



Sep 2024

Dear Customers,

**Notice of Amendment on Terms and Conditions for  
One-Time Password Online Transaction Authentication**

Hang Seng Bank Limited ("the Bank") would like to notify you of amendments to the Terms and Conditions for One-Time Password Online Transaction Authentication that will take effect from 15 November 2024. Summary of the key amendments are provided below:

**Terms and Conditions for One-Time Password Online Transaction Authentication**

Item	Revised
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 1.1]	<p>The existing definition of "Card", "Designated Merchant" and "you" in the Terms and Conditions are amended to cover all eligible credit card and debit card products offered by us:</p> <ul style="list-style-type: none"> <li>• "Card" means any credit card or debit card from time to time issued by us either as a principal card or as a supplementary card or otherwise issued by us for use by an Authorised Card User;</li> <li>• "Designated Merchant" means any merchant who offers online purchase service that requires identity authentication for payment by credit card or debit card using authentication service from relevant Card Association or such other authentication service or means from time to time prescribed or accepted by us;</li> <li>• "you" means each person to whom we issue a Card and is referred to as a Cardmember or Authorised Card User or Cardholder in the Agreement, and "your" and "yours" shall be construed accordingly.</li> </ul>
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 1.1, 1.3, 2, 5.3]	<p>The existing term of "Cardmember Agreement" in the Terms and Conditions is replaced by "Agreement" to cover agreements that apply to all eligible credit card and debit card products offered by us.</p>
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 3.1]	<p>The existing clauses will be modified as follows, corresponding to the amended definition of "you":</p> <ul style="list-style-type: none"> <li>• 3.1 Designated Merchants require Cardmembers or Authorised Card User or Cardholders to verify their identity when using their Cards to effect online purchase transactions on websites through the Internet or other means of telecommunication. We provide the Procedure and OTPs to you for such purpose as an enhanced security feature.</li> </ul>
Terms and Conditions for One-Time Password Online Transaction Authentication [Clause 5.3]	<p>The existing clauses will be modified as follows to cover transactions of all eligible credit card and debit card products offered by us:</p> <ul style="list-style-type: none"> <li>• 5.3 All transactions effected with your Card where your identity is verified through the Procedure constitute Card Transactions or transactions under the Agreement, and the OTP constitutes a PIN under the Agreement. You are liable for those transactions in accordance with the provisions of the Agreement, including the provisions relating to your liability for unauthorized Card Transactions or transactions if you acted fraudulently or with gross negligence.</li> </ul>



恒生銀行  
HANG SENG BANK

From 15 November 2024, you may obtain a copy of the revised Terms and Conditions for One-Time Password Online Transaction Authentication from the Bank's website (Hang Seng Bank Website > Personal > Cards > Online & Mobile Payment > Secure Online Shopping > Useful information). The existing Terms and Conditions for One-Time Password Online Transaction Authentication is available from the above website until 15 December 2024. You may not be able to access or download the existing Terms and Conditions for One-Time Password Online Transaction Authentication after 15 December 2024.

Also, you may download this Notice of Amendments from the Bank's website (Hang Seng Website > Personal > Important Notice > Notice of Amendment on Terms and Conditions for One-Time Password Online Transaction Authentication) until 15 December 2024. You may not be able to access or download this Notice of Amendments after 15 December 2024.

Please note that the above amendments shall be binding on you if you continue to use and/or retain your debit card after the above amendments are effective. Please note that we shall not be able to continue providing services to you if you do not accept the above amendments and you can call our Customer Service Hotlines for termination of services before the above amendments are effective.

Should you have any enquiries, please call our Customer Services Hotline at the back of your card.

Hang Seng Bank Limited



2024年9月

尊敬的客戶：

有關一次性密碼網上交易認證之條款及細則的修訂通知

恒生銀行有限公司(「本行」)謹此通知閣下，一次性密碼網上交易認證之條款及細則將於2024年11月15日起作出修訂。修訂的摘要如下：

一次性密碼網上交易認證之條款及細則修訂

適用於	作出修訂如下
一次性密碼網上交易認證之條款及細則第1.1, 1.3, 3.1, 3.2, 4.3, 5.1, 5.2, 5.3及6.1條	現有條款及細則中的「信用卡」、「指定商戶」及「閣下」的定義作出修訂如下，以涵蓋本行發出的所有合資格信用卡及扣賬卡產品： <ul style="list-style-type: none"><li>「信用卡或扣賬卡」，指本行不時發出的任何信用卡或扣賬卡，包括主卡或附屬卡或由本行發出以供被授權持卡人使用的信用卡或扣賬卡；</li><li>「指定商戶」，指任何提供網上交易服務的商戶，而該服務須就信用卡或扣賬卡結賬以相關的信用卡或扣賬卡組織或由本行不時指定或接受的；</li><li>「閣下」指獲本行發出信用卡或扣賬卡的每一位人士，於合約中被稱為會員或被授權持卡人或扣賬卡持有人；而「閣下的」應作相應理解。</li></ul>
一次性密碼網上交易認證之條款及細則第1.1, 1.3, 2, 5.1, 5.2及5.3條	現有條款及細則中的「會員合約」已修訂為「合約」，以涵蓋所有合資格信用卡及扣賬卡產品的合約，條款及細則或任何其他形式訂立的合約。
一次性密碼網上交易認證之條款及細則第3.1條	原條文將作出下列更改以涵蓋本行發出的所有合資格信用卡及扣賬卡產品的持有人及其商戶交易： <ul style="list-style-type: none"><li>3.1 指定商戶要求信用卡或扣賬卡會員或被授權持卡人或扣賬卡持有人於透過互聯網或其他電訊方式使用信用卡或扣賬卡網站進行網上交易時，驗證持卡人的身份。為上述用途，本行向閣下信用卡或扣賬卡會員或被授權持卡人提供本程序及一次性密碼，作為增強的保安功能。</li></ul>
一次性密碼網上交易認證之條款及細則第5.3條	原條文將作出下列更改以涵蓋本行發出的所有合資格信用卡及扣賬卡產品的交易： <ul style="list-style-type: none"><li>5.3 所有以閣下的信用卡或扣賬卡進行的交易經本程序認證閣下身份均構成合約下的信用卡或扣賬卡交易，及該一次性密碼均視作合約下的私人密碼或密碼(PIN)。閣下須按合約的條文為該等信用卡或扣賬卡交易負責，包括關於有出現閣下欺詐行為或嚴重疏忽，閣下須就未經權信用卡或扣賬卡交易負責的條文。</li></ul>



恒生銀行  
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閣下可於2024年11月15日起於本行網頁(本行網頁>個人理財>卡類>網上及手機支付>安全網上購物>有用資訊)查看經修訂的「一次性密碼」之條款及細則，而新修訂生效日前的條款及細則可於2024年12月15日或之前於上述網頁查看。客戶於2024年12月15日後未必能夠查閱或下載新修訂生效日前的條款及細則。

閣下亦可於2024年12月15日或以前於本行網頁(本行網頁>個人理財>重要通告>有關一次性密碼網上交易認證之條款及細則的修訂通知)下載此客戶通知。客戶於2024年12月15日後未必能夠查閱或下載此客戶通知。

謹請閣下注意，倘閣下在上列修定生效後繼續使用及/或持有該扣賬卡，該上述修訂將對閣下具有約束力。另請注意，倘上述修訂不獲閣下接納，本行將無法繼續為閣下服務，請於上列修定生效前致電客戶服務熱線通知本行終止服務。

如閣下有任何查詢，請致電卡背之客戶服務熱線。

恒生銀行有限公司 謹啟