

Item	Prevailing	Revised
Terms and Conditions for Hang Seng Credit Card	<p>+FUN Dollars and Merchant Dollars are not applicable to Hang Seng Easy Visa Platinum Card</p> <p>+easy Spending Card, USD Visa Gold Card, Reminbi Credit Card, UniPay/RMB Diamond</p>	<p>The amendment is undirected and straightforward to remove:</p> <p><b>Earning and redemption of +FUN Dollars and Merchant Dollars are not applicable to Hang Seng Easy Visa Platinum Card</b></p>
+FUN Dollars and Merchant Dollars	<p>Commercial Card, e-shopping MasterCard® and Private Label Cards, +FUN Dollars and</p>	<p><b>Earning of +FUN Dollars and Merchant Dollars, by Spending Card, UniPay/RMB Diamond Commercial Card, e-shopping MasterCard® and Private Label Cards. Earning of +FUN Dollars and Merchant Dollars, and redemption</b></p>
Designated Merchants – Clause 2	<p>+FUN Dollars are applicable to Hang Seng UniPay Credit Card at the designated merchants with these cards acceptance;</p>	<p><b>at Merchant Dollars are not applicable to Hang Seng Easy Visa Platinum Card. Earning and redemption of +FUN Dollars and Merchant Dollars are applicable to Hang Seng UniPay Credit Card at the designated merchants with accepting these cards only.</b></p>

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Clause 6(i)(v)	Not applicable	New clause is added:  The Cardmember shall be aware of the risks associated with the adoption of biometric, soft token or device binding as one of the Authentication Factors used for initiating relevant transactions (e.g. contactless mobile payments) and need to take relevant protection measures to secure the devices and Authentication Factors.
Clause 6(i)	Hang Seng may use the PIN to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains Information. A PIN may be designated by a Cardmember or HANG SENG, or generated by a security device designated or approved by Hang Seng, or generated from the voice or other biometric data registered by the Cardmember with Hang Seng from time to time.	The amendments are underlined and strikethrough to remove:  Hang Seng may use <u>Card Information and/or Authentication Factors</u> to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains Information. <u>Authentication Factors</u> may be designated by a Cardmember or Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <u>voice or other biometric data</u> registered by the Cardmember with Hang Seng from time to time.
Clause 6(i)	The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register his voice print or other biometric credential with Hang Seng and to use it as a PIN.	The amendments are underlined and strikethrough to remove:  The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register <u>his voice print or other biometric credential</u> with Hang Seng and to use it as <u>Authentication Factors</u> .
Clause 13	Hang Seng shall not be responsible for the refusal of any merchant establishment to accept or honour the Card or the use of the e-Shopping Card Account Number nor shall it be responsible in any way for the goods and/or service supplied to the Cardmember. Complaints by the Cardmember must be resolved by the Cardmember with the merchant establishment and no claims by the Cardmember against the merchant establishment may be the subject of set-off or counter-claim against Hang Seng.	The amendment is underlined:  Hang Seng shall not be responsible for the refusal of any merchant establishment to accept or honour the Card or the use of <u>Card Information</u> nor shall it be responsible in any way for the goods and/or service supplied to the Cardmember. Complaints by the Cardmember must be resolved by the Cardmember with the merchant establishment and no claims by the Cardmember against the merchant establishment may be the subject of set-off or counter-claim against Hang Seng.

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Cardmember Agreement title	World Mastercard Card, Visa Infinite Card, Platinum Mastercard Card, Visa Platinum Card, CUP Platinum Card and Reminibi Platinum Card (including Affinity Card) (Cardmember Agreement (Individual) 'Agreement')	The amendments are underlined and strikethrough to remove:  World Mastercard® Card, Visa Infinite Card, Visa Signature Card, Platinum Mastercard-Card, Visa Platinum Card, CUP Platinum Card and Reminibi Platinum Card (including Affinity Card) (Cardmember Agreement (Individual) 'Agreement')

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Clause 14(a)	Upon notice or suspicion of (i) any loss, theft or misuse of the Card and/or the PIN (ii) disclosure of the e-Shopping Card Account Number and/or the PIN to any unauthorised person or (iii) any unauthorised Card Transaction or Bank Transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.	The amendments are underlined: Upon notice or suspicion of (i) any loss, theft, misuse or disclosure of the Card, Card Information and/or Authentication Factors (ii) disclosure of Card Information and/or any Authentication Factors to any unauthorised person or (iii) any <u>unusual</u> or unauthorised Card Transaction or Banking Transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with details given) and the Cardmember shall change the <u>Authentication Factors</u> as soon as possible.
Clause 14(b)	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the e-Shopping Card Account Number and/or the PIN and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and/or <u>Authentication Factors</u> and reported loss, theft, misuse or <u>disclosure</u> as soon as reasonably practicable upon notice or suspicions thereof.
Clause 14(b)(i)	the Cardmember shall not be liable for any unauthorised Card Transactions or Bank Transactions effected after Hang Seng actually receives the loss, theft or misuse reports;	The amendment is underlined: the Cardmember shall not be liable for any unauthorised Card Transactions or Banking Transactions effected after Hang Seng actually receives the loss, theft, misuse or <u>disclosure</u> reports;
Clause 14(b)(ii)	subject to Clause 14(c), the Cardmember's liability for all unauthorised Card Transactions (other than cash advances obtained with the use of the Card and/or any PIN) effected before Hang Seng actually receives the loss, theft or misuse report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmembers from time to time; and	The amendments are underlined: subject to Clause 14(c), the Cardmember's liability for all unauthorised Card Transactions (other than cash advances obtained with the use of the Card, Card Information and/or <u>Authentication Factors</u> ) effected before Hang Seng actually receives loss, theft, misuse or <u>disclosure</u> report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmembers from time to time; and

<p>shall remain effective until it is cancelled by or with the agreement of Hang Sang. The Cardmember may change a PIN at any time by such means as Hang Sang may prescribe and the PIN shall take effect immediately.</p>	<p>As soon as the Cardmember's PIN is assigned by Hang Sang to the Cardmember, it shall remain effective until it is cancelled by or with the agreement of Hang Sang. The Cardmember may change <u>Authentication Factors</u> at any time by such means as Hang Sang may prescribe and the new <u>Authentication Factors</u> shall take effect immediately.</p>
<p>Clause 9(d)</p> <p>The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the PIN and the e-shopping Card Account Number in secrecy and report the</p>	<p>The amendments are underlined.</p> <p>The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the <u>Card, Card Information and Authentication Factors</u> in secrecy and report</p>

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Clause 14(b)(iii)	<p>subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees.</p> <p>(A) the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. If the Cardmember reports loss, theft, misuse of the Card and/or any PIN in accordance with Clause 1A, subject to Clause 14(c), the Cardmember's liability for unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time;</p> <p>(B) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report.</p>	<p>The amendments are underlined:</p> <p>subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees.</p> <p>(A) the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card, <u>Card Information and/or Authentication Factors</u> before Hang Seng actually receives loss, theft, misuse or disclosure report. If the Cardmember reports loss, theft, misuse or disclosure of the Card, <u>Card Information and/or Authentication Factors</u> in accordance with Clause 14, subject to Clause 14(c), the Cardmember's liability for unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time;</p> <p>(B) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card, <u>Card Information and/or Authentication Factors</u> before Hang Seng actually receives the loss, theft, misuse or disclosure report.</p>
Clause 14(c)	<p>The maximum liability referred to in Clause 14(b)(i) and 14(b)(iii)(A) above do not apply and the Cardmember shall be liable for all unauthorised Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the Card and/or any PIN. The Cardmember's failure to comply with the Cardmember's obligations set out in Clause 6(d) or Clause 14, or failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safeguarding of the Card and/or any PIN will be treated as the Cardmember's gross negligence.</p>	<p>The amendments are underlined:</p> <p>The maximum liability referred to in Clause 14(b)(i) and 14(b)(iii)(A) above do not apply and the Cardmember shall be liable for all unauthorised Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the <u>Card, Card Information and/or Authentication Factors</u>. The Cardmember's failure to comply with the Cardmember's obligations set out in Clause 6(d) or Clause 14, or failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safeguarding of the <u>Card, Card Information and/or Authentication Factors</u> will be treated as the Cardmember's gross negligence.</p>

	generated by a security device designated or approved by Hang Seng, or generated from the voice or other biometric data registered by the Cardmember with Hang Seng from time to time.	generated by a Cardmember or Hang Seng, designated by a security device designated or approved by Hang Seng, generated from the voice or other biometric data registered by the Cardmember with Hang Seng from time to time.
Clause 9(f)	The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register his voice print	The amendments are underlined and strikethrough to remove:  The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register

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Clause 17(c)	Telephone instructions, to be effective, must be given by using whichever PINs may be required, and such other details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe.	The amendment is underlined: Telephone instructions, to be effective, must be given by using whichever Authentication Factors may be required, and such other details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe.
<b>Terms and Conditions for Interest-Free Instant Loan Plan</b>		
Clause 11	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the e-shopping Card Account Number and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorized Instant Payment transactions made before Hang Seng actually recovers the loss, theft or misuse report. The Cardmember shall be liable for all unauthorized Instant Payment transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, <u>Card Information and Authentication Factors</u> and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorized Instantment Plan transactions made before Hang Seng actually recovers the loss, theft, misuse or disclosure report. The Cardmember shall be liable for all unauthorized Instantment transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.
<b>Terms and Conditions for Selected Merchant Interest-Free Instant Loan Plan</b>		
Clause 13	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorized Selected Merchant Instantment Plan transactions made before Hang Seng actually	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, <u>Card Information and Authentication Factors</u> and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorized Selected Merchant Instantment Plan transactions made before Hang Seng actually recovers the loss, theft, misuse or disclosure report. The Cardmember shall be

<p>(which Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.</p>	<p>Authentication Factors as possible.</p>
<p><b>Clause 18(b)</b></p> <p>When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the e-shopping Card Account Number and/or the PIN and reported the loss, theft or misuse as soon as reasonably practicable upon completion of</p>	<p>The amendments are underlined:</p> <p>When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and/or Authentication Factors and reported loss, theft, misuse or <u>disclosure</u> as soon as reasonably practicable upon notice or suspicion thereof-</p>

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	Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or has failed to follow the Cardmember's obligations set out in the Cardmember Agreement.	safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.
<b>6. Affinity Card Cardmember Agreement (Individual)</b>		
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Affinity Card Cardmember Agreement (Individual)		
Clause 1(a) "Banking Transaction"	"Banking Transaction" means any withdrawal, transfer and/or any other banking transaction (other than cash advance) involving any of the designated accounts of the Cardmember effected with the use of the PIN and without the Card, at ATMs, CSH or otherwise.	The amendment is underlined: "Banking Transaction" means any withdrawal and/or any other banking transaction (other than cash advance) involving any of the designated accounts of the Cardmember effected with the use of <u>Authentication Factors with the Card</u> (if applicable), at ATMs, CSH or otherwise;
Clause 1(a) "Card Information"	Not applicable	New definition of "Card Information" is added: "Card Information" means any information of Card including the Cardmember's name, Card number, e-Shopping Card Account Number, a Card Validation Code (CVV/CVC) Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
Clause 1(a) "PIN"	"PIN" means any number, code, mark or credential (including an ATM PIN, a Credit Card Phone Service PIN, a Credit Card Phone Service PIN for e-Shopping Card Account or other personal identification number; password, voice print or other biometric credential) that is used by Hang Seng for verifying the identity of a Cardmember for the purpose of providing the Services and handling related matters;	The amendments are underlined and strikethrough to remove: "Authentication Factors" means any number, code, mark or credential (including but <u>not limited to</u> any personal identification but <u>not</u> PIN) such as an ATM PIN, a Credit Card Phone Service PIN, a Credit Card Phone Service PIN for e-Shopping Card Account, <u>or other personal identification number</u> , password, soft tokens, device binding in app, SMS confirmations or <u>voice print or other biometric credential</u> that is used by Hang Seng for verifying the identity of a Cardmember for the purpose of providing the Services and handling related matters;
Clause 6(c)	As soon as a PIN is assigned by Hang Seng to the Cardmember, it shall remain effective until it is cancelled by, with the agreement of Hang Seng, The Cardmember may change the PIN at any time by such means as Hang Seng may prescribe and the new PIN shall take effect	The amendments are underlined: As soon as Authentication Factors is assigned by Hang Seng to the Cardmember, it shall remain effective until it is cancelled by, with the agreement of Hang Seng, The Cardmember may change <u>Authentication Factors</u> at any time by such means as Hang Seng may prescribe and the new <u>Authentication Factors</u> shall take effect

	<p>confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time; and</p> <p>(b) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report.</p>	<p>Cardmember from time to time; and</p> <p>(b) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card, <u>Card Information</u> and/or <u>Authentication Factors</u> before Hang Seng actually receives the loss, theft, misuse or <u>disclosure</u> report.</p>
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Clause 6(i)	The Card is not transferable and shall only be used exclusively by the Cardmember. The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the PIN and the e-shopping Card Account Number in secrecy and report the loss, theft or misuse in accordance with Clause 14, in particular:-	The amendments are underlined: The Card is not transferable and shall only be used exclusively by the Cardmember. The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the Card Information and Authentication Factors in secrecy and report the loss, theft, misuse or disclosure in accordance with Clause 14, in particular:-
Clause 6(ii)	At no time and under no circumstances shall the Cardmember disclose the PIN or transfer the Card and/or the e-shopping Card Account Number to any person (including the staff of Hang Seng) or permit their use by any person (including the staff of Hang Seng).	The amendments are underlined: At no time and under no circumstances shall the Cardmember disclose any Card Information and/or Authentication Factors, transfer the Card and/or Card Information to any person (including the staff of Hang Seng) or permit their use by any person (including the staff of Hang Seng).
Clause 6(iii)	Not applicable	New clause is added: The Cardmember shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address and any other address/contact registered with Hang Seng for the purpose of receiving important notifications) are up-to-date to allow the relevant notifications to be delivered to the Cardmember on a timely basis; and
Clause 6(iii)(iv)	Not applicable	New clause is added: The Cardmember shall be aware of the risks associated with the adoption of biometric, so far as device binding as one of the Authentication Factors used for initiating relevant transactions (e.g. contactless mobile payments) and need to take relevant protection measures to secure the devices and Authentication Factors.
Clause 6(i)	Hang Seng may use the PIN to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains information. A PIN may be designated by a Cardmember or Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the voice or other biometric data registered by	The amendments are underlined and stated: Hang Seng may use Card Information and Authentication Factors to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains information. Authentication Factors may be designated by a Cardmember or Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <del>voice or other</del> biometric data registered by

subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Instant Payment transactions made before Hang Seng actually receives the loss, theft or misuse report. The Cardmember shall be liable for all unauthorised Instant Payment transactions if the Cardmember has acted fraudulently or with gross

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Cause 6(f)	The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register his voice print or other biometric credential with Hang Seng and to use it as a PIN.	<p>The amendments are underlined and strikethrough to remove:</p> <p>The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register <del>his voice print or other biometric credential with Hang Seng and to use it as a PIN.</del></p> <p><b>his voice print or other biometric credential with Hang Seng and to use it as Authentication Factors.</b></p>
Cause 13(a)	Hang Seng shall not be responsible for the refusal of any merchant establishment to accept or honour the Card or the use of e-shopping Card Account Number nor shall it be responsible in any way for the goods and/or service supplied to the Cardmember. Complaints by the Cardmember must be resolved by the Cardmember with the merchant establishment and no claims by the Cardmember against the merchant establishment may be the subject of set-off or counter-claim against Hang Seng.	<p>The amendment is underlined:</p> <p>Hang Seng shall not be responsible for the refusal of any merchant establishment to accept or honour the Card or the use of <u>Card Information</u> nor shall it be responsible in any way for the goods and/or service supplied to the Cardmember. Complaints by the Cardmember must be resolved by the Cardmember with the merchant establishment and no claims by the Cardmember against the merchant establishment may be the subject of set-off counter-claim against Hang Seng.</p>
Cause 14(a)	Upon notice or suspicion of (i) any loss, theft or misuse of the Card and the PIN (ii) disclosure of the e-shopping Card Account Number and/or the PIN to any unauthorised person or (iii) any unauthorised Card Transaction or Banking Transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) by writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe which Hang Seng may ask the Cardmember to confirm in writing with any details given and the Cardmember shall change the PIN as soon as possible.	<p>The amendments are underlined:</p> <p>Upon notice or suspicion of (i) any loss, theft or misuse or disclosure of the <u>Card, Card Information and/or Authentication Factors</u> or disclosure of <u>Card Information and/or any Authentication Factors</u> to any unauthorised person or (ii) <u>any unusual or unauthorised Card Transaction or Banking Transaction</u>, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to Hang Seng at such location as Hang Seng may from time to time notify; or (iii) by telephone at such telephone numbers as Hang Seng may from time to time prescribe which Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the <u>Authentication Factors</u> as soon as possible.</p>

	use of the PIN with or without the Card at ATMs, CSH or otherwise;	Factors with the Card (if applicable), at AT CSH or otherwise;
Clause 1(a) "Card Information"	Not applicable	<p>New definition of "Card Information" is added. "Card Information" means any information Card including the Cardmember's name, number, e-shopping Card Account Number, Card Validation Code (CVC) (a Card Verification Value (CVV), Card expiry date, signature on back of the Card and/or information stored on the Card's magnetic stripe, chip or equivalent technology.</p>

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Clause 14(b)	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the e-shopping Card Account Number and/or the PIN and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof-	The amendments are underlined:  When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and/or Authentication Factors and reported loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof-
Clause 14(b)(ii)	the Cardmember shall not be liable for any unauthorised Card Transactions or Banking Transactions effected after Hang Seng actually receives the loss, theft or misuse reports;	The amendment is underlined:  the Cardmember shall not be liable for any unauthorised Card Transactions or Banking Transactions effected after Hang Seng actually receives the loss, theft, misuse or disclosure report;
Clause 14(b)(iii)	subject to Clause 14(c), the Cardmember's liability for all unauthorised Card Transactions (other than cash advances obtained with the use of the Card and/or any PIN) effected before Hang Seng actually receives the loss, theft or misuse report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmembers from time to time; and	The amendments are underlined:  subject to Clause 14(c), the Cardmember's liability for all unauthorised Card Transactions (other than cash advances obtained with the use of the Card, Card Information and/or Authentication Factors) effected before Hang Seng actually receives the loss, theft, misuse or disclosure report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to Cardmembers from time to time; and
Clause 14(b)(iii)	subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees,  (A) the Cardmember shall be liable for all unauthorised Bank Transactions effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report. If the Cardmember reports loss, theft, misuse of the Card and/or any PIN in accordance with Clause 14, the Cardmember's liability for unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time; and	The amendments are underlined:  subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees,  (A) the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card, Card Information and/or Authentication Factors before Hang Seng actually receives the loss, theft, misuse or disclosure report. If the Cardmember reports loss, theft, misuse or disclosure of the Card, Card Information and/or Authentication Factors in accordance with Clause 14, subject to Clause 14(c), the Cardmember's liability for unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time; and  (B) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card, Card Information

	circumstances shall the Cardmember disclose the PIN or transfer the Card and/or the e-shopping Card Account Number to any person (including the staff of Hang Seng) or permit their use by any person (including the staff of Hang Seng);	At no time and under no circumstances the Cardmember disclose any Card Information and/or Authentication Factor to the Card and/or Card Information or permit their use by any person (including the staff of Hang Seng);
Clause 6(i)(iv)	Not applicable	New clause is added:  The Cardmember shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address or any means of contact) registered with HSBC Sme for the purpose of registration.

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	(B) the Cardmember shall be liable for all unauthorized cash advances effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft or misuse report.	The amendments are underlined:
Clause 14(c)	The maximum liability referred to in Clause 14(i)(i) and 14(b)(iii)(A) above do not apply and the Cardmember shall be liable for all unauthorized Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the Card and/or any PIN. The Cardmember's failure to comply with the Cardmember's obligations set out in Clause 6(i) or Clause 14, or failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safeguarding of the Card and/or any PIN will be treated as the Cardmember's gross negligence.	The maximum liability referred to in Clause 14(b)(i) and 14(iii)(A) above do not apply to the Cardmember shall be liable for all unauthorized Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the Card, Card Information and/or Authentication Factors. The Cardmember's failure to comply with the Cardmember's obligations set out in Clause 6(i) or Clause 14, or failure to follow any security measures recommended by Hang Seng from time to time regarding the use or safeguarding of the Card, Card Information and/or Authentication Factors will be treated as the Cardmember's gross negligence.
Clause 17(c)	Telephone Instructions, to be effective, must be given by using whichever PIN as may be required, and such other details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe.	The amendment is underlined: Telephone Instructions, to be effective, given by using whichever Authentication Factors as may be required, and such details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe;
<b>Terms and Conditions for Interest-free Installment Plan</b>		
Clause 11	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the e-shopping Card Account Number and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of the Cardmember, its officers or employees, the Cardmember shall be liable for all unauthorized Installment Plan transactions made before Hang Seng actually receives the loss, theft or misuse report.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card Information and Authentication Factors and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorized Installment Plan transactions made before Hang Seng actually receives the loss, theft or disclosure report.



Item	Prevailing	Revised
Clause 13	fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions made before Hang Seng actually receives the loss, theft, or misuse report. The Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.
<b>Terms and Conditions for Selected Merchant Interest-free Installment Plan</b>		

Item	Prevailing	Revised
<b>Terms and Conditions for Hang Seng Spending Card (including Affinity Card)</b>		
1. Definitions and Interpretation - Clause 1.1 "PIN"	"PIN" means any number, code, mark or credential (including but not limited to any personal identification number, password, or voice print or other biometric credential) that is used by Hang Seng for verifying your identity for the purpose of providing the services from time to time offered to you relating to the Card and handling related matters.	The amendments are underlined and strike through to remove: "Authentication Factors" means any number, code, mark or credential (including but not limited to any personal identification number ("PIN" such as an ATM PIN or Phone PIN, password, soft tokens, device binding, in-app/SMS confirmations or <del>voice print or other biometric credential</del> that is used by Hang Seng for verifying your identity for the purpose of providing the services from time to time offered to you relating to the Card and handling related matters.

Item	Prevailing	Revised
<b>Terms and Conditions for Selected Merchant Interest-free Installment Plan</b>		
Clause 13	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions made before Hang Seng actually receives the loss, theft, or misuse report. The Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions made before Hang Seng actually receives the loss, theft, misuse or disclosure report. The Cardmember shall be liable for all unauthorised Selected Merchant Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.
<b>The Hong Kong Jockey Club Membership Card Terms and Conditions-For Private Label Cards</b>		
Clause 13(i)(i)	Not applicable	New definition of "Card Information" is added: "Card Information" means any information of a Card including the Cardmember's name, Card number, a Card Validation Code (CVC)/a Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
Clause 17	Each Cardmember shall at all times safeguard his/her Card against possible loss and damage and keep it under his/her possession or control and must not permit it to be used by any other person.	The amendments are underlined and strike through to remove: Each Cardmember shall at all times safeguard his/her Card and Card Information <del>possessions and documents and keep it under his/her possession or control and must not permit it to be used by any other person, and report the loss, theft, misuse or disclosure in accordance with Clause 18(a), in particular:-</del>
Clause 17(i)	Not applicable	New clause is added: The Cardmember should not disclose any Card Information or transfer the Card to any person or permit any person to use the Card and/or Card Information (including the staff of Hang Seng).

Item	Prevailing	Revised
1. Definitions and Interpretation - Clause 1.1 "Card Information"	Not applicable	New definition of "Card Information" is added: "Card Information" means any information of a Card including your name, Card number, a Card Validation Code (CVC)/a Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
1. Definitions and Interpretation - Clause 1.1 "Transactions"	"Transaction" means each transaction made by, through or from the use of the Card or the Card number in any manner allowed by Hang Seng from time to time, and includes a purchase of goods or services from a merchant and a fund withdrawal or transfer effected through an ATM, and	The amendment is underlined: "Transaction" means each transaction made by, through or from the use of the Card, Card Information and/or Authentication Factors in any manner allowed by Hang Seng from time to time, and includes a purchase of goods or services from a merchant and a fund withdrawal or transfer effected through an ATM, and
5. Security of the Card, the Card number and the PIN	5. Security of the Card, the Card number and the PIN	The amendment is underlined: 5. Security of the Card, Card Information and Authentication Factors
5. Security of the Card, the Card number and the PIN - Clause 5.1	You shall act in good faith, exercise reasonable care and diligence in safe-keeping the Card, the Card number and the PIN. In particular, you have to note the following:-	The amendments are underlined and strike through to remove: You shall act in good faith, exercise reasonable care and diligence in safe-keeping the Card, Card Information and Authentication Factors, and report the loss, theft, misuse or disclosure in accordance with Clause 5.2, in particular:- <del>you have to note the following:-</del>
5. Security of the Card, the Card number and the PIN - Clause 5.1(a)	you should not disclose the Card number or the PIN or transfer the Card to any person or permit any person to use the Card, the Card number or the PIN (including the staff of Hang Seng).	The amendments are underlined: you should not disclose Card Information and/or Authentication Factors or transfer the Card, Card Information or Authentication Factors (including the staff of Hang Seng).
5. Security of the Card, the Card number and the PIN - Clause 5.1(i)	Not applicable	New clause is added: The Card and the Authentication Factors should be kept separately.
5. Security of the Card, the Card number and the PIN - Clause 5.1(e)	Not applicable	New clause is added: You shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address or any means of contact) registered with Hang Seng for the purpose of receiving important notifications are up-to-date to allow the relevant notifications to be delivered to you on a timely basis; and

Item	Prevailing	Revised
Clause 17(i)	Not applicable	New clause is added: The Cardmember shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address or any means of contact) registered with Hang Seng for the purpose of providing the services from time to time offered to you relating to the Card and handling related matters.
Clause 18(a)	In the case of loss or theft of his/her Card, the Cardmember shall notify Hang Seng as soon as reasonably practicable.	The amendments are underlined: Upon notice or suspicion of (i) any loss, theft, misuse or disclosure of the Card and/or Card Information or (ii) any unauthorised transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable:-
Clause 18(b)	If a Card is lost or stolen and the Cardmember has as soon as reasonably practicable notified Hang Seng of such loss or theft in the manner specified in Clause 18(a), and the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the Cardmember's liability for any unauthorised transactions shall be confined to any and all unauthorised transactions where the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and Card Information and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof:- (i) the Cardmember shall not be liable for any unauthorised transactions effected after Hang Seng actually receives the loss, theft, misuse or disclosure reports; (ii) subject to Clause 18(c), the Cardmember's liability for all unauthorised transactions shall be confined to any and all unauthorised transactions where the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.
Clause 18(c)	Hang Seng may at its discretion act on any oral notice purportedly given by a Cardmember and any action taken by Hang Seng shall not render Hang Seng however liable to the Cardmember and shall not constitute discharge of any liability of the Cardmember.	This clause is renumbered as Clause 18(d): (d) Hang Seng may at its discretion act on any form of notice purportedly given by a Cardmember and any action taken by Hang Seng shall not render Hang Seng however liable to the Cardmember or otherwise discharge any liability of the Cardmember.

Item	Prevailing	Revised
5. Security of the Card, the Card number and the PIN - Clause 5.1(i)	Not applicable	New clause is added: You shall be aware of the risks associated with the adoption of biometric, soft token or device binding as one of the Authentication Factors used for initiating relevant transactions (e.g. contactless mobile payments) and need to take relevant protection measures to secure the devices and Authentication Factors.
5. Security of the Card, the Card number and the PIN - Clause 5.2	As soon as reasonably practicable after the loss, theft or misuse of any loss, disclosure, theft, misuse or unauthorised use of the Card, Card Information or Authentication Factors or any unauthorised Transactions, you are responsible to:-	The amendments are underlined: As soon as reasonably practicable after you become aware or suspicious of any loss, disclosure, theft, misuse or unauthorised use of the Card, Card Information or Authentication Factors or any unauthorised Transactions, you are responsible to:-
5. Security of the Card, the Card number and the PIN - Clause 5.2(b)	change your PIN.	The amendments are underlined: change your Authentication Factors as soon as possible.
5. Security of the Card, the Card number and the PIN - Clause 5.4	Hang Seng may use the PIN to verify your identity when you access the Card Account, use services, give Telephone Instructions, give instructions for Transactions or any other transactions or matters relating to the Card, or obtains Information. Authentication Factors may be designated by you as Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <del>voice or other biometric data</del> registered by you with Hang Seng from time to time.	The amendments are underlined and strike through to remove: Hang Seng may use Card Information and/or Authentication Factors to verify your identity when you access the Card Account, use services, give Telephone Instructions, give instructions for Transactions or any other transactions or matters relating to the Card, or obtains Information. Authentication Factors may be designated by you as Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <del>voice or other biometric data</del> registered by you with Hang Seng from time to time.
5. Security of the Card, the Card number and the PIN - Clause 5.5	You shall complete and observe the steps and conditions specified by Hang Seng in order to generate or register your <del>voice or other biometric credential</del> with Hang Seng and to use it as a PIN.	The amendments are underlined and strike through to remove: You shall complete and observe the steps and conditions specified by Hang Seng in order to generate or register your <del>voice or other biometric credential</del> with Hang Seng and to use it as Authentication Factors.

Item	Prevailing	Revised
Clause 18(c)	Not applicable	New clause 18(c) is added: (c) The maximum liability referred to in Clause 18(b)(i) above do not apply and the Cardmember shall be liable for all unauthorised transactions (i) any unauthorised or unauthorised Card transaction, withdrawal or transfer or other banking transactions involving the use of the Card(s), it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to the Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given).

<b>9. Club Marina Cove Membership Credit Card Agreement</b>		
Item	Prevailing	Revised
Clause 6A	Not applicable	To add a new clause 6A: 6A The Cardmember shall act in good faith, exercise reasonable care and diligence in safe-keeping the Card(s) and any information of a Card including the Cardmember's name, Card number, a Card Validation Code (CVC)/a Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology (collectively "Card Information"), report the loss, theft, misuse or disclosure in accordance with Clause 7(a), in particular:- (i) The Cardmember should not disclose any Card Information or transfer the Card(s) to any person or permit any person to use the Card(s) and/or Card Information (including the staff of Hang Seng); (ii) The Cardmember shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address or any means of contact) registered with Hang Seng for the purpose of receiving important notifications are up-to-date to allow the relevant notifications to be delivered to the Cardmember on a timely basis.

Item	Prevailing	Revised
6. Your Obligations - Clause 6.5	When it is established that you have acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and the PIN and fulfilled your duties under Clause 5:-	The amendment is underlined: When it is established that you have acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and Authentication Factors and fulfilled your duties under Clause 5:-
6. Your Obligations - Clause 6.5(b)	your responsibility for all unauthorised Transactions effected before Hang Seng Bank has actually received the notice under Clause 5.2 shall be limited to such amount (subject to applicable laws and regulations) notified by Hang Seng from time to time.	The amendments are underlined: your responsibility for all unauthorised Transactions effected before Hang Seng Bank has actually received the notice under Clause 5.2 shall be limited to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng from time to time.
6. Your Obligations - Clause 6.6	You shall be responsible for all unauthorised Transactions if you have acted fraudulently or with gross negligence or have failed to fulfil your duties under Clause 5.	The amendments are underlined: The maximum liability referred to in Clause 6.5(b) above do not apply and you shall be liable for all unauthorised Transactions if you have acted fraudulently or with gross negligence or have failed to fulfil your duties under Clause 5.
6. Your Obligations - Clause 6.7	Not applicable	New clause is added: Hang Seng may at its discretion act on any form of notice purportedly to be given by you and any action so taken by Hang Seng shall not render Hang Seng however liable to you or otherwise discharge any liability of you.
7. Card Statements - Clause 7.2	You have to review each Card statement and notify Hang Seng in writing of any alleged error or omission within 60 days from the Card statement date. A Card statement shall be regarded to have been accepted by you except to the extent of any such notice actually received by Hang Seng or Hang Seng notifies you of an error.	The amendment is underlined: You have to review each Card statement and notify Hang Seng in writing of any alleged error or omission within 60 days from the Card statement date. A Card statement shall be regarded to have been accepted by you except to the extent of any such notice actually received by Hang Seng or Hang Seng notifies you of an error.

Item	Prevailing	Revised
Clause 7(a)	Upon notice or suspicion of (i) any loss, theft or misuse of the Card(s) or (ii) any unauthorised Card transaction, withdrawal or transfer or other banking transactions involving the use of the Card(s), it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to the Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given).	The amendments are underlined: Upon notice or suspicion of (i) any loss, theft, misuse or disclosure of the Card(s) or Card Information or (ii) any unauthorised or unauthorised Card transaction, withdrawal or transfer or other banking transactions involving the use of the Card(s), it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to the Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given).
Clause 7(b)	When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft or misuse as soon as reasonably practicable upon notice or suspicions thereof:-	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof:-
Clause 7(b)(i)	The Cardmember shall not be liable for any unauthorised Card transactions effected after Hang Seng actually receives the loss, theft or misuse report.	The amendment is underlined: The Cardmember shall not be liable for any unauthorised Card transactions effected after Hang Seng actually receives the loss, theft, misuse or disclosure report.
Clause 7(b)(ii)	The Cardmember's liability for all unauthorised Card transactions effected before Hang Seng actually receives the loss, theft or misuse report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time.	The amendments are underlined: The Cardmember's liability for all unauthorised Card transactions effected before Hang Seng actually receives the loss, theft, misuse or disclosure report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time.

<b>8. The Hong Kong Jockey Club Membership Card Terms and Conditions</b>		
Item	Prevailing	Revised
<b>The Hong Kong Jockey Club Membership Card Terms and Conditions-For Mastercard® Cards</b>		
Clause 1(a) "Banking Transaction"	"Banking Transaction" means any withdrawal, transfer and/or any other banking transaction (other than cash advance) involving any of the designated accounts of the Cardmember effected with the use of the PIN with or without the Card, at ATMs, CSH or otherwise.	The amendment is underlined: "Banking Transaction" means any withdrawal, transfer and/or any other banking transaction (other than cash advance) involving any of the designated accounts of the Cardmember effected with the use of Authentication Factors with the Card (if applicable), at ATMs, CSH or otherwise.
Clause 1(a) "Card Information"	Not applicable	New definition of "Card Information" is added: "Card Information" means any information of a Card including the Cardmember's name, Card number, e-shopping Card Account Number, a Card Validation Code (CVC)/a Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
Clause 1(a) "PIN"	"PIN" means any number, code, mark or credential (including an ATM PIN, a Credit Card Phone Service PIN, a Credit Card Phone Service PIN for e-shopping Card Account or other personal identification number, password, or voice print or other biometric credential) that is used by a Cardmember for verifying the identity of a Cardmember for the purpose of providing the Services and handling related matters;	The amendments are underlined and strike through to remove: "Authentication Factors" means any number, code, mark or credential (including but not limited to any personal identification number ("PIN" such as an ATM PIN, a Credit Card Phone Service PIN, a Credit Card Phone Service PIN for e-shopping Card Account or other personal identification number, password, soft tokens, device binding, in-app/SMS confirmations or <del>voice print or other biometric credential</del> that is used by a Cardmember for verifying the identity of a Cardmember for the purpose of providing the Services and handling related matters;
Clause 9(c)	As soon as the PIN is assigned by Hang Seng to a Cardmember, it shall remain effective until it is cancelled by Hang Seng or by mutual agreement of the Cardmember and Hang Seng. The Cardmember may change the PIN at any time by such means as Hang Seng may prescribe and the new PIN shall take effect immediately.	The amendments are underlined: As soon as Authentication Factors is assigned by Hang Seng to a Cardmember, it shall remain effective until it is cancelled by Hang Seng or by mutual agreement of the Cardmember and Hang Seng. The Cardmember may change the PIN at any time by such means as Hang Seng may prescribe and the new Authentication Factors shall take effect immediately.
Clause 9(d)	The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the PIN and the e-shopping Card Account Number in secrecy and report the loss, theft or misuse in accordance with Clause 19, in particular:-	The amendments are underlined: The Cardmember shall act in good faith, exercise reasonable care and diligence in keeping the Card, Card Information and Authentication Factors in secrecy and report the loss, theft, misuse or disclosure in accordance with Clause 19, in particular:-

Item	Prevailing	Revised
Clause 7(c)	The Cardmember shall be liable for all unauthorised Card transactions, withdrawals and transfers and other banking transactions involving the use of the Card if the Cardmember has acted fraudulently or with gross negligence or has failed to comply with the Cardmember's obligations set out in this Clause 7.	The amendments are underlined: The maximum liability referred to in Clause 7(b)(i) above do not apply and the Cardmember shall be liable for all unauthorised transactions (i) any unauthorised or unauthorised Card transaction, withdrawal or transfer or other banking transactions involving the use of the Card(s), it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable (i) through online channels designated by Hang Seng from time to time; or (ii) in writing addressed to the Hang Seng at such location as Hang Seng may from time to time prescribe (which Hang Seng may ask the Cardmember to confirm in writing with any details given).

<b>10. Mobile Payment Service Addendum to Cardmember Agreement</b>		
Item	Prevailing	Revised
1. Definitions and Interpretation - "Card Details"	Not applicable	New clause is added: "Card Details" means any information of a Card including your name, Card number, a Card Validation Code (CVC)/a Card Verification Value (CVV), Card expiry date, signature on the back of the Card and/or information stored in the Card's magnetic stripe, chip or equivalent technology.
1. Definitions and Interpretation - "Security Details"	"Security Details" means the security information designated by you or (in the case of a Commercial Card) by the relevant Authorised Card User that is used to access the relevant Card or Mobile Device and make payment, including but not limited to all personal identification numbers ("PIN"), passwords, passcodes, soft tokens, device binding, in-app/SMS confirmations, fingerprint or other biometric or identification credentials; and	The amendments are underlined: "Security Details" means the security information designated by you or (in the case of a Commercial Card) by the relevant Authorised Card User that is used to access the relevant Card or Mobile Device and make payment, including but not limited to all personal identification numbers ("PIN"), passwords, passcodes, soft tokens, device binding, in-app/SMS confirmations, fingerprint or other biometric or identification credentials; and
2. Addendum is supplemental to Card Agreement - Clause 2.2(a)	references in the applicable Card Agreement to "Card", "Card Transaction", "Credit Card Account" and "PIN" respectively or terms having or intended to have equivalent meanings shall be deemed to include the references to "Card", "Card Transaction" (which includes a Mobile Payment Transaction), "Credit Card Account" and "Security Details" respectively in this Addendum.	The amendments are underlined: (a) references in the applicable Card Agreement to "Card", "Card Transaction", "Credit Card Account", "Card Information" and "Authentication Factors" respectively or terms having or intended to have equivalent meanings shall be deemed to include the references to "Card", "Card Transaction" (which includes a Mobile Payment Transaction), "Credit Card Account", "Card Details" and "Security Details" respectively in this Addendum.

Item	Prevailing	Revised
Clause 9(i)(i)	At no time and under no circumstances shall the Cardmember disclose the PIN or transfer the Card and/or the e-shopping Card Account Number to any person (including the staff of Hang Seng) or permit their use by any person (including the staff of Hang Seng);	The amendments are underlined: At no time and under no circumstances shall the Cardmember disclose the Card Information and/or Authentication Factors, or transfer the Card and/or Card Information to any person (including the staff of Hang Seng and the Club) or permit their use by any person (including the staff of Hang Seng and the Club);
Clause 9(i)(ii)	Not applicable	New clause is added: The Cardmember shall ensure all contact details (including telephone numbers, residential address, office address, e-mail address or any means of contact) registered with Hang Seng for the purpose of receiving important notifications are up-to-date to allow the relevant notifications to be delivered to the Cardmember on a timely basis; and
Clause 9(i)(iv)	Not applicable	New clause is added: The Cardmember shall be aware of the risks associated with the adoption of biometric, soft token or device binding as one of the Authentication Factors used for initiating relevant transactions (e.g. contactless mobile payments) and need to take relevant protection measures to secure the devices and Authentication Factors.
Clause 9(i)	Hang Seng may use the PIN to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains Information. Authentication Factors may be designated by you as Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <del>voice or other biometric data</del> registered by you with Hang Seng from time to time.	The amendments are underlined and strike through to remove: Hang Seng may use Card Information and/or Authentication Factors to verify the identity of a Cardmember when he accesses the Credit Card Account, uses the Services, gives instructions for Card Transactions, Banking Transactions or any other transactions or matters relating to the Card, or obtains Information. Authentication Factors may be designated by you as Hang Seng, or generated by a security device designated or approved by Hang Seng, or generated from the <del>voice or other biometric data</del> registered by you with Hang Seng from time to time.
Clause 9(i)	The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register his voice print or other biometric credential with Hang Seng and to use it as a PIN.	The amendments are underlined and strike through to remove: The Principal Cardmember shall complete and observe, and shall ensure that each Supplementary Cardmember completes and observes, the steps and conditions specified by Hang Seng in order to generate or register his voice print or other biometric credential with Hang Seng and to use it as Authentication Factors.

Item	Prevailing	Revised
4. Registration, activation and use of your Card for Mobile Payment Services - Clause 4.4	If you or (in the case of a Commercial Card) your Authorised Card User pair or link any other device with a Mobile Device before the effective date of the Card. Mobile Payment Services are stored, that other device will be treated as your or your Authorised Card User's Mobile Device. The provisions of this Addendum shall apply to that other device and you or (in the case of a Commercial Card) you and your Authorised Card User are responsible for any Mobile Payment Transaction effected with that other device.	The amendment is underlined: If you or (in the case of a Commercial Card) your Authorised Card User pair or link any other device with a Mobile Device before the effective date of the Card. Mobile Payment Services are stored, that other device will be treated as your or your Authorised Card User's Mobile Device. The provisions of this Addendum shall apply to that other device and you or (in the case of a Commercial Card) you and your Authorised Card User are responsible for any Mobile Payment Transaction effected with that other device.
5. Your duty to take security measures - Clause 5.1	You or (in the case of a Commercial Card) you and your Authorised Card User are responsible to take reasonable steps to keep each of the Mobile Devices safe and keep all Card Details stored in the Mobile Devices and all Security Details secret to prevent fraud. Without prejudice and in addition to the provisions of the applicable Card Agreement regarding the security of Card Details and Security Details, you shall also take and shall procure your Authorised Card User to take the following precautions where reasonably practicable or accept the risks and consequences of the Mobile Devices being used by unauthorised persons or for unauthorised purposes:  5. Your duty to take security measures - Clause 5.1(a)  5. Your duty to take security measures - Clause 5.1(b)	The amendments are underlined: You or (in the case of a Commercial Card) you and your Authorised Card User are responsible to take reasonable steps to keep each of the Mobile Devices safe and keep all Card Details stored in the Mobile Devices and all Security Details secret to prevent fraud. Without prejudice and in addition to the provisions of the applicable Card Agreement regarding the security of Card Details and Security Details, you shall also take and shall procure your Authorised Card User to take the following precautions where reasonably practicable or accept the risks and consequences of the Mobile Devices being used by unauthorised persons or for unauthorised purposes:  The amendments are underlined: You or (in the case of a Commercial Card) you and your Authorised Card User are responsible to take reasonable steps to keep each of the Mobile Devices safe and keep all Card Details stored in the Mobile Devices and all Security Details secret to prevent fraud. Without prejudice and in addition to the provisions of the applicable Card Agreement regarding the security of Card Details and Security Details, you shall also take and shall procure your Authorised Card User to take the following precautions where reasonably practicable or accept the risks and consequences of the Mobile Devices being used by unauthorised persons or for unauthorised purposes:  5. Your duty to take security measures - Clause 5.1(a)  5. Your duty to take security measures - Clause 5.1(b)

Item	Prevailing	Revised
Clause 18(a)	Hang Seng shall not be responsible for the refusal or failure of the Club or any merchant establishment to accept or honour the Card or the use of the e-shopping Card Account Number nor shall it be responsible in any way for the goods and/or services supplied to any Cardmember, any Syndicate, any Partnership and their respective members or any other person. Neither shall Hang Seng be responsible for any matter relating to a Cardmember's membership or status with the Club or any dealing between a Syndicate or a Partnership and their respective members with the Club. Any complaint by a Cardmember, a Syndicate or a Partnership (or their respective members) must be resolved by the Cardmember or the Syndicate or Partnership and not the respective merchant establishment unless Hang Seng has notified the Cardmember, the Syndicate Treasurer or the Managing Partner of any alternative arrangements, in any case, no claims by the Cardmember, the Syndicate or the Partnership (or their respective member) against the Club or any merchant establishment may be the subject of set-off or counter-claim against Hang Seng.	The amendment is underlined: Hang Seng shall not be responsible for the refusal or failure of the Club or any merchant establishment to accept or honour the Card or the use of Card Information nor shall it be responsible in any way for the goods and/or services supplied to any Cardmember, any Syndicate, any Partnership and their respective members or any other person. Neither shall Hang Seng be responsible for any matter relating to a Cardmember's membership or status with the Club or any dealing between a Syndicate or a Partnership and their respective members with the Club or the relevant merchant establishment unless Hang Seng has notified the Cardmember, the Syndicate Treasurer or the Managing Partner of any alternative arrangements, in any case, no claims by the Cardmember, the Syndicate or the Partnership (or their respective member) against the Club or any merchant establishment may be the subject of set-off or counter-claim against Hang Seng.
Clause 18(a)(ii)	Not applicable	The amendments are underlined: Upon notice or suspicion of (i) any loss, theft, misuse or disclosure of the Card, Card Information and/or Authentication Factors (ii) disclosure of the Card Information and/or Authentication Factors to any unauthorised person (iii) any unauthorised or unauthorised Card transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable:-
Clause 18(a)	In the case of any loss, theft, or misuse of the Card, the e-shopping Card Account Number or the PIN or notice or suspicion of any PIN and/or e-shopping Card Account Number being disclosed to any unauthorised person or any unauthorised transaction being effected, a Cardmember shall notify Hang Seng as soon as reasonably practicable:-	The amendments are underlined: Upon notice or suspicion of (i) any loss, theft, misuse or disclosure of the Card, Card Information and/or Authentication Factors (ii) disclosure of the Card Information and/or Authentication Factors to any unauthorised person (iii) any unauthorised or unauthorised Card transaction, it shall be the duty of the Cardmember to notify Hang Seng as soon as reasonably practicable:-
Clause 18(a)(iv)	by telephone at such telephone numbers as Hang Seng may from time to time prescribe (and Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.	The amendment is underlined: by telephone at such telephone numbers as Hang Seng may from time to time prescribe (and Hang Seng may ask the Cardmember to confirm in writing with any details given) and the Cardmember shall change the PIN as soon as possible.

Item	Prevailing	Revised
5. Your duty to take security measures - Clause 5.1(i)	delete the Card and all Card details stored in the Mobile Device in accordance with the directions and guidance given by the relevant Mobile Payment Service Provider in the following cases (or any of them):	The amendment is underlined: delete the Card and all Card Details stored in the Mobile Device in accordance with the directions and guidance given by the relevant Mobile Payment Service Provider in the following cases (or any of them):
8. Revision of this Addendum	The Bank reserves the right to revise this Addendum and introduce additional terms and conditions from time to time by giving prior notice of a period of not less than 30 days for any variation affecting fees and charges under its control, a period of not less than 30 days for any other variations affecting your liabilities or obligations or such reasonable period as the Bank may specify in the case of other variations. The Bank may give notice by display, advertisement or other means as it considers appropriate. You or (in the case of Commercial Cards) you and your Authorised Card Users will be bound by any variation unless you or your Authorised Card Users delete all Cards and Card Details from all Mobile Devices before the effective date of the variation. If you or your Authorised Card Users do not accept any variation, you should delete and should procure your Authorised Card Users to delete all Cards and Card Details from all Mobile Devices before the effective date of the variation.	The amendment is underlined: The Bank reserves the right to revise this Addendum and introduce additional terms and conditions from time to time by giving prior notice of a period of not less than 30 days for any variation affecting fees and charges under its control, a period of not less than 30 days for any other variations affecting your liabilities or obligations or such reasonable period as the Bank may specify in the case of other variations. The Bank may give notice by display, advertisement or other means as it considers appropriate. You or (in the case of Commercial Cards) you and your Authorised Card Users will be bound by any variation unless you or your Authorised Card Users delete all Cards and Card Details from all Mobile Devices before the effective date of the variation. If you or your Authorised Card Users do not accept any variation, you should delete and should procure your Authorised Card Users to delete all Cards and Card Details from all Mobile Devices before the effective date of the variation.
<b>11. Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants (Clause 10)</b>		
Item	Prevailing	Revised
Terms and Conditions for Hang Seng Credit Card +FUN Dollars and Merchant Dollars Designated Merchants - Clause 10	The redemption procedure of "Hang Seng Credit Card +FUN Dollars Gift Parade" is subject to related terms and conditions. Writing addressed to the Hang Seng website for details.	The amendments are underlined: The redemption of Hang Seng Credit Card +FUN Dollars or +FUN Dollars and cash for products, eCoupons, physical vouchers or services is subject to related terms and conditions. Writing addressed to the Hang Seng website or by telephone to the designated service hotline;

Item	Prevailing	Revised
Clause 19(b)	If a Cardmember has as soon as reasonably practicable notified Hang Seng of any of the events described in Clause 19(a) in the manner specified in that Clause, and the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, the e-shopping Card Account Number and the PIN:-	The amendments are underlined: When it is established that the Cardmember has acted in good faith, exercised reasonable care and diligence in safe-keeping the Card, Card Information and/or Authentication Factors, and reported the loss, theft, misuse or disclosure as soon as reasonably practicable upon notice or suspicions thereof:-
Clause 19(b)(ii)	The Cardmember shall not be liable for any unauthorised transactions, withdrawals and transfers effected after Hang Seng actually receives notice of such event.	The amendments are underlined: The Cardmember shall not be liable for any unauthorised Card Transactions or Banking Transactions effected after Hang Seng actually receives notice of the loss, theft, misuse or disclosure reports;
Clause 19(b)(iii)	The Cardmember shall not be liable for any unauthorised purchase of goods and/or services effected before Hang Seng actually receives notice of such event and the Cardmember shall be liable for unauthorised cash advances subject to such reasonable maximum amount notified by Hang Seng to the Cardmember from time to time; and	The amendments are underlined: subject to Clause 19(c), the Cardmember's liability for all unauthorised Card Transactions (other than cash advances obtained with the use of the Card, Card Information and/or Authentication Factors) effected before Hang Seng actually receives the loss, theft, misuse or disclosure report shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmembers from time to time; and
Clause 19(b)(iii)	subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card and/or any PIN before Hang Seng actually receives the loss, theft, or misuse report. The Cardmember's liability for unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time.	The amendments are underlined: subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card, Card Information and/or Authentication Factors before Hang Seng actually receives the loss, theft, misuse or disclosure report of the Cardmember reports loss, theft, misuse or disclosure of the Card, Card Information and/or Authentication Factors in accordance with Clause 19, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Banking Transactions shall be confined to such maximum amount (subject to applicable laws and regulations) notified by Hang Seng to the Cardmember from time to time; and
Clause 19(b)(iii)	The Cardmember shall be liable for all unauthorised Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: (A) the Cardmember shall be liable for all unauthorised Banking Transactions effected with the use of the Card, Card Information and/or Authentication Factors in accordance with Clause 19, subject to applicable laws and regulations and unless due to the negligence or willful default of Hang Seng, its officers or employees, the Cardmember shall be liable for all unauthorised Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.

Item	Prevailing	Revised
Clause 19(b)(iii)	The Cardmember shall be liable for all unauthorised Installment Plan transactions if the Cardmember has acted fraudulently or with gross negligence or has failed to follow the safeguards or comply with the Cardmember's obligations set out in the Cardmember Agreement.	The amendments are underlined: (B) the Cardmember shall be liable for all unauthorised cash advances effected with the use of the Card, Card Information and/or Authentication Factors before Hang Seng actually receives the loss, theft, misuse or disclosure report.

Item	Prevailing	Revised
Clause 19(c)	The maximum liability referred to in Clause 19(b)(i) and 19(b)(ii) above do not apply and the Cardmember shall be liable for all unauthorised Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the Card, Card Information and/or Authentication Factors.	The amendments are underlined: The maximum liability referred to in Clause 19(b)(i) and 19(b)(ii) above do not apply and the Cardmember shall be liable for all unauthorised Card Transactions and Banking Transactions if the Cardmember has acted fraudulently or with gross negligence in using or safeguarding the Card, Card Information and/or Authentication Factors. The Cardmember's liability to comply with the Cardmember's obligations set out in Clause 9(d) or Clause 19, or failure to follow any of the security measures recommended by Hang Seng from time to time regarding the use or safekeeping of the Card and/or any PIN will be treated as the Cardmember's gross negligence.

Item	Prevailing	Revised
Clause 23(c)	Telephone Instructions, to be effective, must be given by using whichever PIN As may be required, and such other details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe;	The amendment is underlined: Telephone Instructions, to be effective, must be given by using whichever Authentication Factors as may be required, and such other details as Hang Seng may require and must be accepted by Hang Seng by such means as Hang Seng may prescribe;



2026年1月  
尊敬的客戶:

有關恒生信用卡+FUN Dollars及Merchant Dollars  
特約商戶條款及細則、恒生信用卡+FUN Dollars網上特約商戶  
條款及細則、恒生信用卡+FUN Shop之條款及細則及  
恒生信用卡／消費卡／流動支付會員合約的修訂通知

恒生銀行有限公司(「本行」)謹此通知閣下，下列信用卡條款及細則將於指定日期(「生效日期」)起作出修訂：

生效日期	會員會同 / 條款及細則
2026年3月9日	<p>(一) 恒生信用卡+FUN Dollars及Merchant Dollars特約商戶條款及細則(第2條文)</p> <p>(二) 恒生信用卡+FUN Dollars網上特約商戶條款及細則</p> <p>(三) 恒生信用卡+FUN Shop之條款及細則</p>
2026年4月8日	<p>(四) World MasterCard®、Visa Infinite®、萬事達白金卡、Visa白金卡、銀聯白金卡及人民幣白金卡(包括聯營卡)會員會的(私人卡)</p> <p>(五) 恒生信用卡會員會的(私人卡)</p> <p>(六) 恒生聯營卡會員會的(私人卡)</p> <p>(七) 恒生消費卡(包括聯營卡)會員會的</p> <p>(八) 香港賽馬會會員卡章程及條款</p> <p>(九) 匯豐銀髮會會員信用卡的</p> <p>(十) 渣打支付服務信用卡會員會的附錄</p>
2026年4月19日	<p>(十一) 恒生信用卡+FUN Dollars及Merchant Dollars特約商戶條款及細則(第10條文)</p>

修訂的詳情如下：

(一) 恒生信用卡+FUN Dollars及Merchant Dollars特約商戶條款及

項目	修訂前	修訂後
恒生信用卡+FUN Dollars及Merchant Dollars之特約商條款及附則第2條文	+FUN Dollars及Merchant Dollars不適用於恒生enjoy Visa白金卡、enjoy消費卡、美元Visa白金卡、人民幣信用卡、銀聯人民幣雙通卡、e-shopping優惠卡及專享卡。恒生銀聯信用卡客戶只可接受按主卡簽名的特約商使用+FUN Dollars及Merchant Dollars。	本條文修改(簡稱為更改部分)及廢除為兩部分(如下): <b>廢取</b> 及 <b>使用</b> +FUN Dollars及Merchant Dollars的不適用於enjoy <b>Visa白金卡</b> 、enjoy消費卡、美元Visa白金卡、人民幣信用卡、銀聯人民幣雙通卡及專享卡。 <b>廢取</b> +FUN Dollars及Merchant Dollars、 <b>使用</b> Merchant Dollars、 <b>及</b> 使用Merchant Dollars <b>不適用</b> 於恒生enjoy Visa白金卡。 恒生銀聯信用卡客戶只可接受按主卡簽名的特約商使用+FUN Dollars及Merchant Dollars。



項目	修訂前	修訂後
第6條文(四)	<p>「信用卡」不能轉讓及只供「會員」專用。「會員」必須以「會員」資料輸入密碼及/或「e-shopping 卡」密碼；為保護，並須於遺失、被竊或遭冒用後根據第14項條文報失，尤其是：</p>	<p>本條文修改(間線為更改部分)如下：</p> <p>「信用卡」不能轉讓及只供「會員」專用。「會員」必須以「會員」資料輸入「信用卡」資料及/或密碼(包括「e-shopping 卡」密碼)；並須於遺失、被竊、遭冒用或遭盜後根據第14項條文報失，尤其是：</p>
第6條文(四)(i)	<p>無論在任何時間及情況下，「會員」均不得透過任何「私人密碼」或將「信用卡」及/或「e-shopping 卡」密碼轉讓予任何人士(包括「恒生」職員)使用；</p>	<p>本條文修改(間線為更改部分)如下：</p> <p>無論在任何時間及情況下，「會員」均不得透過任何「信用卡資料」及/或「認證密碼」或將「信用卡」及/或「信用卡資料」轉讓予任何人士(包括「恒生」職員)或允許任何人士(包括「恒生」職員)使用；</p>
第6條文(四)(vi)	不適用	<p>本條文為新增條文：</p> <p>「會員」需要確保其在「恒生」登記用於接收「恒生」重要通知的聯絡資料(包括電話號碼、住宅地址、工作地址、電郵地址或任何通訊渠道)是最新的，以便有關通知能夠及時向「會員」發送；及</p>
第6條文(四)(vii)	不適用	<p>本條文為新增條文：</p> <p>「會員」將採用生物特徵、軟令牌或裝置綁定作為進行相關交易的非接觸式動向支付(「認證因素」之一所涉及的步驟，以及須採取保護裝置和「認證因素」安全的相關保護措施。</p>
第6條文(五)	<p>當「會員」使用「信用卡」、「會員」使用「服務」、「信用卡」、「銀行交易」或有關「信用卡」的任何其他交易或事宜發出指示，或獲取密碼時，「恒生」可將由「會員」密碼(即「會員」的「私人密碼」)不可由「會員」或「恒生」設定，或由「恒生」指定或批准的保安編碼產生，或從「會員」於「恒生」登記的聲音或其他生物辨識資料建立。</p>	<p>本條文修改(間線為更改部分及刪除條文為去除部分)：</p> <p>當「會員」使用「信用卡」時，使用「服務」、「信用卡交易」、「銀行交易」或有關「信用卡」的任何其他交易或事宜發出指示，或獲取密碼時，「恒生」可將由「信用卡資料」及/或「認證密碼」或「會員」的「私人密碼」不可由「會員」或「恒生」設定，或由「恒生」指定或批准的保安編碼產生，或從「會員」於「恒生」登記的聲音或其他生物辨識資料建立。</p>

(二) 恒生信用卡+FUN Dollars網上特約商戶條款及細則		
項目	修訂前	修訂後
恒生信用卡+FUN Dollars網上特約商戶條款及細則第1條文	於網上特約商戶使用+FUN Dollars不適用於恒生enjoy Visa白金卡、恒生enjoy Visa金卡、恒生銀聯信用卡、美元Visa金卡、人民幣信用卡、e-shopping萬事達卡、消費卡及專享卡。	本條款修改(刪除廢止部分)如下: 於網上特約商戶使用+FUN Dollars不適用於恒生enjoy Visa白金卡、恒生enjoy Visa金卡、恒生銀聯信用卡、美元Visa金卡、人民幣信用卡、e-shopping萬事達卡、消費卡及專享卡。

  

(三) 恒生信用卡+FUN Shop之條款及細則		
項目	修訂前	修訂後
恒生信用卡+FUN Shop之條款及細則第2(a)及2(b)條文	<p>a) 全線+FUN Dollars換領禮品：不適用於恒生enjoy卡、恒生銀聯人民幣鑽石商務卡、e-shopping萬事達卡及專享卡</p> <p>b) 憑+FUN Dollars及現金換領禮品：不適用於恒生enjoy卡、恒生銀聯信用卡、恒生銀聯人民幣鑽石商務卡、恒生銀聯人民幣信用卡、美元Visa金卡、e-shopping萬事達卡及專享卡</p>	<p>本條款修改(刪除廢止部分)如下: a) 全線+FUN Dollars換領禮品：不適用於恒生enjoy消費卡、恒生商務卡、公司卡、恒生銀聯人民幣鑽石商務卡、e-shopping萬事達卡及專享卡</p> <p>b) 憑+FUN Dollars及現金換領禮品：不適用於恒生enjoy消費卡、恒生銀聯信用卡、恒生銀聯人民幣鑽石商務卡、公司卡、恒生銀聯人民幣信用卡、美元Visa金卡、e-shopping萬事達卡及專享卡</p>

  

(四) World Mastercard <sup>®</sup> 、Visa Infinite <sup>®</sup> 、萬事達白金卡 <sup>®</sup> 、Visa白金卡 <sup>®</sup> 、銀聯白金卡 <sup>®</sup> 及人民幣白金卡 <sup>®</sup> (包括簽發卡)會員合約的(私人卡)		
項目	修訂前	修訂後
會員合約的會員合約	World Mastercard <sup>®</sup> 、Visa Infinite <sup>®</sup> 卡、萬事達白金卡 <sup>®</sup> 、Visa白金卡 <sup>®</sup> 、銀聯白金卡 <sup>®</sup> 及人民幣白金卡 <sup>®</sup> (包括簽發卡)會員合約(私人卡)	<p>本條款修改(刪除廢止部分)如下: World Mastercard<sup>®</sup>、Visa Infinite<sup>®</sup>卡、Visa Signature<sup>®</sup>卡、萬事達白金卡<sup>®</sup>、Visa白金卡<sup>®</sup>、銀聯白金卡<sup>®</sup>及人民幣白金卡<sup>®</sup>(包括簽發卡)會員合約(私人卡)</p>

項目	修訂前	修訂後
<b>World Mastercard®</b> 、 <b>Visa Infinite®</b> 、 <b>Visa Signature®</b> 、 <b>聯華通白金卡®</b> 、 <b>Visa 白金卡®</b> 、 <b>銀聯白金卡®</b> 及 <b>人民幣白金卡®</b> (包括聯華通®會員合約)(私人卡)[本合用]		
第1條文(一) 「銀行交易」	「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「私人密碼」及「會員卡」(如適用)所進行、並涉及「會員卡」之任何指定戶口之任何提款、轉帳及/或其他銀行交易(現金貨款除外)；	本條款修改(開線或更改部分)如下： 「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「認證因素」及「會員卡」(如適用)所進行、並涉及「會員卡」之任何指定戶口之任何提款、轉帳及/或其他銀行交易(現金貨款除外)；
第1條文(一) 「信用卡資料」	不適用	新增「信用卡資料」定義如下： 「信用卡資料」指任何與「信用卡」有關的資料，包括「會員」姓名、「信用卡」號碼、「e-shopping」用戶密碼、信用卡「驗證碼」(CVV)、安全碼(CVV)、信用卡卡首簽名及/或儲存在信用卡「磁帶、晶片或其他技術內的資料」；
第1條文(一) 「私人密碼」	「私人密碼」指為提供「服務」及處理有關事宜，「恒生」用以識別「會員」的任何號碼、代碼、標記或證明資料(包括用以識別會員私人密碼、「信用卡」卡號或密碼、 「e-shopping」用戶口之電話服務密碼，或其其他個人識別號碼、密碼、聲紋樣案或其他生物辨識資料)；	本條款修改(開線或更改部分及刪除應予刪去部分)如下： 「認證因素」指為提供「服務」及處理有關事宜，「恒生」用以識別「會員」的任何號碼、代碼、標記或證明資料(包括但不限於任何個人識別號碼「私人密碼」)例如「自動櫃員機私人密碼」、「信用卡」卡號、電話服務密碼、「e-shopping」用戶口之電話服務密碼，或其他個人識別號碼、密碼、聲紋、裝置標定、透過應用程式、短訊發送、透過網架或其他生物辨識資料)；
第9條文(三)	「私人密碼」一經「恒生」(「配子」會員)即告失效，直至由「恒生」或徵得「恒生」同意取消，「會員」可隨時以「恒生」規定之方式更改「私人密碼」。新「私人密碼」將立即生效。	本條款修改(開線或更改部分)如下： 「認證因素」一經「恒生」(「配子」會員)即告失效，直至由「恒生」或徵得「恒生」同意取消，「會員」可隨時以「恒生」規定之方式更改「認證因素」。新「認證因素」將立即生效。

	修訂前	修訂後
第9條文(四)	【會員】必須將每一「私人密碼」及／或「eshopping卡口號碼」妥為加以妥善保管，並須於遺失、被竊或冒用後根據第18項條文報知。尤其是：	本條文修改(間接為更改部分)如下： 【會員】必須將每一「信用卡」、「信用卡資料」及／或「認證資訊」妥為加以妥善保管，並須於遺失、被竊、冒用或根據第18項條文報知。尤其是：
第9條文(四)(ii)	無論在何時何地及情況下， 【會員】不得透露任何「私人密碼」或將「信用卡」及／或「eshopping卡口號碼」轉讓予任何人！(包括「恒生職員」或允許何人！)(包括「恒生」職員)使用；	本條文修改(間接為更改部分)如下： 無論在何時何地及情況下， 【會員】不得透露任何「信用卡資料」及／或「認證資訊」或將「信用卡」及／或「認證資訊」轉讓予任何人！(包括「恒生職員」或允許何人！)(包括「恒生」職員)使用；
第9條文(四)(iii)	不適用	本條文新增增修文： 「會員」需要確保其在「恒生」登記用於接收「恒生」重要通知的聯繫資訊(如電話或地址、住址地處、工作地點、電郵地址或任何通訊地址)是最新的，以便有關通知能夠及時向【會員】發送。及
第9條文(四)(iv)	不適用	本條文新增增修文： 「會員」了解接受生物特徵、軟令牌或裝置識別作為進行相關交易(例如透過流動支付)的「認證資訊」之所涉及的風險，以及須採取適當設置和「認證資訊」安全的關係保護措施。
第9條文(五)	當【會員】使用「信用卡」卡口」使用「服務」，就「信用卡文易」、「銀行交易或有關「信用卡」的任何其他交易或事宜發出指示，或獲取資料時，「恒生」將使用「私人密碼」以確認【會員】的身份。「私人密碼」不可由【會員】或「恒生」指定，或由【恒生】指定或批准的保安編碼產生，或從【會員】於「恒生」登記的聲音或其他生物辨識資料庫建立。	本條文修改(間接為更改部分)及刪除條文如下： 【會員】使用「信用卡」卡口」使用「服務」，就「信用卡文易」、「銀行交易或有關「信用卡」的任何其他交易或事宜發出指示，或獲取資料時，【會員】可使用「信用卡資料」及／或「認證資訊」來確認【會員】的身份。「認證資訊」不可由【會員】或「恒生」指定，或由【恒生】指定或批准的保安編碼產生，或從【會員】於「恒生」登記的聲音或其他生物辨識資料庫建立。

修訂前	修訂後
<p>19條文(六)</p> <p>「本會員須完成並遵守，及確保每位附屬本會員完成並遵守：『恆生』指定的步驟及條件，從而使『恆生』建立或登記其有效貸款案或其他生物識別資料，並用作『恆生』密碼。」</p>	<p>本條文修改(因條文更改部分及刪除條文而刪去)如下：</p> <p>「本會員須完成並遵守，及確保每位附屬本會員完成並遵守：『恆生』指定的步驟及條件，從而使『恆生』建立或登記其有效貸款案或其他生物識別資料，並用作『認證』因素。」</p>
<p>17條文(一)</p> <p>「恆生」毋須對任何商號拒絕接受「信用卡」或「e-shopping 卡」口號碼」之使用負任何責任，亦不會就該提供予「會員」之貨品及／或服務負任何責任。除非「恆生」已就任何其他安排通知「會員」，否則「會員」對該商號之任何投訴，須向其本身與該商號自行解決，而「會員」不得將向該商號之任何投訴，用作投訴所欠「恆生」之債務，或轉向「恆生」索償。</p>	<p>本條文修改(因條文更改部分如下)：</p> <p>「恆生」毋須對任何商號拒絕接受「信用卡」或「信用卡口號」之使用負任何責任，亦不會就該提供予「會員」之貨品及／或服務負任何責任。除非「恆生」已就任何其他安排通知「會員」，否則「會員」對該商號之任何投訴，須由其本身與該商號自行解決，而「會員」不得將向該商號之任何投訴，用作投訴所欠「恆生」之債務，或轉向「恆生」索償。</p>
<p>18條文(一)</p> <p>於接獲通知或懷疑「信用卡」及／或任何私人密碼」遺失、被竊或遭濫用：「e-shopping 卡」口號碼及／或任何私人密碼(倘尚未被授權之「信用卡」或尚未被授權之「信用卡交易)」時，「會員」有責任於合理時間內，以電話通知「恆生」(「恆生」不得指定上述通知時間)，或以書面通知「恆生」，其地址由「恆生」不時通知，或「恆生」不時指定之電話號碼以電話通知「恆生」(「恆生」或要求「會員」以書面確認有關投訴)，而「會員」須盡快更改「私人密碼」。</p>	<p>本條文修改(因條文更改部分如下)：</p> <p>於接獲通知或懷疑「信用卡」、「信用卡資料」及／或「信用卡口號碼」遺失、被竊、遭濫用或「e-shopping 卡」口號碼及／或任何私人密碼(倘尚未被授權之「信用卡」或尚未被授權之「信用卡交易)」時，「會員」有責任於合理時間內，以電話通知「恆生」(「恆生」或要求「會員」以書面確認有關投訴)，而「會員」須盡快更改「認證因素」。</p>

	修訂前	修訂後
8條文(二)	<p>如能證明「會員」以至誠及事實上將「信用卡」及「e-shopping卡戶號碼」及／或「私人密碼」妥為保管及保護，並於接獲通知或懷疑其已遺失、被竊或遭冒用後在合理切實可行範圍內盡快報失；</p>	<p>本條文修改(間線為更改部分)如下：</p> <p>如能證明「會員」以至誠及事先已將「信用卡」、「信用卡資料」及／或「認證因素」妥為保管及保護，並於接獲通知或懷疑其已遺失、被竊、遭冒用或透過盜在合理切實可行範圍內盡快報失；</p>
8條文(二)(ii)	<p>「會員」對於「恒生」實際收到遺失、被竊或遭冒用之簽名所產生之所有未受授權之「信用卡交易」或「銀行交易」均毋須負任何責任；</p>	<p>本條文修改(間線為更改部分)如下：</p> <p>「會員」對於「恒生」實際收到遺失、被竊、遭冒用或透過盜之簽名所產生之所有未受授權之「信用卡交易」或「銀行交易」均毋須負任何責任；</p>
8條文(二)(ii)	<p>在第18(三)項條文限下，「會員」對於「恒生」實際收到遺失、被竊或遭冒用之簽名所產生之所有未受授權之「信用卡交易」(除了使用「信用卡」及／或任何「私人密碼」)須於之現金貸款外均需負責，「會員」所承擔之有關損失(以「恒生」不時通知「會員」之最高限額(須受適用之法律及規例所限制)為限)；及</p>	<p>本條文修改(間線為更改部分)如下：</p> <p>在第18(三)項條文限下，「會員」對於「恒生」實際收到遺失、被竊、遭冒用或透過盜之簽名所產生之所有未受授權之「信用卡交易」(除了使用「信用卡」、「信用卡資料」及／或「認證因素」)須於之現金貸款外均需負責，「會員」所承擔之有關損失將以「恒生」不時通知「會員」之最高限額(須受適用之法律及規例所限制)為限。及</p>

修訂前	修訂後
<p>案文(二)(ii)</p> <p>在符合適用之法律及規則的情況下，除因「借生」或「會員」或當局之疏忽或過失外：—</p> <p>(A)會員對於「借生」實際收到遺失、被竊或遭冒用之「借生卡」或「借生卡」密碼及／或任何私人密碼所產生之所有有未經授權之「借生」交易均需負責，倘若「會員」依據第18條或通知「借生」信用卡及／或任何「借生」密碼被遺失、被竊或遭冒用，在下列三項條款規限下，「會員」對所有未經授權之「借生」交易所需承擔之有關損失將以「借生」不時通知之「最高限額」(須受適用之法律及規則所限制)為限；及</p> <p>(B)「會員」對於「借生」實際收到遺失、被竊或遭冒用之「借生卡」或「借生卡」密碼及／或任何私人密碼所產生之所有有未經授權之現金貸款均需負責。</p>	<p>本條款修改(圓線為更改部分)如下：</p> <p>在符合適用之法律及規則的情況下，除因「借生」或「借生」職員或僱員之疏忽或過失外：—</p> <p>(A)會員對於「借生」實際收到遺失、被竊、遭冒用或遺誤之警告前使用「借生」卡、「借生卡資料」及／或「認證資訊」所產生之所有有未經授權之「借生」交易均需負責，倘若「會員」依據第18條或通知「借生」信用卡卡、「借生卡資料」及／或「認證資訊」遺失、被竊、遭冒用或遺誤，在下列三項條款規限下，「會員」對所有未經授權之「借生」交易所需承擔之有關損失將以「借生」不時通知之「最高限額」(須受適用之法律及規則所限制)為限；及</p> <p>(B)「會員」對於「借生」實際收到遺失、被竊、遭冒用或遺誤之警告前使用「借生」卡、「借生卡資料」及／或「認證資訊」所產生之所有有未經授權之現金貸款均需負責。</p>
<p>案文(三)</p> <p>倘若「會員」就使用或保管「借生卡」或「借生卡」密碼作書面通知為或保留權利，則下列三項條款規限下，「借生」或「借生」職員或僱員之疏忽或過失不適用及「會員」應對所有有未經授權之「借生卡」及「借生卡」上責任；「會員」未能遵守第(四)項條款或第19條或所列之責任，未能承擔任何「借生」不時通知之任何使用或保管「借生卡」及／或任何「私人密碼」之保安措施將被視為「會員」的嚴重疏忽。</p>	<p>本條款修改(圓線為更改部分)如下：</p> <p>倘若「會員」就使用或保管「借生卡」、「借生卡資料」及／或「認證資訊」作書面通知為或嚴重疏忽，則下列三項條款規限下，「借生」或「借生」職員或僱員之疏忽或過失不適用及「會員」應對所有有未經授權之「借生卡資料」及「借生卡」上責任；「會員」未能遵守第(四)項條款或第19條或所列之責任，未能承擔任何「借生」不時通知之任何使用或保管「借生卡」、「借生卡資料」及／或「認證資訊」之保安措施將被視為「借生」的嚴重疏忽。</p>

<p>(文三)</p>	<p><b>修訂前</b></p> <p>【電匯指示】必須在發出時提供<u>所需之「個人」密碼</u>及其他<u>恆生</u>需要之資料，並經<u>恆生</u>規定之方式或辦法能生效。</p>	<p><b>修改後</b></p> <p>【電匯指示】必須在發出時提供<u>所需之「認證因素」</u>及其他<u>恆生</u>需要之資料，並經<u>恆生</u>規定之方式或辦法能生效。</p>
<p><b>附款計劃圖則</b></p>	<p><b>文</b></p>	<p><b>本條文修改(圖線為更改部分)如下:</b></p>
<p>(文四)</p>	<p>如能證明「會員」本以至誠及事先已將「信用卡」及「e-shopping 卡」口號碼妥為保護及保密，並於接獲通知或懷疑其已遺失、被竊或遭不當使用後合理可行範圍內盡快報告，在符合適用之法律及規例之規定下除因「恆生」(或「恆生」職員或僱員之疏忽或過失外，「會員」對於該「生」實收到遺失之卡、被竊或遭不當使用之「信用卡」及「e-shopping 卡」交易毋須負責。倘若「會員」作出欺詐行為或因嚴重疏忽或未能依循「會員合約」所列明之預防措施或遵守「會員合約」所規定責任，「會員」須對所有未经授权之「分期計劃」交易負上責任。</p>	<p>本條文修改(圖線為更改部分)如下:</p> <p>如能證明「會員」本以至誠及事先已將「信用卡」、「<u>恆生</u>資料」及「<u>認證因素</u>」妥為保護及保密，並於接獲通知或懷疑其已遺失、被竊、遭不當使用或遭盜後在合理可行範圍內盡快報告，在符合適用之法律及規例之規定下除因「恆生」(或「恆生」職員或僱員之疏忽或過失外，「會員」對於「<u>生</u>」實收到遺失之卡、被竊、遭不當使用或遭盜之「<u>恆生</u>資料」及「<u>認證因素</u>」交易毋須負責。倘若「會員」作出欺詐行為或因嚴重疏忽或未能依循「會員合約」所列明之預防措施或遵守「會員合約」所規定責任，「會員」須對所有未经授权之「分期計劃」交易負上責任。</p>
<p><b>戶戶息分期計劃圖則</b></p>	<p><b>文</b></p>	<p><b>本條文修改(圖線為更改部分)如下:</b></p>
<p>(文五)</p>	<p>如能證明「會員」本以至誠及事先已將「信用卡」及「e-shopping 卡」口號碼妥為保護及保密，並於接獲通知或懷疑其已遺失、被竊或遭不當使用後合理可行範圍內盡快報告，在符合適用之法律及規例之規定下除因「恆生」(或「恆生」職員或僱員之疏忽或過失外，「會員」對於該「生」實收到遺失之卡、被竊或遭不當使用之「信用卡」及「e-shopping 卡」交易毋須負責。倘若「會員」作出欺詐行為或因嚴重疏忽或未能依循「會員合約」所列明之預防措施或遵守「會員合約」所規定責任，「會員」須對所有未经授权之「分期計劃」交易負上責任。</p>	<p>如能證明「會員」本以至誠及事先已將「信用卡」、「<u>恆生</u>資料」及「<u>認證因素</u>」妥為保護及保密，並於接獲通知或懷疑其已遺失、被竊、遭不當使用或遭盜後在合理可行範圍內盡快報告，在符合適用之法律及規例之規定下除因「恆生」(或「恆生」職員或僱員之疏忽或過失外，「會員」對於「<u>生</u>」實收到遺失之卡、被竊、遭不當使用或遭盜之「<u>恆生</u>資料」及「<u>認證因素</u>」交易毋須負責。倘若「會員」作出欺詐行為或因嚴重疏忽或未能依循「會員合約」所列明之預防措施或遵守「會員合約」所規定責任，「會員」須對所有未经授权之「分期計劃」交易負上責任。</p>

	修訂前	修訂後
主信用卡會員合約(私人卡)	修訂前	修訂後
主信用卡會員合約(私人卡)	修訂前	修訂後
(一) 「私人卡」	<p>「銀行(實卡)指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「私人密碼」及「晶片」(如適用)所通行,並涉及「會員」之任何指定戶口之任何款項、轉帳及/或其他銀行交易(現金貸款除外);」</p>	<p>本定義修改(劃線為更改部分)如下:</p> <p>「銀行(實卡)指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「認證因素」及「晶片」(如適用)所通行,並涉及「會員」之任何指定戶口之任何款項、轉帳及/或其他銀行交易(現金貸款除外);」</p>
(二) 「私人卡」	不適用	<p>新增「信用卡資料」定義如下:</p> <p>「信用卡資料」指任何與「信用卡」有關的資料,包括:會員姓名、「信用卡」號碼、e-shopping 卡戶口號碼、「信用卡」驗證碼(CVC)/安全碼(CVV)、信用卡有效日期、「信用卡」卡密及/或儲存在「信用卡」內之磁、晶片或間接技術內的資料;</p>
(三) 「私人卡」	<p>「私人卡」指為提供「服務」及處理有關事宜,「恒生」用以識別「會員」的任何號碼、代碼、標記或證明資料(包括「自動櫃員機私人密碼」、「信用卡電話服務密碼」);</p> <p>e-shopping 卡戶口之電話服務密碼、密碼、聲紋證明或其他生物辨識資料;</p>	<p>本條文修改(劃線為更改部分及刪除為刪去部分)如下:</p> <p>「<u>認證因素</u>」指為提供「服務」及處理有關事宜,「恒生」用以識別「會員」的任何號碼、代碼、標記或證明資料(包括但不限於「私人密碼」、「自動櫃員機私人密碼」、「信用卡電話服務密碼」、「密碼」、「聲紋證明或其他生物辨識資料」);</p> <p>e-shopping 卡戶口之電話服務密碼、密碼、聲紋、聲紋證明、<u>透過應用程式或感應器</u>、<u>標識</u>或其他生物辨識資料;</p>
(三)	<p>「私人密碼」一經「恒生」配予「會員」後有效,直至由「恒生」或取得「恒生」同意取消時止。「會員」可隨時以「私人密碼」之方式更改「私人密碼」。新「私人密碼」將即時生效。</p>	<p>本條文修改(劃線為更改部分)如下:</p> <p>「<u>認證因素</u>」一經「恒生」配予「會員」後有效,直至由「恒生」或取得「恒生」同意取消時止。「會員」可隨時以「<u>認證因素</u>」之方式更改<u>認證因素</u>」。新<u>認證因素</u>將即時生效。</p>

項目	修訂前	修訂後
第6條文(六)	<p>主權會員須完成並遵守，及確保每位「主權會員」完成並遵守「(生)指宿之步驟及條件」後，而「(生)指宿」立即或經其屬職或委託他人生物辨識資料，並用作「私人用途」。</p>	<p>本條文修改(間線為更改部分及刪除條句刪去)如下：          「主權會員」須完成並遵守，及確保每位「主權會員」完成並遵守「(生)指宿之步驟及條件」後，而「(生)指宿」立即或經其屬職或委託他人生物辨識資料，並用作「<u>訂定用途</u>」。</p>
第13條文	<p>「(生)戶須對任何向該處直接接受「(信)卡」或「fe-shopping」戶之使用任何責任，亦不會就該處提供予「(信)卡」之資訊，及/或服務負責任何責任。」會員對該處之任何資訊，均應視其本人與該處直接自行決定。會員不可向該處之任何成員，用作接納該所「(生)之債務或轉向」(恒)生索償。</p>	<p>本條文修改(間線為更改部分)如下：          「(生)戶須對任何向該處直接接受「(信)卡」或「(信)卡資料」之使用任何責任，亦不會就該處提供予「會員」之資訊，及/或服務負責任何責任。」會員對該處之任何資訊，均應視其本人與該處直接自行決定。會員不可向該處之任何成員，用作接納該所欠「(生)之債務或轉向」(恒)生索償。</p>
第14條文(一)	<p>於接獲通知或懷疑「(信)卡」及/或任何「私人密碼」遺失、被竊或遭冒用，(「(信)卡」或「fe-shopping」戶之號碼)及/或任何「私人密碼」洩露予未經授權之人士或(恒)生之任何未經授權之「信)卡」交易，或「銀行交易」時，「會員」有責任於在通知或可合理通知之盡快向「(生)戶」告知不得遲於上述通知知「恒生」，或以書面通知其「其地由」(恒)生不時通知，(或)按「恒生」不時決定之電話號碼以電話通知知「(恒)生」或會要求「(會員)」以書面確認有關通知，而「會員」須盡快通知「私人索償」。</p>	<p>本條文修改(間線為更改部分)如下：          於接獲通知或懷疑「(信)卡」，「(信)卡資料」及/或「<u>信用證</u>」遺失、被竊、遭冒用或遭濫用，(「(信)卡資料」及/或任何「<u>信用證</u>」號碼)及/或任何未經授權之「(信)卡交易」或「銀行交易」時，「會員」有責任於在通知或可合理通知之盡快向「(生)戶」告知不得遲於上述通知之通知上按「恒生」不時決定之電話號碼以電話通知知「(恒)生」，或以書面通知其「其地由」(恒)生不時通知，(或)按「恒生」不時決定之電話號碼以電話通知知「(恒)生」或會要求「(會員)」以書面確認有關通知，而「會員」須盡快通知「<u>訂定用途</u>」。</p>
第14條文(二)	<p>如能證明「會員」本以交易或「(信)卡」或「fe-shopping」戶之號碼」及/或「私人密碼」為保單及/或保單，並於接獲通知或懷疑其已遺失、被竊或遭冒用在其合宜切實可預期內盡快</p>	<p>本條文修改(間線為更改部分)如下：          如能證明「會員」本以交易或「事先已將「(信)卡」，「(信)卡資料」及/或「<u>信用證</u>」號碼」為保單及/或保單，並於接獲通知或懷疑其已遺失、被竊或</p>

項目	修訂前	修訂後
第14條文(二)(i)	<p>【會員】對於「恒生」實際收到達失、被竊或遭冒用之報告後所產生之所有未經授權之「信用卡交易」或「銀行交易」均毋負任何責任。</p>	<p>本條文修改(簡線為更改部分)：</p> <p>【會員】對於「恒生」實際收到達失、被竊、遭冒用或洩露之報告後所產生之所有未經授權之「信用卡交易」或「銀行交易」均毋負任何責任。</p>
第14條文(二)(ii)	<p>在第十四(三)項條文規限下，【會員】對於「恒生」實際收到達失、被竊或遭冒用之報告前所產生之所有未經授權之「信用卡交易」除了「信用卡」及/或任何「私人密碼」獲取或現金貸款外均需要負責，但【會員】所承擔之有關損失將以「恒生」不時通知之【會員】之最高限額(該最高限額之法律及規例所限制)為限；</p>	<p>本條文修改(簡線為更改部分)：</p> <p>在第十四(三)項條文規限下，【會員】對於「恒生」實際收到達失、被竊、遭冒用或洩露之報告前所產生之所有未經授權之「信用卡交易」除了「信用卡」、「信用卡資料」及/或「認可匯豐」獲取或現金貸款外均需要負責，但【會員】所承擔之有關損失將以「恒生」不時通知之【會員】之最高限額(該最高限額之法律及規例所限制)為限；</p>
第14條文(二)(iii)	<p>在符合適用之法律及規例之規限下，【會員】對於「恒生」實際收到達失、被竊或遭冒用之報告後所產生之所有未經授權之「銀行交易」均需要負責，倘若【會員】依第十四條文通知「恒生」在通知及/或任何私人密碼獲取或現金貸款之「銀行交易」【會員】對所有未經授權之「銀行交易」所需承擔之有關損失將以「恒生」不時通知之【會員】之最高限額(該最高限額之法律及規例所限制)為限；</p> <p>【會員】對於「恒生」實際收到達失、被竊或遭冒用之報告前使用「信用卡」及/或任何私人密碼所產生之所有未經授權之現金貸款均需要負責。</p>	<p>本條文修改(簡線為更改部分)：</p> <p>在符合適用之法律及規例之規限下，【會員】對於「恒生」實際收到達失、被竊、遭冒用或洩露之報告後所產生之所有未經授權之「銀行交易」均需要負責，倘若【會員】依第十四條文通知「恒生」在通知及/或「信用卡資料」及/或「認可匯豐」產生之所有未經授權之「銀行交易」【會員】對所有未經授權之有關損失將以「恒生」不時通知之【會員】之最高限額(該最高限額之法律及規例所限制)為限；</p> <p>【會員】對於「恒生」實際收到達失、被竊、遭冒用或洩露之報告前使用「信用卡」及/或任何私人密碼所產生之所有未經授權之現金貸款均需要負責。</p>

項目	修訂前	修訂後
第14條文(三)	倘若「會員」欲使用或保管「信用卡」及/或任何「私人密碼」作出此等支付，必須在「會章」第14(二)(i)及/或第14(二)(ii)(A)項條文所列明之最高限額並不得適用及「會員」須對所有未經授權之信用卡交易及「信用卡交易」負上責任，「會員」未能遵守第14(二)(i)項條文或第14(二)(ii)項條文所列明之責任，或未能依從「會員」所獲置之任何使用或保管「信用卡」及/或任何「私人密碼」之保安措施將被視為「會員」的重大疏忽。	本條文修改而改為更改部分如下： 倘若「會員」欲使用或保管「信用卡」、 <u>「信用卡資料」及/或「認證因素」</u> 以進行支付，必須在「會章」第14(二)(i)及/或第14(二)(ii)(A)項條文所列明之最高限額並不得適用及「會員」須對所有未經授權之「信用卡交易」及「銀行交易」負上責任，「會員」未能遵守第14(二)(i)項條文或第14(二)(ii)項條文所列明之責任，或未能依從「會員」所獲置之任何使用或保管「信用卡」、「信用卡資料」及/或「認證因素」之保安措施將被視為「會員」的重大疏忽。
第17條文(三)	「電話服務指示」必須在發出時提供所需之「私人密碼」及其他「恒生」需要之資料，並經「恒生」規定之方式接納方能生效。	本條文修改而改為更改部分如下： 「電話服務指示」必須在發出時提供所需之「認證因素」及其他「恒生」需要之資料，並經「恒生」規定之方式接納方能生效。
<b>免息分期付款計劃章程</b>		
第11條文	如能證明「會員」本以至此誠及事先已將「信用卡」，「e-shopping卡密碼」及/或保管卡密碼，並按獲通知或知悉其已失竊，被竊或遺失並在合理初可作範圍內之法律及規例規定下及除因「恒生」，或「恒生」職員或成員之疏忽或過失外，「會員」對於「恒生」所獲通知前所產生之所有未經授權之「分期計劃」交易均須負責。	本條文修改而改為更改部分如下： 如能證明「會員」本以至此誠及事先已將「信用卡」、「信用卡資料」及「認證因素」妥為保管，並按獲通知或知悉其已失竊、被竊、遺失或於合理初可作範圍內之法律及規例之規定下及除因「恒生」，或「恒生」職員或成員之疏忽或過失外，「會員」對於「恒生」所獲通知前所產生之所有未經授權之「分期計劃」交易均須負責。倘「會員」作出任何行為或因疏忽或過失未能依從「會章」所列明之任何使用或保管「信用卡」及/或任何「私人密碼」之保安措施，或「會員」須對所有未經授權之「分期計劃」交易負上責任。

項目	修訂前	修訂後
<p>1. 定戶商免分期計劃劃算表</p> <p>3.3條文</p>	<p>如能證明「會員」本以至此及事先已將「信用卡」妥為保管及保藏，並於接獲通知或懷疑其遺失、被竊或遭冒用後已合理切實可行範圍內盡力快報失，在符合適用之法律及規則之規定下及除因「恒生」，或「恒生」職員或僱員之疏忽或過失外，「會員」對於「恒生」實際收到遺失、被竊或遭冒用之報告前所產生之所有未經授權之「特定商戶」分期計劃交易均須負責，倘若「會員」作出欺詐行為或因嚴重疏忽未能依循「會員會約」所列明之聯絡協議或遵守「會員會約」所附規定時，「會員」須對所有未經授權之「特定商戶」分期計劃交易負責上責任。</p>	<p>本條文修改(改為更改部分)如下：</p> <p>如能證明「會員」本以至此及事先已將「信用卡」、「信用卡資料」及「保證證照」妥為保管及保藏，並於接獲通知或懷疑其遺失、被竊、遭冒用或嚴重疏忽未能依循「會員會約」內有關快報失，在符合適用之法律及規則之規定下及除因「恒生」，或「恒生」職員或僱員之疏忽或過失外，「會員」對於「恒生」實際收到遺失、被竊、遭冒用或遭盜之報告前所產生之所有未經授權之「特定商戶」分期計劃交易均須負責，倘若「會員」作出欺詐行為或因嚴重疏忽或未能依循「會員會約」所列明之預防協議或遵守「會員會約」所附規定時，「會員」須對所有未經授權之「特定商戶」分期計劃交易負責上責任。</p>
<p>(b) 恒生聯營卡會員合約(私人卡)</p>		
項目	修訂前	修訂後
<p>1. 恒生聯營卡會員合約(私人卡)</p> <p>3.3條文(一) 進行交易</p>	<p>「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「私人密碼」及「信用卡」(如適用)所進行，並涉及「信用卡」之任何指定戶口之任何提款、轉賬及/或其他銀行交易(現金支款除外)。</p>	<p>本定義修改(改為更改部分)如下：</p> <p>「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「保證證照」及「信用卡」(如適用)所進行，並涉及「會員」之任何指定戶口之任何提款、轉賬及/或其他銀行交易(現金支款除外)。</p>
<p>3.3條文(一) 信用卡資料</p>	<p>不適用</p>	<p>新增「信用卡資料」定義如下：</p> <p>「信用卡資料」指任何與「信用卡」有關的資料，包括「會員」姓名、「信用卡」號碼、「eshopping」卡戶口號碼、「信用卡」驗證碼(CVC)／有效碼(CVV)、「信用卡」有效日期、「信用卡」卡密及密碼或儲存在「信用卡」磁帶、晶片或其他媒體內的資料；</p>

項目	修訂前	修訂後
條文(一) e-密碼	<p>「私人密碼」指為提供「服務」及處理有關事宜，「信生」用以存取「e-密碼」的任何密碼，密碼或處理資料(包括自動會員私人密碼)、「信生」之電話卡及密碼器；</p> <p>「e-shopping卡」之電話服務密碼，或其他個人識別號碼、密碼，或其聲紋或其他生物辨識資料)；</p>	<p>本條文修改(刪除為更改部分)如下：</p> <p><u>「認證因素」指提供「服務」及處理有關事宜，「信生」用以存取「e-密碼」的任何密碼，密碼或處理資料(包括自動會員私人密碼)「信生」之電話卡及密碼器，但不包括任何個人識別號碼</u>「(私人密碼)」(例如：自動會員私人密碼)；「信生」電話服務密碼，「e-shopping卡」之電話服務密碼；密碼、軟令牌、裝置認定、透過應用程式／短訊接收之驗證碼或其他生物辨識資料</p>
條文(三)	<p>「私人密碼」一經「信生」配予會員即為有效，並須由「信生」或獲得「信生」同意取用為止；「會員」可隨時以「私人密碼」之方式更改「私人密碼」；而新「私人密碼」將即時生效</p>	<p>本條文修改(刪除為更改部分)如下：</p> <p><u>「認證因素」一經「信生」配予會員即為有效，並須由「信生」或獲得「信生」同意取用為止。」「會員」可隨時以「私人密碼」之方式更改「認證因素」；而新「認證因素」將即時生效。</u></p>
條文(四)	<p>「信生」不得轉讓及只供「會員」專用，「會員」必須以至密卡「私人密碼」及／或「e-shopping卡」密碼為保密，並須於遺失、被竊或遭冒用後根據第14項條文報失，尤其是：</p>	<p>本條文修改(刪除為更改部分)如下：</p> <p>「信生」不得轉讓及只供「會員」專用，「會員」必須以至密卡「<u>認證因素</u>」，<u>信生</u>主資料及「<u>認證因素</u>」為保密，並須於遺失、被竊、遭冒用或遭盜後根據第14項條文報失，尤其是：</p>
條文(四)(i)	<p>無論在任何時間及情況下，「會員」均不得或獲准任何「私人密碼」或將「信生」卡及／或「e-shopping卡」密碼轉讓予任何人士(包括「信生」職員)使用；</p>	<p>本條文修改(刪除為更改部分)如下：</p> <p>無論在任何時間及情況下，「<u>會員</u>」均不得或獲准任何「<u>認證因素</u>」或將「<u>信生</u>」主資料及「<u>認證因素</u>」轉讓予任何人士(包括「<u>信生</u>」職員)轉讓予任何人士(包括「<u>信生</u>」職員)或允許任何人士(包括「<u>信生</u>」職員)使用；</p>
條文(四)(iv)	<p>不適用</p>	<p>本條文為新增條文：</p> <p>「會員」需妥善保管其「信生」登記用於接收「信生」重要通知的聯絡資料(包括電話號碼、住宅地址、工作地址、電郵地址或任何通訊渠道)是最新的，以便有關於能夠</p>

修訂前	修訂後
(四)(iv)	本條文為新增條文。
(五)	<p>「會員」了解生物特徵、相關令牌或裝置與鑰匙式流動支付物(例如非接觸式流動支付的)認證因素之一,所涉及之風險,以及為存取該支付物及「認證因素」安全的相關保護措施。</p>
(五)(i)	<p>本條文修改(間接)為更改部分及刪除條文為刪去部分如下:</p> <p>「會員」使用「信用卡」口,使用「會員」,就「信用卡」,「銀行交易」或有關「信用卡」的任何其他交易或事宜發出指示,或獲取資料時,「恒生」可使用「私人密碼」鑰匙的身份。私人密碼可不由「恒生」或「會員」設定,或從「會員」指定或批准的交易編碼產生,或從「會員」於「恒生」登記的聲譽或其他生物辨識資料建立。</p>
(六)	<p>本條文修改(間接)為更改部分及刪除條文為刪去部分如下:</p> <p>「主卡會員」須完成並遵守,及確保每位「附屬卡會員」完成並遵守,「恒生」指定的步驟及條件,從而使「恒生」建立或登記其<b>認證因素</b>或其他生物辨識資料,並用作「私人密碼」。</p>
(六)(一)	<p>本條文修改(間接)為更改部分及刪除條文為刪去部分如下:</p> <p>「主卡會員」須完成並遵守,及確保每位「附屬卡會員」完成並遵守,「恒生」指定的步驟及條件,從而使「恒生」建立或登記其<b>認證因素</b>或其他生物辨識資料,並用作<b>認證因素</b>。</p>

(文一)	<p>於接獲通知或懷疑(i)「信用卡」遺失、或經「<u>私人密碼</u>」及「e-shopping 卡戶號碼」及/或「<u>他人密碼</u>」未經授權人士(或人士)在任未授權之信用卡交易或</p> <p>「銀行交易」有關會員有責任在合理切實可行範圍內盡快通知「<u>恒生</u>」不時指定之網上途徑通知「<u>恒生</u>」，或向「<u>恒生</u>」通知，或向「<u>恒生</u>」不時通知，或電話號碼以電話通知「<u>恒生</u>」或「<u>恒生</u>」不時指定會員以書面確認有關通知，而會員須盡快更改「<u>私人密碼</u>」。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>於接獲通知或懷疑(i)「信用卡」遺失、或經「<u>私人密碼</u>」及/或「<u>他人密碼</u>」未經授權人士(或人士)在任未授權之信用卡交易或</p> <p>「銀行交易」有關會員有責任在合理切實可行範圍內盡快通知「<u>恒生</u>」不時指定之網上途徑通知「<u>恒生</u>」，或向「<u>恒生</u>」通知，或向「<u>恒生</u>」不時通知，或電話號碼以電話通知「<u>恒生</u>」或「<u>恒生</u>」不時指定會員以書面確認有關通知，而會員須盡快更改「<u>私人密碼</u>」。</p>
(文二)	<p>如能證明會員「<u>本</u>」以至該及事先已將「信用卡」及「e-shopping 卡戶號碼」及/或「<u>他人密碼</u>」及/或「<u>私人密碼</u>」未經授權通知或通知「<u>恒生</u>」不時指定之網上途徑通知「<u>恒生</u>」，或向「<u>恒生</u>」通知，或向「<u>恒生</u>」不時通知，或電話號碼以電話通知「<u>恒生</u>」或「<u>恒生</u>」不時指定會員以書面確認有關通知，而會員須盡快更改「<u>私人密碼</u>」。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>如能證明會員「<u>本</u>」以至該及事先已將「信用卡」及「e-shopping 卡戶號碼」及/或「<u>他人密碼</u>」及/或「<u>私人密碼</u>」未經授權通知或通知「<u>恒生</u>」不時指定之網上途徑通知「<u>恒生</u>」，或向「<u>恒生</u>」通知，或向「<u>恒生</u>」不時通知，或電話號碼以電話通知「<u>恒生</u>」或「<u>恒生</u>」不時指定會員以書面確認有關通知，而會員須盡快更改「<u>私人密碼</u>」。</p>
(文三)(ii)	<p>會員對於「<u>恒生</u>」實際收到遺失、被竊或遭遺用之報告後所產生之所有未經授權之「信用卡交易」或「銀行交易」均須負任何責任。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>會員對於「<u>恒生</u>」實際收到遺失、被竊、遭遺用或遭未經授權之報告後所產生之所有未經授權之「信用卡交易」或「銀行交易」均須負任何責任。</p>
(文三)(iii)	<p>在附錄三(項條文)規限下，會員對於「<u>恒生</u>」實際收到遺失、被竊或遭遺用之報告後所產生之所有未經授權之「信用卡交易」(除了使用「信用卡」及/或「<u>他人密碼</u>」及/或「<u>私人密碼</u>」及/或「<u>他人密碼</u>」未經授權之現金交易外)均須負任何責任。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>在附錄三(項條文)規限下，會員對於「<u>恒生</u>」實際收到遺失、被竊、遭遺用或遭未經授權之報告後所產生之所有未經授權之「信用卡交易」(除了使用「信用卡」及/或「<u>他人密碼</u>」及/或「<u>私人密碼</u>」及/或「<u>他人密碼</u>」未經授權之現金交易外)均須負任何責任。</p>

修訂前	修訂後
(二) (ii)	
在符合適用之法律及規例之規定下除因「恒生」或「恒信」職員或其屬員之疏忽或過失外，被披露或遭適用之報告前使用(信用卡)及／或任何「私人密碼」所產生之所有未經授權之「銀行交易」均屬有效。倘若「會員」對該項「銀行交易」或任何「私人密碼」遺失或被冒用，須於第14(c)條文規限下，「會員」對其所需承擔之有關損失以「恒生」不時通知其行之最高額(須受適用之法律及規例所限制)為限；及	本條文修改(編號為更改部分)如下： 在符合適用之法律及規例之規定下除因「恒生」或「恒信」職員或其屬員之疏忽或過失外，被披露或遭適用之報告前使用(信用卡)及／或「證道證券」所產生之所有未經授權之「銀行交易」均屬有效。倘若「會員」依據第14條文列明之「信用卡」(信用卡資料)及／或「證道證券」遺失、被盜、遭冒用並簽署，於第14(c)條文規限下，「會員」對其所需承擔之有關損失將以「恒生」不時通知其行之最高額(須受適用之法律及規例所限制)為限；及
(B)「會員」對於「恒生」實施收到通知、被披露或遭適用之報告前使用(信用卡)及／或任何「私人密碼」所產生之所有未經授權之現金貸款均屬有效。	(B)「會員」對於「恒生」實施收到通知、被披露或遭適用之報告前使用(信用卡)及／或「證道證券」所產生之所有未經授權之現金貸款均屬有效。
(三)	
倘若「會員」就使用或保管「信用卡」及／或任何「私人密碼」作出欺詐行為或嚴重疏忽，第12(a)(ii)及第14(c)(ii)[A]項所列明之最高賠償並不適用於「會員」對其所產生未經授權之「銀行交易」及「銀行交易」上責備。「會員」未能遵守第10(b)條文或第14條文所列明之責任，亦不能依此而任何「恒生」不時通知其之任何使用或保管「信用卡」及／或任何「私人密碼」之保證措施被視為「會員」的最重疏忽。	本條文修改(編號為更改部分)如下： 倘若「會員」就使用或保管「信用卡」、「信用卡資料」及／或「證道證券」作出欺詐行為或嚴重疏忽，第12(a)(ii)及第14(c)(ii)[A]項所列明之最高賠償並不適用於「會員」對其所產生未經授權之「銀行交易」及「銀行交易」上責備。「會員」未能遵守第10(b)條文或第14條文所列明之責任，亦不能依此而任何「恒生」不時通知其之任何使用或保管(信用卡)、(信用卡資料)及／或「證道證券」之保安措施將被視為「會員」的最重疏忽。



項目	修訂前	修訂後
第17條文(三)	<p>【電信服務指示】必須在發出時提供所需之個人資料至<u>及</u>其他【電信】之需要之資料；並經【恒生】規定之方式接納能生效。</p>	<p>本條文修改(圖標為更改部分)如下：          【電信服務指示】必須在發出時提供所需之【需要因素】；其他【恒生】之需要因素；並經【恒生】規定之方式接納能生效。</p>
<b>免息分期付款計劃章程</b>		
第13條文	<p>如能證明【會員】本以至誠及事先已將【信用卡】          (e-shopping【信用卡】號碼)妥為保管及保護，並於接獲通知或懷疑其已遺失、被竊或遺失後在合理時間內向有關內審核處報告，並符合適用之法律及規例之規定下免除因(恒生)、或(恒生)僱員或僱員之疏忽或過失外，【會員】對於(恒生)與前所產生之債務或遺失之債務或遺失之債務，【會員】對於(恒生)與前所產生之債務或遺失之債務均須負責。</p> <p>倘前【會員】作出欺詐行為或因嚴重疏忽未能能依循【會員合約】所列明之防偽措施或遵守【會員合約】所述所指示【會員】對於(恒生)與前所產生之債務或遺失之債務之【分期計劃】交易負責責任。</p>	<p>本條文修改(圖標為更改部分)如下：          如能證明【會員】本以至誠及事先已將【信用卡】妥為保管及保護，並於接獲通知或懷疑其已遺失、被竊或遺失後在合理時間內向有關內審核處報告，並符合適用之法律及規例之規定下免除因(恒生)、或(恒生)僱員或僱員之疏忽或過失外，【會員】對於(恒生)與前所產生之債務或遺失之債務，【會員】對於(恒生)與前所產生之債務或遺失之債務均須負責。</p> <p>倘前【會員】作出欺詐行為或因嚴重疏忽未能能依循【會員合約】所列明之防偽措施或遵守【會員合約】所述所指示【會員】對於(恒生)與前所產生之債務或遺失之債務之【分期計劃】交易負責責任。</p>
<b>特定商戶免息分期付款計劃</b>		
第13條文	<p>如能證明【會員】本以至誠及事先已將【信用卡】妥為保管，並於接獲通知或懷疑其已遺失、被竊或遺失後在合理時間內向有關內審核處報告，並符合適用之法律及規例之規定下免除因(恒生)、或(恒生)僱員或僱員之疏忽或過失外，【會員】對於(恒生)與前所產生之債務或遺失之債務均須負責。</p> <p>倘前【會員】作出欺詐行為或因嚴重疏忽未能能依循【會員合約】所列明之防偽措施或遵守【會員合約】所述所指示【會員】對於(恒生)與前所產生之債務或遺失之債務之【分期計劃】交易負責責任。</p>	<p>本條文修改(圖標為更改部分)如下：          如能證明【會員】本以至誠及事先已將【信用卡】妥為保管及保護，並於接獲通知或懷疑其已遺失、被竊或遺失後在合理時間內向有關內審核處報告，並符合適用之法律及規例之規定下免除因(恒生)、或(恒生)僱員或僱員之疏忽或過失外，【會員】對於(恒生)與前所產生之債務或遺失之債務，【會員】對於(恒生)與前所產生之債務或遺失之債務均須負責。</p> <p>倘前【會員】作出欺詐行為或因嚴重疏忽未能能依循【會員合約】所列明之防偽措施或遵守【會員合約】所述所指示【會員】對於(恒生)與前所產生之債務或遺失之債務之【分期計劃】交易負責責任。</p>

項目	修訂前	修訂後
	時，會議主席對所有未經核對之特定客戶分期計劃負責上責任。	時)所承擔責任，會議主席對所有未經核對之特定客戶分期計劃負責上責任。
<b>(七) 恒生消費卡(包括聯譽卡)會員合約</b>		
項目	修訂前	修訂後
<b>恒生消費卡(包括聯譽卡)會員合約</b>		
1. 釋義第11條文 「私人密碼」	「私人密碼」指為不時向閣下提供有關「消費卡」的服務及處理有關事宜，「恒生」用以識別閣下的任何號碼、代碼、指證或證明資料(包括自動櫃員機私人密碼、電話服務密碼、或其他個人識別號碼、生物辨識資料)；或任何其他識別號碼、生物辨識資料或其他生物辨識資料；	本條文修改(間接為更改部分及刪除)後為新去部分如下： 「 <b>認證密碼</b> 」指為不時向閣下提供有關「消費卡」的服務及處理有關事宜，「恒生」用以識別閣下的任何號碼、代碼、指證或證明資料(包括自動櫃員機私人密碼、電話服務密碼、或其他個人識別號碼、 <b>生物辨識資料</b> )；或任何其他識別號碼、生物辨識資料或其他生物辨識資料；」 自動櫃員機私人密碼」 「 <b>電話服務密碼</b> 」或任何其他識別號碼、密碼、軟性磁、裝置設定、透過應用程式/短訊確認、或根據密碼或其他生物辨識資料。
1. 釋義第11條文 「消費卡號碼」	不適用	新增「消費卡資料」定義如下： 「消費卡資料」指任何與「消費卡」有關的資料，包括閣下的姓名、「消費卡號碼」、「消費卡查詢號碼(CVC)/安全碼」、「消費卡」有效日期、「消費卡」卡背簽名及/或儲存於「消費卡」磁帶、晶片或任何其他形式的資料；
1. 釋義第11條文 「消費卡號碼及私人密碼」	「交易」指根據「恒生」消費卡之正式使用「消費卡」或「消費卡號碼」進行之交易或款項，包括由該消費卡或服務或透過自動櫃員機進行提取或轉帳；及	本條文修改(間接為更改部分及刪除)後為新去部分如下： 「交易」指根據「恒生」不時容許之正式使用「消費卡」、「消費卡號碼」及/或任何「消費卡資料」，包括由該消費卡或服務或透過自動櫃員機進行提取或轉帳；及
5. 「消費卡」保安、消費卡號碼及「私人密碼」	「消費卡」保安、消費卡號碼及「私人密碼」	本部分將根據修改間接為更改部分如下： 5. 「消費卡」保安、消費卡資料及「 <b>認證密碼</b> 」
5. 「消費卡」保安、消費卡號碼及「私人密碼」第5.1條	閣下應本以妥當及以合理的謹慎，謹將「消費卡」、「消費卡號碼及「私人密碼」妥為保管及保護，尤其為：	本條文修改(間接為更改部分及刪除)後為新去部分如下： 5. 「消費卡」保安及合理的謹慎，閣下應「消費卡」資料及「 <b>認證密碼</b> 」妥為保管及保護，並須透過、被騙、遺失或或毀壞後根據第5.2條文解決，尤其為：

項目	修訂前	修訂後
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第51(a)條	閣下不得將「消費卡」轉交任何人士；及將消費卡發還或與「私人密碼」授予任何人士或容許任何人使用(包括但並非限於職員)任何「消費卡」。消費卡號碼及「私人密碼」。	本條款修改(間接為更改部分)如下：  閣下不得將「消費卡」轉交任何人士或將「消費卡資料」及／或「認證因素」授予任何人士或容許任何人士(包括「僱員」)利用「消費卡」、「消費卡資料」及／或「認證因素」。
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第51(b)條	不適用	新增條文如下： 「消費卡」及「認證因素」必須分開保存。
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第51(c)條	不適用	新增條文如下： 閣下需確保保存「恆生」登記用於接收「恆生」重要通知的聯絡資料(包括電話號碼、住宅地址、工作地址、電郵地址或任何通訊渠道)是最新的，以便有關通知能夠及時向下屬發送；及
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第52(a)條	不適用	新增條文如下： 閣下須採用生物特徵、軟令牌或裝置認定作為進行相關交易(例如非接觸式金融支付)的「認證因素」之所涉及之風險，以及須採取確保保費和「消費卡」安全有關之風險措施。
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第52(b)條	閣下不得被強迫或假使「消費卡」、消費卡號碼或「私人密碼」遺失、被盜取、被竊或遭冒用。閣下有責任於合理合宜可行範圍內：	本條款修改(間接為更改部分)如下：  閣下不得被強迫或假使「消費卡」、「消費卡資料」或「認證因素」遺失、被竊、遭冒用或遺露或有異常或未經過之「交易」時，閣下有責任於合理合宜可行範圍內：
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第52(c)條	閣下須盡快向「私人密碼」。	本條款修改(間接為更改部分)如下： 閣下須盡快更改「認證因素」：
5.「消費卡」(保安、消費卡號碼及「私人密碼」) 第54條	當閣下使用下列方式，使用服務，發出「電話諮詢指示」，就「交易」或有關「消費卡」的任何其他交易或指示發出指示，或獲取資料時(包括但不限於「私人密碼」)，閣下應於下列「私人密碼」可不再使用時，向「恆生」發出「電話諮詢指示」指定正確的保安密碼(即「恆生」，或從閣下於「恆生」)	本條款修改(間接為更改部分)如下(請參閱上節)如下：閣下應於下列「私人密碼」可不再使用時，發出「電話諮詢指示」，就「交易」或有關「消費卡」的任何其他交易或指示發出指示，或獲取資料；及／或「認證因素」。閣下應於下列「私人密碼」可不再使用時，發出「電話諮詢指示」指定正確的保安密碼(即「恆生」，或從閣下於「恆生」)

項目	修訂前	修訂後
	登記的聲譽或其他生物辨識資料建立。	保安編碼聲譽生，或從閣下於「恒生」登記的聲譽或其他生物辨識資料建立。
5.「消費卡」保安消費卡號碼及「私人密碼」(第55條文)	閣下須完成並遵守「恒生」指定的步驟及條件，從而可在「恒生」建立或登記閣下的聲紋檔案或其他生物辨識資料，並用作「私人密碼」。	本條文修改(閣下更改部分)及刪除閣下更改部分)如下：閣下須完成並遵守「恒生」指定的步驟及條件，從而可在「恒生」建立或登記閣下的聲紋檔案或其他生物辨識資料，並用作「 <u>認證因素</u> 」。
6. 閣下之責任一第65條文	如能證明閣下本以至該等事先已將「消費卡」及「私人密碼」用作保管及保護，並已履行第5項條文之責任。	本條文修改(閣下更改部分)如下：如能證明閣下本以至該等事先已將「消費卡」、「消費卡資料」及「 <u>認證因素</u> 」用作保管及保護，並已履行第5項條文之責任。
6. 閣下之責任一第65(b)條文	閣下對於「恒生」實際收到根據第2項條文作出之通知(閣下所產生之所有未經授權「交易」)均須負責。但閣下所承擔之有關責任將以(恒生不時通知之最高限額所須適用)之法律及條例所限制為限。	本條文修改(閣下更改部分)如下：在第六5(b)條文規限下，閣下對於「恒生」實際收到根據第2項條文作出之通知(閣下所有未經授權「交易」)均須負責。但閣下所承擔之有關責任將以(恒生「不時通知之最高限額所須適用)之法律及條例所限制為限。
6. 閣下之責任一第65(c)條文	倘閣下作出欺詐行為或因嚴重疏忽未能如條文第65項條文所列明之責之時，閣下需對所有未經授權之「交易」負責。	本條文修改(閣下更改部分)如下：倘閣下就使用「消費卡」、「消費卡資料」、「私人密碼」或「 <u>認證因素</u> 」作出欺詐行為或因嚴重疏忽未能如條文第65(b)項條文所列明之最高及難並不適用及閣下對所有未經授權之「交易」負上責任。閣下未能遵循第5項條文所列明之責任，或未能誠實從任何「恒生」不建議從之任何使用(包括保管「消費卡」、「消費卡資料」及「或任何「 <u>認證因素</u> 」)之責任或措施將被視為閣下的嚴重疏忽。
6. 閣下之責任一第67(a)條文	不適用	本條文為新增條文：「 <u>恒生</u> 」有權隨時決定是否接受自閣下以下任何形式通知之輸入，如該等輸入經提交，「恒生」毋須採取其採取之行動而須下負任何責任，且亦不會因此而解除閣下之任何責任。

項目	修訂前	修訂後
<b>香港貿易會會員卡章程及條款—萬事達卡</b>		
第1(a)條文 「銀行交易」	「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「私人密碼」及「信用卡」號碼而進行，並為「會員」之任何指定戶口之任何提款、轉帳及/或其附屬之任何現金發放除外；	本定義修改(間接為更改部分)如下: 「銀行交易」指透過「自動櫃員機」、「客戶服務熱線」或其他方式以「指定密碼」及「信用卡」(如屬「指定戶口」之任何提款、轉帳及/或其附屬之任何現金發放除外；
第1(a)條文 「信用卡資料」	不適用	新增「信用卡資料」定義如下: 「信用卡資料」指任何與「信用卡」有關的資料,包括「會員」姓名、「信用卡」號碼、「e-shopping卡」口號號碼、「信用卡」驗證碼(CVC)/安全碼(CVV)、「信用卡」有效日期、信用卡卡片背面簽名及/或儲存在「信用卡」磁帶、晶片或閃存技術內的資料;
第1(a)條文 「私人密碼」	「私人密碼」指為提供「服務」及處理有關事項,「恒生」用以識別「會員」的任何帳號、代碼、標記或證明資料(包括「自動櫃員機私人密碼」、「信用卡」或客戶電話號碼)或「恒生」或他人識別「會員」密碼、聲紋、聲紋檔案或其他生物辨識資料;	本條文修改(間接為更改部分)及刪除條為刪去更改部分: 「認證密碼」指為提供「服務」及處理有關事項,「會員」用以識別「會員」的任何帳號、代碼、標記或證明資料(包括但不限於個人識別號碼(「私人密碼」)、「信用卡」或客戶電話號碼)或「e-shopping卡」口號號碼;或與他人識別「會員」密碼、聲紋、聲紋檔案、聲紋、聲紋檔案、聲紋檔案或其他生物辨識資料;
第2(c)條文	「私人密碼」指「恒生」(配予「會員」)有效,直至由「恒生」或「會員」與「恒生」雙方協議取消為止。「會員」可隨時以「恒生」規定之方式更改「私人密碼」,新「私人密碼」將即時生效。	本條文修改(間接為更改部分)如下: 「認證密碼」指「恒生」(配予「會員」)有效,直至由「恒生」或「會員」與「恒生」雙方協議取消為止。「會員」可隨時以「恒生」規定之方式更改「認證密碼」,新「認證密碼」將即時生效。
第3(d)條文	「會員」必須以正式書將「私人密碼」及「e-shopping卡」口號號碼」妥為保管,並需於遺失、被竊或遭冒用後根據第19項條文報失,尤其是:	本條文修改(間接為更改部分)如下: 「會員」必須以正式書將「信用卡」及「e-shopping卡」口號號碼」妥為保管,並需於遺失、被竊、遭冒用或遭盜後根據第19項條文報失,尤其是:

第9(d)(i)條文	<p><b>修訂前</b></p> <p>會員在何時時間及情況下，「會員」均不得透漏私人密碼，或將「信用卡」及／或「e-shopping卡」或號碼轉讓予任何人士(包括「恒生」成員)或允許任何人士(包括「恒生」成員)使用。</p>	<p><b>修訂後</b></p> <p>本條文修改(因為為更改部分)如下：</p> <p>「會員」在何時時間及情況下，「會員」均不得透漏(信用卡資料)及／或(認證密碼)或將「信用卡」及／或(信用卡資料)轉讓予任何人士(包括「恒生」)及／或(「恒生」成員)或允許任何人士(包括「恒生」成員)使用。</p>
第9(d)(ii)條文	不適用	<p>本條文為新增條文：</p> <p>「會員」需要確保在「恒生」登記於任何「恒生」重要通知的資料(包括電話號碼、住宅地址、工作地址、電郵地址或任何通訊地址)是最新的，以便有關通知能夠及時向「會員」發送；及</p>
第9(d)(iii)條文	不適用	<p>本條文為新增條文：</p> <p>「會員」了解解生物特徵、軟令牌或裝置設定作為進行相關文書(例如非接觸式流動支付)的驗證因素之一所存在的風險，以及須採取適當保護資料和「認證因素」之間的相關保護措施。</p>
第9(e)條文	<p>當「會員」使用「信用卡戶口」，使用「服務」，就「信用卡資料」、「銀行交易」或有關「信用卡」的任何其他交易或事宜發出指示，或獲取資料時，「恒生」可(使用私人密碼)轉讓「會員」的身分，「私人密碼」可時時由「會員」或「恒生」設定，或由「恒生」指定或批准的保安儀器產生，或從「會員」於「恒生」登記的聲音或其他生物辨識資料建立。</p>	<p>本條文修改(因為為更改部分及刪除為刪去部分)如下：</p> <p>「會員」使用「信用卡戶口」，使用「服務」，就「信用卡資料」、「銀行交易」或有關「信用卡」的任何其他交易或事宜發出指示，或獲取資料時，「恒生」可使用(信用卡資料)及／或(「認證密碼」)或「會員」的身分、「認證因素」不時可由「會員」或「恒生」設定，或由「恒生」指定或批准的保安儀器產生，或從「會員」於「恒生」登記的聲響或某些生物辨識資料建立。</p>
第9(f)條文	<p>「主卡會員」須完全並遵守，及確保其子女(附屬卡會員)完全並遵守，「恒生」指定的步驟及條件，從而由「恒生」建立或登記其聲紋檔案或其他生物辨識資料，並用作「私人密碼」。</p>	<p>本條文修改(因為為更改部分及刪除為刪去部分)如下：</p> <p>「主卡會員」須完全並遵守，及確保其子女(附屬卡會員)完全並遵守，「恒生」指定的步驟及條件，從而由「恒生」建立或登記其聲紋檔案或其他生物辨識資料，並用作「認證因素」。</p>

[illegible]

	修訂前	修訂後
9(a)(i)條文	「 <u>該</u> 會員已於 <u>進行</u> 實收資本帳下，將有關第9(a)條文指定之任何事項與該該文指定之方式快捷通知「 <u>他</u> 生」；及「會員」以該該文行事項「 <u>信</u> 用卡」；[e-shopping卡戶口資料]；及「私人密碼」為妥保管。」	本條文修改(間稱為更改部分)如下： 能證明「會員」本身並非董事或董事已「獲」信；「信用卡資料」及/或「認證資訊」為保管及保密，並於後被通知或懷疑其已遭失、被竊、遺漏用或高風險係在合理可行情況內快捷恢復；
9(b)(i)條文	「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之任何有關該該文交易、提款或轉帳事項毋須負責；	本條文修改(間稱為更改部分)如下： 「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之任何有關該該文交易、提款或轉帳事項之「 <u>信</u> 用卡交易」或「銀行交易」均毋須負責；
9(b)(ii)條文	「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之 <u>任何</u> 有關該該文交易、提款或轉帳事項毋須負責；或「會員」對於尚未提報之現金實收負責，惟該該之責任以「 <u>自</u> 知不時通知「 <u>會</u> 員」」之表現完全受適用之法律有關之賠償所限制；及合理	本條文修改(間稱為更改部分)如下： 能證明更改部分如下： 在 <u>第9(a)(i)條文</u> 規限下，「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之任何有關該該文交易、被竊、遺漏用或高風險之報告前產生之所有未提報之「 <u>信</u> 用卡交易」或「 <u>銀</u> 行交易」均毋須負責；及「 <u>有</u> 關該該文之現金實收款」均需要負責，但「會員」所承擔之有關損失應以「 <u>自</u> 知不時通知「 <u>會</u> 員」」之最高風險(須受適用之法律有關所限制)為限；
9(b)(iii)條文	在符合適用之法律及規例規限下及除因「 <u>他</u> 生」或「 <u>他</u> 生」或其董事之疏忽外，「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之任何有關該該文交易、被竊、遺漏用或高風險之報告前使用「 <u>信</u> 用卡」及/或任何「私人密碼」所產生之所有未提報之「 <u>銀</u> 行交易」所需未提報之「 <u>銀</u> 行交易」均毋須負責，惟若「會員」於第9(b)(ii)條文指定之最高風險(須受適用之法律及規例所限制)為限；	本條文修改(間稱為更改部分)如下： 在符合適用之法律及規例規限下及除因「 <u>他</u> 生」或「 <u>他</u> 生」或其董事之疏忽外：「會員」對於「 <u>他</u> 生」實際收到被報告後所產生之所有未提報之「 <u>銀</u> 行交易」均毋須負責，但「 <u>有</u> 關該該文之現金實收款」均需要負責，但「會員」所承擔之有關損失應以「 <u>自</u> 知不時通知「 <u>會</u> 員」」之最高風險(須受適用之法律及規例所限制)為限；及「 <u>有</u> 關該該文之現金實收款」均需要負責，但「會員」所承擔之有關損失應以「 <u>自</u> 知不時通知「 <u>會</u> 員」」之最高風險(須受適用之法律及規例所限制)為限；

修訂前	修訂後
<p>(校)文 倘若「會員」就使用或保管「信用卡」及／或任何「私人密碼」作任何用途(包括或重覆使用),第19(a)(i)及第19(b)條所列明之最高罰則亦適用於該「會員」,無論所有權歸誰之「信用卡」及／或「銀行交易」上負有責任。倘該會員未能在遵守第19(c)條文章第19項條文中所列出之義務,或未能依從任何「信用」不時建議之任何使用或保管「信用卡」及／或任何「私人密碼」之保安措施而被發現(「會員」)的嚴重疏忽。</p>	<p>本條文有關失將以(「學生」不時通知「會員」)之最高罰則(受適用之法律及該所限制制)為;及(b)「會員」對於「學生」實際收到遺失、被竊、遺用或遭盜用之報告而後,因該「信用卡」、「信用卡資料」及／或「銀行交易」產生之所有未經授權之現金或欺詐行為負責。</p> <p>本條款修改(間接為更改部分)  倘若「會員」就使用或保管「信用卡」、「信用卡卡號」及／或「證照資訊」作任何用途(包括或重覆使用),第19(a)(i)及第19(b)(ii)條中所列明之最高罰則亦適用於該「會員」,無論所有權歸誰之「信用卡」及／或「銀行交易」上負有責任。「會員」未能遵守第19(c)條文章或第19項條文中所列出之義務,或未能依從任何「信用」不時建議之任何使用或保管「信用卡」及／或任何「私人密碼」及／或「證照資訊」之保安措施將被視為「會員」的嚴重疏忽。</p>
<p>(校)文 有效之「電話服務預約」必須在發出時提供「私人密碼」及其他「學生」應留的情況況下需要之資料,並隨其「使用情況而定」按其規定之方式接納。</p>	<p>本條款修改(間接為更改部分)  有效之「電話服務預約」必須在發出時提供「證照資訊」及其他「學生」應留的情況況下需要之資料,並隨其「使用情況而定」按其規定之方式接納。</p>
分冊付款計劃單則	
<p>(校)文 如能證明「會員」本已至誠及事先已將「信用卡」(「e-shopping」戶口號碼」)視為「儲蓄卡」使用,並於被發現或懷疑其已遺失、被竊或遭冒用在合理適切安排內向學校報告,在符合適用之法律法規規例之下,符合適用「信用卡」或「學生」賬戶或儲蓄之疏忽或過失時,「會員」對於「學生」實際收到所產生之所有未經授權之「分期計劃」款項均須負責。倘若「會員」作出欺詐行為,</p>	<p>本條款修改(間接為更改部分)  如能證明「會員」本以至誠及事先已將「信用卡」、「信用卡卡號」及／或「證照資訊」作為「儲蓄卡」使用,並於被發現或懷疑其已遺失、被竊、遺用或遭盜用在合理適切安排內向學校報告或在符合適用之法律及條例規定下,符合適用「信用卡」或「學生」賬戶或儲蓄之疏忽或過失時,「會員」對於「學生」實際收到所產生之所有未經授權之「分期計劃」款項均須負責。</p>

項目	修訂前	修訂後
	員合的「所列明的預防措施或遵守」會員合的「所述責任」，會員須對所有未經授權之「分期計劃」及交易負上責任。	員。倘若「會員」作出欺詐行為或因疏忽或未能按時履行其應盡的責任，而導致該「分期計劃」及交易上產生或遵守「會員合」所述之責任，「會員」須對所有未經授權之「分期計劃」及交易負上責任。
<b>特定商戶免息分期計劃章程</b>		
第13條文	如逾期「會員」本以至該等事先已將「信用卡」妥為保管及保管，並按獲通知或懷疑其已遺失、被竊或遭冒用依在合理切實可行範圍內通知失竊，在合理切實適用之法律及條例之規定下及按照因「恒生」或「恒生」僱員疏忽之疏忽或過失外，會員對於「恒生」監察及報告之被竊或遭冒用之警告前所產生之或有未經授權之「特定商戶」分期計劃」及交易所負責任，倘若「會員」作出欺詐行為或因嚴重疏忽或未能按時履行「會員合」所述明列的所述責任，時，會員須對所有未經授權之「特定商戶」分期計劃」及交易上產生責任。	本條文修改(因為被更改部分)如下: 如逾期「會員」本以至該等事先已將「信用卡」(「信用卡」及「附屬資產」)妥為保管及保管，並按獲通知或懷疑其已遺失、被竊、遭冒用或未經授權使用，在合理切實適用之法律及條例之規定下，除因「恒生」或「恒生」僱員疏忽或過失或疏忽外，「會員」對於「恒生」監察及報告之被竊或遭冒用之警告前所產生之或有未經授權之「特定商戶」分期計劃」及交易所負責任。倘若「會員」作出欺詐行為或因嚴重疏忽或未能按時履行「會員合」所述明列的所述責任，或「會員」須對所有未經授權之「特定商戶」分期計劃」及交易上產生責任。
<b>香港貿易總會會員卡章程及條款-專用卡</b>		
第11(a)條文	不適用	新增「專用卡資料」定義如下  「專用卡資料」指任何與「會員」有關的資料，包括「會員」姓名(連同「專用卡」號碼(CVC) / 密碼(CVC) / 「專用卡」有效日期、「專用卡」卡背簽名及/或儲存在「專用卡」磁帶、晶片或同等技術內的資料)。
第17條文	「會員」需將其「專用卡」妥為保管，避免遺失及損毀，及不得准許他人使用其「專用卡」。	本條文修改(因為被更改部分)及刪除與前條有關之如下: 「會員」需將其「專用卡」妥為保管，避免遺失及損毀，及不得准許他人使用其「專用卡」。 「專用卡資料」指任何與「會員」有關的資料，包括「會員」姓名(連同「專用卡」號碼(CVC) / 密碼(CVC) / 「專用卡」有效日期、「專用卡」卡背簽名及/或儲存在「專用卡」磁帶、晶片或同等技術內的資料)。

項目	修訂前	修訂後
第17(i)條文	不適用	本條文為新增條文。 無論在何時間及情況下， 「會員」均不得委派任何「專 用卡資料」或將「專用卡」送 予／或「專用卡資料」轉讓予任 何人士(包括「恒生」及「商 業機構」或允許任何人士(包 括「恒生」及「商業機構」)使用。
第17(ii)條文	不適用	本條文為新增條文。 「會員」需要確保其在「恒生」 登記用於接收「恒生」重要通 知的聯絡資料(包括電話號碼、 住宅地址、工作地址、電 郵地址及任何通訊號碼)是 最新的，以便有關通知能夠及 時向「會員」發送。
第18(a)條文	若「專用卡」遺失或失效，「會員」需於合理可行範圍內盡快通知「恒生」；	本條文修改(間接為更改部分) 如下： 於從遺失通知或懷疑「專用卡」 已遺失、被竊、遺用或丟 棄或向任何有異常或未經授 權之交易時，「會員」有責 任於合理切實可行範圍內 盡快通知「恒生」；
第18(b)條文	若「會員」以真誠行事，並於事前將「專用卡」妥為保護，及條款或協議屬於合理之可行範圍內盡快報知第18(a)條文之損失，則「會員」對於任何未經授權交易之責任，將被限於於任何所有「會員」因其疏忽行為或嚴重疏忽(包括未能於「專用卡」遺失或被竊後，於合理切實可行範圍內盡快通知「恒生」)，而導致之未經授權交易。	本條文修改(間接為更改部分) 間接為更改部分)如下： 如能證明「會員」以至該及「專 用卡資料」均為保護及保 存，且「會員」已盡力防止其 已遺失、被竊、遺用或丟 棄後在合理切實可行範圍內 盡快報失： (i) 「會員」對於「恒生」實際收 到遺失、被竊、遺用或丟 棄之報告後所產生之所有 未經授權之交易毋須負 任何責任；及 (ii) 在「第18(b)條文」修改後， 「會員」對於「恒生」實際收 到遺失、被竊、遺用或丟 棄之報告後所產生之所有 未經授權之交易的需要 負責，但「會員」所承擔之 有關責任將與「恒生」不時 通知「會員」之最高級別 (須受審判之法院及裁判 所屬類別)為限；

項目	修訂前	修訂後
第18(c)條文	「 <u>恒生</u> 有權酌量決定是否接受自稱「會員」之申請人，如被接受，「 <u>恒生</u> 毋須就其採取之行動對「會員」負任何責任，而且亦不會因此而被解除「會員」之任何責任。	本條文將重新編寫為18(d)：「 <u>恒生</u> 有權酌量決定是否接受自稱「會員」以符合防偽通知所載之資料。倘被接受， <u>恒生</u> 毋須就其所取之行動對「會員」負任何責任，而且亦不會因此而被解除「會員」之任何責任。
第18(c)條文	不適用	本條文為新增條文X18(b)： 倘若「會員」就使用或保管「專用卡」及／或「專用卡資料」作出欺詐行為或嚴重疏忽，則第18(b)(ii)項條文所列明之最高限額並不受該成員之「交易」上責任。「會員」未能遵守第17或18項條文所列明之責任，或未能依從任何「恒生」不時建議之任何使用或保管「專用卡」及／或「專用卡資料」之保安措施均被視為「會員」的嚴重疏忽。

(九) 匡湖經合會會員信用卡合約

項目	修訂前	修訂後
第6A條文	不適用	<p>本條文為A為新增條文：</p> <p>「會員」必須將「<u>匡湖信用卡</u>」及任何與「<u>匡湖信用卡</u>」有關的資料(包括「會員」姓名、<u>「匡湖信用卡</u>」號碼、「<u>匡湖信用卡</u>」數量證明(CVC)/安全碼(OVV)、「<u>匡湖信用卡</u>」有效日期、「<u>匡湖信用卡</u>」卡背簽名及／或儲存在「<u>匡湖信用卡</u>」磁帶、晶片或同等技術內的資料，資料以至誠保密，並須於遺失、被竊、遭冒用或毀壞後即報第9(a)項條文通知。」</p> <p>(i) 「會員」不得發覺任何「<u>匡湖信用卡</u>」資料、<u>「匡湖信用卡</u>」及／或「<u>匡湖信用卡</u>」轉讓予任何人士(包括「恒生」職員)或允許任何人士(包括「恒生」職員)使用；</p> <p>(ii) 「會員」需要確保其在「<u>恒生</u>」登記之聯絡資訊(包括重要電話號碼、住宅地址、工作地址、電郵地址或其他通訊渠道)是最新的；</p>

項目	修訂前	修訂後
第7(a)條文	<p>於接獲通知或懷疑「(匡宿信用卡)遺失、被竊或遭冒用或任何涉及使用(匡宿信用卡)之未經授權交易、遺欺或轉帳或其他銀行交易時，會員有責任在合理可行範圍內盡快以(恒生)不時指定之人士透過通知(恒生)，或(向)有關董事(恒生)，其地址由(恒生)不時指定，或(向)按(恒生)不時指定之電話號碼以電話通知(恒生)；(而)(恒生)或會要求「會員」以書面確認有關通知。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>於接獲通知或懷疑「(匡宿信用卡)遺失、被竊或遭冒用或任何涉及使用(匡宿信用卡)之未經授權交易、遺欺、轉帳或遺棄或(向)任何涉及或未經(匡宿信用卡)之是或並非(匡宿信用卡)之遺失、遺欺或轉帳或其他銀行交易時，「會員」有責任於合理可行範圍內盡快以(恒生)不時指定之人士，透過通知(恒生)，其地址由(恒生)不時指定，或(向)按(恒生)不時指定之電話號碼以電話通知(恒生)；(而)(恒生)或要求「會員」以書面確認有關通知。</p>
第7(b)條文	<p>如能證明「會員」未以該及董事已將(匡宿信用卡)妥為保管及保存，並將於被通知或遭竊後已遺失、被竊或遭冒用後在合理可行範圍內盡快報失；及</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>如能證明「會員」未以該及董事已將(匡宿信用卡)妥為保管及保存，並將於被通知或遭竊後已遺失、被竊、遭冒用或遺棄後在合理可行範圍內盡快報失；及</p>
第7(b)(i)條文	<p>「會員」對於「(恒生)實際收到通知、被竊或遭冒用之報告後所有與未經授權卡交易均須負上任何法律責任；及</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>「會員」對於「(恒生)實際收到通知、被竊、遭冒用或遺棄之報告後所有之所有未經授權卡交易均須負上任何法律責任；及</p>
第7(b)(ii)條文	<p>「會員」對於「(恒生)實際收到通知、被竊或遭冒用之報告後所有之所有未經授權卡交易均須負上任何法律責任，但「會員」所獲之有關損失將以「(恒生)不時通知(恒生)」之最高額(限於適用之法律及規則)為限。</p>	<p>本條文修改(簡稱為更改部分)如下：</p> <p>在零7(b)條文修改規下，「會員」對於「(恒生)實際收到通知、被竊、遭冒用或遺棄之報告後所有之所有未經授權卡交易均須負上任何法律責任，但「會員」所承擔之有關損失將以「(恒生)不時通知(恒生)」之最高額(需適用之法律及規則)為限。</p>

項目	修訂前	修訂後
第7(1)條文	倘若「會員」作出欺詐行為或疏忽或未能遵守第7(1)條文所委任的「會員」與該行有涉及使用「匯豐信用卡」之未經授權交易、提款及轉讓及其他銀行交易上之責任。	本條文修改(間接為更改部分)如下: 倘若「會員」 <u>並使用或保管「匯豐信用卡」作出欺詐行為或嚴重疏忽</u> 、 <u>虧損(如)須條文所列明之最高賠償並不適用</u> 及「會員」 <u>面對所有未經授權之交易</u> 上之責任。「會員」 <u>未能遵守第7(1)條文所列明之責任</u> 、 <u>未能依從有關防堵文檔(「匯豐信用卡」及/或「匯豐信用卡資料」反以為之保護</u> 、 <u>未能依從任何「恒生」不時或適之任何使用或保管「匯豐信用卡」及/或「匯豐信用卡資料」之保護措施</u> 將被為「會員」之嚴重疏忽。
<b>(十) 流動支付服務信用卡會員合約附錄</b>		
項目	修訂前	修訂後
1. 定義及釋義(信用卡詳情)	不適用	新增定義如下: 「信用卡詳情」指任何與「信用卡」有關的資料,包括(閣下)姓名、「信用卡」號碼、「信用卡」驗證號碼(CVC)安全碼(CVV)、「信用卡」有效日期、「信用卡」卡背簽名或或儲存在「信用卡」磁帶、晶片或同等技術內的資料;
2. 定義及釋義(保安詳情)	「保安詳情」指由「閣下」或(若為「商務卡」)由有關「被授權持卡人」指定,作為使用有關「信用卡」或「流動裝置」及付款的保安資料,包括所有個人識別號碼、密碼、代碼、指紋或其他生物辨識或識別檔案;及	本定義修改(間接為更改部分)如下: 「保安詳情」指由「閣下」或(若為「商務卡」)由有關「被授權持卡人」指定,作為使用有關「信用卡」或「流動裝置」及付款的保安資料,包括但不限於所有個人識別號碼(「私人密碼」)、密碼、代碼、數字、裝置綁定、透過應用程式/應用程式、指紋或其他生物辨識資料或識別檔案);及

	修訂前	修訂後
「本附錄」補充《基本法》第23條文	適用《信用卡卡》中所指的「信用卡」及「信用咭」、「信用卡卡戶」及「信用咭卡戶」或具有相等意義的詞語被視為包括《本附錄》中所指之「信用卡」、「信用卡交易」、 <u>「信用卡戶」及「保安詳情」。</u>	本條文修改(簡稱為更改部分)如下: 適用 <u>「信用卡卡戶」中所指的「信用卡」、「信用卡交易」、「信用卡卡戶」、「信用卡咭卡戶」及「認證因素」或具有相等意義的詞語被視為包括《本附錄》中所指的「信用卡」、「信用卡交易」(包括「流動支付交易」)、「信用卡卡戶」、「信用卡咭卡戶」及「保安詳情」。</u>
註(流動支付服務)設、啟動及使用《閣下的信用卡》第4條文	若《閣下》或(若為「商務卡」)閣下的被授權持卡人許任何其他裝置與儲值《閣下的信用卡》詳情及「保安詳情」的其他裝置連接或透過該其他裝置被用於《閣下的被授權持卡人》的「流動裝置」。《本附錄》條款適用於該其他裝置，而《閣下》或(若為「商務卡」)閣下須透過通過該其他裝置進行的任何「流動支付交易」負責。	本條文修改(簡稱為更改部分)如下: 若《閣下》或(若為「商務卡」)閣下的被授權持卡人許任何其他裝置與儲值《信用卡詳情》及「保安詳情」的流動裝置連接或透過該其他裝置被用於《閣下的被授權持卡人》的「流動裝置」。《本附錄》條款適用於該其他裝置，而《閣下》或(若為「商務卡」)閣下須透過該其他裝置進行的任何「流動支付交易」負責。
6. 《閣下》採取保安措施的责任(注5)條文	《閣下》或(若為「商務卡」)閣下須負責採取合理步驟保護其「流動裝置」安全及所有儲存於《閣下的信用卡》詳情及所有「保安詳情」檔密以防止取用。在不影響及在增補適用《信用卡卡戶》的責任任何《信用卡卡戶》或「密卡」的保安條款的前提下，《閣下》必須及強烈鼓勵《閣下的被授權持卡人》在合理可行的情況下採取以下預防措施，否則《閣下》因未採用「流動裝置」或被授權持卡人使用或被用作未經授權用途的風險及後果。	本條文修改(簡稱為更改部分)如下: 《閣下》或(若為「商務卡」)閣下須負責採取合理步驟保護其「流動裝置」安全及所有儲存於《閣下的信用卡》詳情及所有「保安詳情」檔密以防止取用。在不影響及在增補適用《信用卡卡戶》的責任任何《信用卡卡戶》或「密卡」的保安條款的前提下，《閣下》必須及強烈促使《閣下的被授權持卡人》在合理可行的情況下採取以下預防措施，否則《閣下》須接受因「流動裝置」被未經授權人士使用或被用作未經授權用途的風險及後果。

修訂前	修訂後
(「閣下採取保安措施之責任」)5.1(e)條文	把「信用卡」及「流動裝置」保管及接獲在個人控制範圍內，如(包括信用卡)或「流動裝置」遺失或損壞，或有任何懷疑未經授權交易或任何可疑「信用卡」使用作任何未經授權用途，在合理可行的範圍內盡快向恒生銀行中心作出書面通知並提供有關資料及聯絡號碼通知本行；
(「閣下採取保安措施的責任」)5.1(h)條文	在收到各信用卡/結單後在合理可行的範圍內盡快核對，並通知本行有關任何懷疑未經授權交易或任何可疑「信用卡」使用作任何未經授權用途；
(「閣下採取保安措施的責任」)5.1(i)條文	在以下(或其任何一部份)情況下，依照有關金融機構服務供應商發出的指示及指引刪除儲存在「流動裝置」內的信用卡上所有「信用卡卡號」；
(「本附錄」的修訂)	<p>[本行]保留修改[本附錄]及不時增加[本附錄]所載原則及條款的權利。任何修訂將按下列「執行」控制措施下的費用及收費實施：[本行]會於生效日期前不少於六十天發出通知，指明如何修訂影響通知上頁或收費部分；[本行]會於生效日期前不少於三十天發出通知，至於其他修訂部分；[本行]將按照個別情況提供合理的告知期間。[本行]將以展示方式、廣告或其他[本行]認為合適的方式發出通知，除非[閣下]或[閣下的被授權代理人]在任何修訂生效日期之前將所有「流動裝置」刪除所有「信用卡」及「信用卡卡號」下(或(若為商務卡)「訂閱」及「信用卡卡號」詳情)；[閣下]</p>

	修訂前	修訂後
	受任何修訂、「閣下」應及應按「閣下」的被授權持卡人不能作修訂的生效日期之前所有「流動裝置」刪除所有「信用卡」及「信用卡」詳情。	該修訂約束。如「閣下」或「閣下」的被授權持卡人不能作任何修訂，「閣下」應促使「閣下」的被授權持卡人作修訂的生效日期之前從所有「流動裝置」刪除所有「信用卡」及「信用卡」詳情。
(b) 恒生信用卡+FUN Dollars及Merchant Dollars特約商條款及細則(第10條)		
目	修訂前	修訂後
有關「恒生信用卡+FUN Dollars客戶計劃」之授權程序須受有關條款及細則約束。詳情請瀏覽有關恒生網頁。	本條款修改(間或為更大部分)如下：  (一) 有關恒生信用卡+FUN Dollars或+FUN Dollars及現金換發貨品、電子優惠、禮券或服務的程序須受有關條款及細則約束。詳情請瀏覽有關恒生網頁或流動應用程式。	
以下可於2026年1月14日起於本行網頁查看上述經修訂的合約/條款及細則：		
網銀+卡幣>卡幣>信用卡優惠及獎賞FUN Dollars客戶>條款及細則	合約/條款及細則：  (一) 恒生信用卡+FUN Dollars及Merchant Dollars特約商條款及細則(第2條)  (二) 恒生信用卡+FUN Dollars及Merchant Dollars特約商條款及細則(第3條文)	
網銀+卡幣>卡幣>信用卡上購物>網上FUN Dollars及網上分期付款>條款及細則	(三) 恒生信用卡+FUN Dollars網上特約商條款及細則 (四) 恒生信用卡+FUN Shop之條款及細則	
網銀+卡幣>快速連結>表格及文件>信用卡/扣賬卡/消費卡/流動支付條款及細則	(五) World Mastercard®、Visa Infinite卡Visa Signature®、萬事達白金卡、Visa白金卡、銀聯白金卡及人幣白金卡(包括聯營卡)會員合約(私人卡)  (六) 恒生信用卡會員合約(私人卡) (七) 恒生聯營卡會員合約(私人卡) (八) 恒生消費卡(包括聯營卡)會員合約 (九) 香港賽馬會會員卡章程及條款 (十) 匡院藝術會會員信用卡合約 (十一) 流動支付服務信用卡會員合約的附錄	

可於2026年5月20日之前於本網頁查看上述未修訂合約的條款及細則；於2026年5月20日之後本頁可能查詢不到此條款及細則。

亦可於2026年5月20日或之前於[hangseng.com/online/](https://www.hangseng.com/online/)下載此通知。閣下注意，倘閣下在下列修定生效後繼續使用上述相關服務，則閣下將被視為具有良的方針。另請注意，倘上述修訂不適用於閣下，則閣下將被視為已接受服務。請於下列修定生效前致電客戶熱線與本行終止服務。

效力期起，可於本行與閣下所訂立的任何條款及細則、合約條件中，對上述各項合約的條款及細則的任何修訂均視為對閣下的各項合約的條款及細則的提議。

任何查詢，請致電本行24小時客戶服務熱線：

Visa Infinite®	2998 8222
優德理財World Mastercard® World Mastercard®	2998 8111
賽馬會會員卡、競駿會會員卡	2998 8833
Travel+ Visa Signature®、白金卡/ Overseas World Mastercard®	2998 8222
enjoy V / 消費卡	2998 0000
Useful Visa白金卡 / 消費卡	2998 8888

本通知書的中、英文文本如有歧義，概以英文本為準。

滙豐集團成員