

19 August 2014

Dear Customer,

**Enhanced Security Measures of Card Transaction**

Thank you for choosing our banking services.

With effect from 8-Sep-2014 (“effective date”), Shanghai Commercial Bank Limited (“the Bank”) will implement additional control measures to enhance the security of card transaction, include, but not limited to, card-not-present credit card transactions (such as electronic-commerce transactions and mail/telephone orders not requiring the physical presentation of the credit cards), overseas ATM cash withdrawal transactions, overseas POS transactions, EPS transactions, credit card over-the-limit alert, following consultation between the Hong Kong Monetary Authority and the banking industry.

From effective date onwards, the SMS confirming an applicable card transaction will be forwarded to the following numbers:

- (a) the mobile number you last notified to the Bank in accordance with the Bank’s customer records; and
- (b) any additional number to which your incoming SMS messages are forwarded, where SMS forwarding services provided by your telecommunication company have been activated.

This enhanced arrangement is intended to ensure that you receive the Bank’s SMS as promptly as possible to enable you to make any enquiries with the Bank deem necessary. Should you need more information, please contact the Bank’s Customer Service Hotline on (852) 2818 8236 (Credit Card) / (852) 2818 0282 (Shacom Card) or browse our website [www.shacombank.com.hk](http://www.shacombank.com.hk) or visit any of our branches.

Yours faithfully,  
Shanghai Commercial Bank Limited

This is a computer-generated printout and no signature is required.

Should there be any discrepancy between the English and Chinese versions, the English version shall prevail.

親愛的客戶：

**加強卡類交易的保安措施**

多謝 閣下選用本行之銀行服務。

繼香港金融管理局向銀行業界諮詢後，由 2014 年 9 月 8 日 (“生效日期”) 起，上海商業銀行有限公司 (“本行”) 將實施額外的保安措施，以加強卡類交易的安全性，包括但不限於毋須出示信用卡的交易 (如毋須實際出示信用卡的電子商貿交易及郵件／電話訂單)、海外櫃員機提款交易、海外終端機交易、易辦事交易、信用卡過額提示等。

由生效日期起，確認 閣下相關卡類交易的短訊會被傳送至以下號碼：

- (a) 根據本行的客戶記錄內，閣下最近一次告知本行的流動電話號碼；以及
- (b) 若 閣下的電訊公司提供的短訊轉寄服務已被啟動， 閣下新收到的短訊將被轉寄到任何附加電話號碼。

這項優化安排旨在確保 閣下盡快收取本行的短訊，讓 閣下可在必要時向本行查詢。如欲查詢進一步詳情，歡迎致電本行客戶服務熱線 2818 8236 (信用卡) / 2818 0282 (上銀卡) 或瀏覽本行網頁 [www.shacombank.com.hk](http://www.shacombank.com.hk) 或親臨本行各分行。

上海商業銀行有限公司 謹啟  
二〇一四年八月十九日

本函為電腦編印文件，毋須簽署。

中文譯本如與英文版本有任何歧異，概以英文版本為準。