

## 关于加强借记卡ATM机转账功能管理及POS机消费交易限额管理的通告

尊敬的客户：

为加强借记卡用卡风险管理，保障我行借记卡持卡人的用卡安全，维护我行借记卡持卡人的利益，我行将于2012年03月19日起，对我行所发行借记卡的ATM机转账功能及POS机消费交易限额实行新的管理办法。具体内容如下：

1. 持卡人需主动申请开通借记卡ATM机转账功能并设置每日转账限额(单卡单日的累计转账金额不得超过人民币50,000元)。
2. 根据银联要求，持卡人持我行借记卡在澳门地区银联网POS机上进行刷卡消费交易(包括预授权等所有消费交易)，单卡单日的累计消费交易金额不得超过人民币1,000,000元。
3. 持卡人可以根据自身的用卡需求及风险控制，对在澳门及其他地区的POS机消费交易自主设置每日累计消费限额。

上述通知内容将于2012年03月19日起实施。我行可基于境内外各地区的交易风险情况，根据相关规定以及业务需要对上述限额管理内容不时进行调整。如您有任何疑问，敬请致电我行客户服务热线4008 30 8008/8008 30 8008咨询。

恒生银行(中国)有限公司  
2012年01月08日

## Notice on Debit Card ATM Fund Transfer Service and POS Spending Limit

08 January 2012

Dear Customers,

To protect you from debit card misappropriation and to enable a better risk management of your debit cards, the bank is to introduce the following management and control measures on debit card ATM fund transfer and POS transaction limits:

1. You are required to apply for ATM Fund Transfer Service and set up daily cumulative transfer limit in order to conduct such transactions via our ATMs. The maximum daily cumulative transfer limit that you can set up is RMB50,000 per card.
2. As required by CUP, the maximum daily cumulative POS transaction limit in Macau should not exceed RMB1,000,000 per card (including pre-authorization and all other types of POS transactions).
3. You can also set up your own daily cumulative limit for POS transactions in Macau and other countries /regions to further protect your fund safety based on your needs. The maximum limit can be up to your account available balance or RMB 1,000,000 (in Macau).

The above arrangements will be effective from 19 March 2012. The bank may further adjust the aforesaid limits at its discretion or in accordance with the regulatory requirements from time to time. For any enquiries, please contact our Customer Service Hotline at 4008 30 8008 / 8008 30 8008.

Hang Seng Bank (China) Limited

恒生银行(中国)有限公司(汇丰集团成员)刊发



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HANG SENG BANK

理财创富 专注为你