Although the Bank <del>has endeavoured</del> endeavours to avoid interruptions to the Online Banking Services, <u>(including but without limitation to where accessed via the Website, Mobile App, the Security Token and/or the Mobile Token)</u> , the Online Banking Services may suffer failure or delays and periods of malfunction or outage.... The Bank may (but is not obliged to) notify the Customer of such cancellation of Online Banking Instruction by any means that the Bank may consider appropriate (including but not limited to email message or short message via SMS) and in all the circumstances <u>and to the maximum extent permitted by applicable laws and regulations</u> , the Bank will not assume any liability or responsibility for such cancellation of Online Banking Instruction or the non-notification of such cancellation of Online Banking Instruction, or inability on the part of the Customer to receive notification of such cancellation of Online Banking Instruction (whether or not due to the failure of the Customer to provide valid email address and/or mobile phone number capable of receiving short messages via SMS whatsoever)....
10(a)	No Change	The Customer undertakes to use the Online Banking Services <u>(including but without limitation to the Website, Mobile App, the Security Token and the Mobile Token)</u> in accordance with these Terms and Conditions and the operation policy and procedure relating to Online Banking Services provided by the Bank from time to time.
10(b)	No Change	The Customer undertakes <del>not to tamper with, modify, decompile, reverse engineer or otherwise alter or gain unauthorized access to any part of the Online Banking Services, the Website, the Mobile App or any of the software comprised in them:</del>  <u>(i) not to tamper with, modify, decompile, reverse engineer or otherwise alter or gain unauthorised access to any part of the Online Banking Services, the Website, the Mobile App, the Mobile Token, or any of the software comprised in them;</u> <u>(ii) not to access or use the Website, Mobile App, or Mobile Token on any device or operating system that has been modified outside the mobile device or operating system vendor supported or warranted configurations (e.g. devices that have been "jail-broken" or "rooted"). A jail broken or rooted device means one that has been freed from the limitations imposed on it by the mobile service provider and/or the phone manufacturer without their approval. The use of the Website, Mobile App, or Mobile Token on a jail broken or rooted device may compromise security and lead to fraudulent transactions; and</u> <u>(iii) to only download the Mobile App and its updates from the official mobile application online stores (e.g. Google Play / Apple App Store).</u>

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		The Bank is entitled to terminate the use of the Online Banking Services ( <u>including but without limitation to the Website, Mobile App, the Security Token and the Mobile Token</u> ) by the Customer without notice and to take legal action against the Customer for breach of <del>this undertaking</del> <u>the above undertakings</u> . The Customer shall also be fully responsible and liable for <u>all consequences arising from or in connection with the use of the Online Banking Services if he or she fails to take any of the security measures communicated or published by the Bank or his or her electronic devices' manufacturer from time to time.</u>
11(a)	No Change	Subject to the General Terms and Conditions and without prejudice to Clause 4 of these Terms and Conditions, if there is no gross negligence, fraud or fault on the part of the Customer, such as failing to properly safeguard his <u>or her</u> device(s) for using the Online Banking Services ( <u>including but without limitation to the Website, Mobile App, the Security Token and the Mobile Token</u> ), the Customer will not be liable for any direct loss suffered by the Customer as a result of any unauthorised Online Banking Transaction.
11(b)	No Change	The Customer shall hold harmless and indemnify the Bank, its officers, employees and any other person appointed by the Bank against all actions, liabilities, claims, demands, losses, damages and taxes of any kind made against or incurred by the Bank and such reasonable costs and expenses reasonably incurred by <del>the Bank</del> (including legal fees) in connection with the Bank's provision of the Online Banking Services ( <u>including but without limitation to the Website, Mobile App, the Security Token and the Mobile Token</u> ) and/or the exercise of the powers and rights of the Bank under these Terms and Conditions, unless such liabilities, claims, costs, damages, expenses, actions or proceedings are caused directly <u>and solely</u> by the negligence or wilful misconduct of any officer, employee or agent of the Bank and without gross negligence, fraud or fault on the part of the Customer.
12	No Change	<b>Change the heading to:</b> Ownership of the Security Token <u>and the Mobile Token (where applicable)</u>
12	No Change	The Security Token <del>is</del> <u>and the Mobile Token (where applicable) are</u> and shall at all times remain the property of the Bank and issued at the Bank's discretion and the Customer shall <u>immediately (in the case of the Security Token), return #to the Bank, or (in the case of the Mobile Token)</u> deregister or otherwise disable immediately upon the Bank's request. The Customer will ensure that the Security Token <del>is</del> <u>and the Mobile Token (where applicable) are</u> kept secure and under the personal control of the Customer and will not permit any person other than the Customer to use the Security Token <u>and the Mobile Token (where applicable).</u>
13	No Change	<b>Change the heading to:</b> Loss or Theft of the Security Token <u>and/or mobile device bound to Mobile Token</u>

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13	No Change	In the event of loss or theft of the Security Token <u>or the mobile device to which a Mobile Token is bound</u> , the Customer shall as soon as reasonably practicable notify such loss or theft to the Bank by telephone at such telephone number as the Bank may from time to time prescribe and confirm the same in writing if requested by the Bank. If the Customer fails to report such incidents as soon as reasonably practicable to the Bank or has otherwise acted fraudulently or with gross negligence, the Customer may be responsible for all direct losses as a result of all unauthorised transactions involving the use of, as the case may be, the lost Security Token <u>or mobile device to which a Mobile Token is bound</u> by any person. If a replacement Security Token <u>or Mobile Token (where applicable)</u> is issued, the Bank may charge a fee for it.
14(b)	No Change	The Customer understands and accepts that any person who has access to, possesses, knows or is allowed to find out the Password <u>and/or the Mobile Token Password</u> , or has access to the Security Token (if any) <u>or Mobile Token (where applicable)</u> may be able to have access to the Designated Account(s) and the Bank shall not be responsible for any losses in relation thereto.
14(c)(iii)	No Change	the Online Banking Services ( <u>including but without limitation to the Website, Mobile App, the Security Token and the Mobile Token</u> ) not being available, being restricted, varied, amended, suspended or terminated or becoming inoperative;
14(c)(iv)	No Change	the Customer's failure to carry out his <u>or her</u> responsibilities as provided in these Terms and Conditions; and/or
14(c)(v)	No Change	any loss of profits or opportunity or any other consequential or indirect loss or liability caused by the use of or inability to use the Online Banking Services or from any errors, inadequacies or failures of any machine, Online Banking Services, Website, Mobile App, <u>Security Token, Mobile Token</u> , internet, the Computer System, data processing system or transmission link or any industrial dispute or any other factor outside the control of the Bank or outside the control of the agents or sub-contractors of the Bank, whether caused by negligence or otherwise.
14(d)	No Change	If the Bank is found liable for any act or omission, negligence or default, its liability shall be ( <u>to the maximum extent permitted by applicable law</u> ) limited to the lesser of the amount of the direct loss or actual damage and the amount of the relevant transaction. The Bank shall not be responsible for any loss of profit or any special, consequential or indirect loss or damage arising out of such act, omission, negligence or default.
15(a)	No Change	The Customer acknowledges that internet is a technology that is rapidly changing, open and public in nature and its traffic congestion is unpredictable. The Customer understands that the Bank will use its reasonable endeavour to make sure that the Online Banking Services

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		(including the Website, Mobile App, the Security Token and the Mobile Token) continue to function, but the Customer also accepts that:
15(a)(ii)	No Change	the Online Banking Services, the Website, the Mobile App, <u>the Security Token and/or the Mobile Token (where applicable)</u> may not meet all the requirements or expectations of the Customer; and
15(a)(iii)	No Change	the operation, functionality and reliability of the Online Banking Services, the Website, the Mobile App, <u>the Security Token and/or the Mobile Token (where applicable)</u> ;
15(b)	No Change	Given the circumstances set out in Clause 15(a) of these Terms and Conditions, the Customer understands and agrees that all transaction(s) through the Online Banking Services are made entirely at his <u>or her</u> own risk.
16(a)(iii)	No Change	the Customer accesses, enters or uses any links to Third Party Website(s) or deals with Third Party Provider(s) entirely at his <u>or her</u> own risk and the Bank is not a party to any arrangement between the Third Party Provider(s) and the Customer;
17(a)	No Change	The Customer acknowledges that all Content(s) on the Website, the Mobile App, <u>the Mobile Token</u> , and all related software(s) are proprietary to the Bank and/or Third Party Provider(s) and are subject to IP Rights. Unless otherwise expressly stated or approved in writing by the Bank or such Third Party Provider(s) (as the case may be), nothing on the Website, the Mobile App or Third Party Website(s) shall be implied as granting the Customer any right or license to use any IP Rights related to or shown on the Website, the Mobile App, <u>the Security Token, the Mobile Token</u> , or Third Party Website(s).
17(b)(iii)	No Change	break into, access or use or attempt to break into, access or use any part of the Online Banking Services, the Website, the Mobile App, <u>the Security Token, the Mobile Token</u> , the Third Party Website(s), the Content(s) and/or any data areas on the Bank's server(s) or those of any Third Party Provider(s) for any purposes unauthorised by the Bank or such Third Party Provider(s);
17(b)(iv)	No Change	infringe the IP Rights of any person or any party in using the Website, the Mobile App, <u>the Security Token, the Mobile Token</u> , or any Content(s);
17(b)(v)	No Change	violate any applicable law of any applicable jurisdiction in the use of the Online Banking Services, the Website, <u>the Mobile App, the Security Token and/or the Mobile AppToken</u> ; and/or
18	No Change	The Bank may revise <u>or replace</u> these Terms and Conditions and/or introduce additional terms and conditions at any time and from time to time. <del>Any revision</del> <u>in accordance with applicable laws or regulatory requirements applicable to the Bank. Any revision, replacement or addition to these Terms and Conditions shall become effective subject to the Bank giving reasonable notice to the Customer which may be given by</u>



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		<p><u>physical or electronic means</u>, posting it on the Website or by such other means as the Bank thinks fit, and/or taking any other action required by applicable laws or regulatory requirements applicable to the Bank. Any <u>revised or additional Terms and Conditions</u> shall be binding on the Customer if the Customer continues to maintain or use the Online Banking Services on or after the effective date of the revision, <u>replacement</u> or addition.</p>
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Customers may contact our branch staff for a copy of the full version of the revised terms and conditions. For enquiries, please contact any of our branch staff or call customer service hotline at +852 277 95533 or visit [www.asia.ccb.com](http://www.asia.ccb.com).

The above amendments shall be binding on customers if they continue to use our Electronic Banking Services and/or Online Banking Services on or after the Effective Date. If customers decline to accept the above amendments, they have the right to terminate the use of the Electronic Banking Services and/or Online Banking Services in accordance with the respective terms and conditions before the Effective Date. Should customers wish to terminate their Electronic Banking Services and/or Online Banking Services, please notify us through the Customer Service Hotline.

The English version of this notice shall prevail if there is any discrepancy between the English and Chinese versions.

China Construction Bank (Asia) Corporation Limited  
July 2022